



PRIVATE BANKING 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

For a nominal fee, you will enjoy transactional banking which will enable you do your payments through cheques, bank transfers, debit card payments, drafts or online transfers. As a Private Banking customer you will be entitled to

Features

- No minimum opening balance
- Minimum monthly service fee of Kes. 2,000
- No minimum Operating Balance
- Access to multiple accounts for both local and foreign currencies all under one fee

Benefits

- Access to your account 24/7 – banking anywhere, anytime.
- Free monthly e-statements upon signing up
- Free ATM withdrawals at Stanbic Bank ATMs
- Free internet banking access from anywhere in the world
- Unlimited free cash handling for deposits
- Unlimited free cheque book per year
- Unlimited free bankers cheque per month
- Unlimited free branch counter withdrawals per month
- Automatic overdraft line at joining Private banking
- Free salary credit
- Mobile banking linked to your account
- Free Platinum Debit card including secondary card if requested
- Access to a Platinum MasterCard credit card with no joining fee
- Free personal accident insurance (Kes. 1,000,000)*
- Free internal standing orders
- Dedicated Private banker 24/7 to assist you with your financial needs
- Banking suite and a single point of contact with the bank
- Access to offshore banking with Standard Bank – Isle of Man
- Preferential lending rates
- Access to Personal unsecured loans of up to Kes. 4 Million*
- Access to Home loans
- Access to Asset financing
- Preferential FX rates
- Quarterly newsletter and global markets information
- Remote banking that allows clients to transact by phone, fax or email to enhance hassle free banking

*Terms and conditions apply



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 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: _____

For more information or queries, contact us at:

Customer Care Centre (CCC)

Tel: +254 (20) 3268 888 / +254 (20) 3268 999

Mobile: 0711 068 888 or 0732 113 888

Email: customercare@stanbic.com

Website: www.stanbicbank.co.ke