



CREDIT CARD APPLICATION FORM

1. Customer Information

Title: Mr.: Mrs.: Ms.: Other (Please specify): _____ Gender: Male Female

Surname: _____ Other Names: _____

Nationality: _____ ID/Passport Number: _____ Date of Birth (YYMMDD): _____

Preferred Contact Mobile Number: _____

Preferred Contact Email Address: _____

Please ensure that this email address is up to date for timely card statement receipt and other Bank correspondence.

Next of Kin Name: _____ Relationship: _____ Mobile Number: _____

2. Income and Card Details

Name of Employer (if employed): _____

Length of Service (YYMM) _____

Occupation Status: Full Time Part Time Contractor Self Employed Stanbic Bank Staff

Gross Monthly Salary: _____ Other Monthly Income: _____

Credit Card Limit Applied for: _____

Credit Card Limit in Words: _____

Preferred name on Card: _____

Card Bill Monthly Repayment Date: _____

Card Type: Mastercard Silver Mastercard Gold Mastercard World Mastercard World Elite

Preferred Card Collection Branch _____

3. Direct Debit Order- Payments Details

Minimum Monthly Payment (Min 5%): _____ (Input preferred %) Stanbic Bank Account Number: _____

I authorize Stanbic Bank to debit the account above with the minimum amount due (minimum amount is 5% of the outstanding Credit Card Balance or Kes 450 whichever is greater)

4. Supplementary Card Details (include a certified copy of identification document)

I principal cardholder: Name _____ ID/Passport Number _____

hereby authorize Stanbic Bank to issue an additional card to:

Title: Mr.: Mrs.: Ms.: Other (Please specify): _____ Gender: Male Female

Surname: _____ Other Names: _____

Nationality: _____ ID/Passport Number: _____ Date of Birth (YYMMDD): _____

Preferred Contact Mobile Number: _____

Preferred Contact Email Address: _____

I, the additional cardholder, confirm that I have read the terms and conditions applicable to the Credit Card Facility and agree to be bound by these; and further agree to be responsible for all amounts owing to the bank through the use of the additional card and I also agree to assume full responsibility as a co-principal debtor in respect of these transactions.

Signature of additional card holder: _____ Date: _____

Signature of principal card holder: _____ Date: _____



5. Permission to Market Product and Services

As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will be of benefit to you. In order to do this, these companies will need your details from us. Please let us know if this suits you.

Yes

No

We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers information confidentially. Please let us know if you are willing to be contacted for research purposes.

Yes

No

We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.

Yes

No

6. Declaration and Signature

I/We confirm that the details provided in this form and in any attached documents are a true reflection of my/our personal, income and other details. I/We further confirm that I/We have read and understood, the Bank's General Terms and Conditions, Credit Card Application General Terms and Conditions, as amended from time to time and available at <https://www.stanbicbank.co.ke/> or any replacement page together with the product Fact Sheets and which together form our banking agreement and I/We agree to be bound by them.

I/We further acknowledge that I/We are bound by any variation the Bank makes from time to time to the Terms and Conditions, Credit Card Application General Terms and Conditions and the product Fact Sheets. In particular, I/We understand that by entering into this banking agreement, I/we give indemnities, authorisations, consents and waivers and agree to limitations on the Bank's liability to me/us.

Signature of principal card holder:

Date:

7. For Bank Use Only

KYC documentation Reviewed and information verified by:

Name:

Staff No:

Signature:

Date:

Customer No:

Sales Staff Code:

8. Application Approved By

Title:

Full Name:

Credit Limit:

Limit in Words:

Signature:

Date:



Credit Card Fact Sheet

Dear Customer,

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 the 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

- A Stanbic Bank credit card lets you pay for goods and services, or withdraw cash immediately, and repay later through convenient monthly repayments.
- You will have a set amount/limit on your card which is the maximum you will be able to utilize in any given time.
- You get up to 55 days interest free, which means you have interest-free credit if you decide to pay back in full every month (this excludes cash transactions). If you haven't paid back the amount in full, then you start to pay interest on the outstanding amount.
- Each month you will be responsible for paying a minimum payment of 5% of your outstanding balance or Kes. 450. If you do not owe any outstanding balance you do not have to make any payments. You are also at liberty to repay higher amounts or even the outstanding balance in full whenever you like.

Stanbic credit card is a contactless card ("tap & go / tap & pay") technology which requires you to opt in and start using the technology through activation using your PIN on your first transaction. This will activate your card for all subsequent POS transactions. For amounts up to KES 3,500 (Kenya Shillings Three Thousand Five Hundred), you will be able to do transactions by only tapping the card to make payments for a maximum of two times in one day. However, for amounts above KES 3,500 (Kenya Shillings Three Thousand Five Hundred), you will be required to confirm the transactions using your PIN.

In the event you wish to opt out using our contactless credit card, you shall notify us within 5 (Five) Business Days after which we shall proceed to immediately cancel your Card and by so doing you shall forfeit all your rights under the credit cards Terms and Conditions.

Benefits

- More convenient than cash - It's an easier way to pay for goods and services without the extra risk/bulk of carry cash.
- Our Credit Cards are Chip & PIN cards hence greater protection against fraud as it is harder to guess a PIN compared to forging a signature.
- SMS Alerts - We offer you SMS alerts on credit card transactions plus your available balance after any transaction.
- We offer you up to 55 days credit period on purchases. During this time, you do not incur any interest on transactions except cash transactions.
- Our credit cards are accepted worldwide on any POS, ATM and Online website that accepts Visa/MasterCard transactions.
- Our credit cards give you the ease to access credit without any waiting period.
- Each cardholder can request for additional/supplementary cards at no extra costs.
- Our cards are accepted in over 20million merchants & ATMs.
- If you lose your credit card, we will replace it for free.
- Fraud Protection against lost card - If your card is used during this period that you lost it, we will cover any fraud purchases as long as you had informed us and they are not PIN authenticated transactions.
- No Joining Fee.
- Low Cash Advance fee at both our ATMs and Other banks' ATMs should you need to take out Cash Advance
- Low Annual Fee.

Eligibility Criteria/Target Market

- We have Classic Credit cards, Gold Credit cards and Private Banking credit cards. To be eligible one should have a monthly income of Kes. 15,000 and above.
- Applicant should be a Stanbic Bank customer with proof that the income goes into the/one of the accounts held at Stanbic bank.



Documentation Criteria

- A customer accessing this product is required to meet Stanbic Bank's "Know Your Customer (KYC)" standards and provide the requisite documentation. For a complete list of the KYC documentation, please refer to the Customer Consultant or your Relationship Manager.
- If there is a product specific documentation criteria (other than KYC) this should be listed.

Accessing this Product

- Upon completing an application form, the customer consultant/relationship manager will submit your application for processing.
- Once your application is approved, you will be issued with a Chip & PIN credit card.
- You will then come to your preferred branch to collect your Credit card and the PIN.

Kindly note that the PIN is a very important part of card transactions, so ensure you keep your PIN secret. Always ensure you cover your PIN from the view of others around you when transacting.

Fees and Charges

- Monthly Interest of 3.3%.
- Annual fee of Kes.3,500 for Mastercard Silver card and Kes. 4,000 for Mastercard Gold card.
- No Joining Fee.

*For a complete a 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 the 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 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

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