

CASH ADVANCE FACT SHEET

Purpose	Short Term Overdraft facility
Minimum Amount	Kes 1,000 (select schemes) / Kes 7,000 (general)
Maximum Amount	Kes 100,000
Maximum Tenure	30 Days with a capability of rolling over for an additional 30 days.
Facility Fee	7% Fees collected upfront.
Insurance	0.2% of Amount borrowed
Taxes	20% Excise Duty on the Fees
Loan amount computation	Scored through CDE depending on client affordability
Documentation	Dependent on onboarding KYC (Product offered digitally to ETB customers)
New Requirement	MPESA statement required for customers with low transaction activity in bank account
Time with Bank - Schemes	Select Group schemes - 1 month banking history
Time with Bank - Other Customers	6 months banking history
Interest Rate	10% default interest after 60 days
Turnaround Time	Real Time - Digital
Process	Straight through application through either USSD or App. Limits are pre-loaded monthly
Target Customer	Personal and Private Banking (PPB)
Credit Behaviour	<ul style="list-style-type: none"> • Must not be in arrears • Must show stable bank or MPESA activity
Customer Journey (Enhanced)	<ul style="list-style-type: none"> • Customer initiates request via App/USSD • System checks bank transaction data • If needed > Customer prompted to upload MPESA statement • Pezesha scoring engine analyses full cashflow • Approved limit displayed instantly • Customer selects amount > upfront fee deducted > disbursement • Auto deduction at 30 days (or rollover if selected)
Operational Enhancements	<ul style="list-style-type: none"> • Automated MPESA statement ingestion & scoring • Reduced manual interventions
Customer Benefits	<ul style="list-style-type: none"> • More customers qualify • Fast and simple digital journey • Transparent fees • Zero paperwork • Access to emergency funds anytime
Strategic Business Benefits	<ul style="list-style-type: none"> • Unlocks significant new lending volume across 200k under served customers • Improves bank competitiveness in mobile first lending • Enhances risk scoring using multi source data • Strengthens partnerships with fintech ecosystems
Data Protection & Customer Disclosure	<p>Use of Mobile Wallet (Mpesa) Data Where required, customers may be requested to voluntarily provide their Mpesa statements to support assessment for a Cash Advance facility.</p> <p>Purpose of Use The Mpesa data is used solely for income estimation to determine eligibility and appropriate cash advance limits. The data will not be used for marketing or any unrelated purposes.</p> <p>Third-Party Processing Mpesa statements are securely shared with Pezesha Africa limited, a third-party data processor, for the sole purpose of extracting transactional insights in a format consumable by Stanbic Bank's Credit Decisioning Engine. Pezesha does not retain or store customer data after processing.</p> <p>Customer Consent Customers are required to explicitly opt-in and consent before their Mpesa statements are shared with any third party.</p> <p>Data Protection & Customer Rights Customers retain all rights under the Kenya Data Protection Act, including the right to access, correct, object to processing, or request deletion of their personal data, in line with Stanbic Bank's Privacy Statement.</p>