



GOLD CURRENT ACCOUNT FACT SHEET

This Product Fact Sheet provides you with key information about this product/service. The document should be read in conjunction with the Terms and Conditions of the Product and Stanbic Bank's Tariff Guide which is available in our branches. Should there be any aspect of information contained in this document that is not clear to you, please refer to the Customer Consultant or your Relationship Manager for more information.

Product Summary

Enjoy a transactional solution that takes care of all your banking needs and key insurances like income protection and life cover, all these and more backed by dedicated relationship management team and our superior digital banking platforms. As a Gold current account holder you are entitled to;

Features

- A bundle fee of only Kes.990 per month
- Access to multiple current accounts in different currencies for the bundle fee
- Available to both salaried and non salaried individuals
- 4 free cash withdrawals per month
- 2 Free Bankers cheques per month
- 1 free external standing order per month
- Free Stanbic Bank ATM Cash Withdrawals
- Ability to deposit funds via MPESA
- Access to an executive banker and a team of executive assistants to cater to your financial needs

Benefits

- Income protection i.e. retrenchment cover of up to Kes. 900,000. This is equivalent to a gross salary of Kes. 300,000 per month. This is available to salaried clients
- Life cover of 6 months gross salary/income capped at Kes. 1.8M
- Funeral cover of Kes.100,000
- No minimum operating balance
- Ability to make payments locally and internationally via our digital channels
- Dedicated tellers in select branches
- Access to Gold debit card and Credit Card with no joining fee
- Access to monthly cash advance via mobile banking
- Free salary credit

Eligibility Criteria/Target Market

- Individuals

Documentation Criteria

New customer to bring the below documents for account opening

- ID copy
- 1 passport size photo
- Proof of residence (utility bill or lease agreement)
- 1 month latest payslip/current bank statement
- Existing customers to fill in the Secondary Account Application form (available at the branch)
- KRA PIN required



Accessing this Product

- Complete the account opening form and sign the terms and conditions.
- Provide the KYC documentation required.
- Deposit the initial deposit as indicated above

Fees and Charges

- Minimum opening balance as indicated above
- Minimum monthly service fee applicable as indicated above

Potential risks associated with product

- Penalty Interest: Where a client account is not funded for bank charges and account gets overdrawn by charges or by reversal of amounts resulting in the account being overdrawn without arrangement, the account will attract debit interest and penalty for being overdrawn.

Rights and Obligations of Parties

- These are available on the Stanbic Bank Kenya website www.stanbicbank.co.ke or through your nearest Stanbic Bank Branch, Universal Banker or your Relationship Manager.

For a complete list of our fees and charges, please refer to our Tariff Guide under the Gold Bundle column which is available in our branches.

Complaints Procedure

Should you have any complaint related to this product or any other product or service offered by Stanbic Bank, we welcome you to lodge your complaint in line with our Complaints Procedure. A copy of this procedure is available on our website www.stanbicbank.co.ke or alternatively you can visit your nearest branch.

Customer Sign-Off

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

*Terms and conditions apply

For more information or queries, contact us at:

Customer Care Centre (CCC)

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