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
This is an account when you have cash in hand, you want it to be earning an attractive return, but you also want to be able to access it as and when required.

Features
- An initial deposit of Kes. 20,000 is required or its forex equivalent
- No service fee
- Attractive interest rates pegged on prevailing market rates
- Unlimited deposits
- Funds available on demand and no notice required for liquidation to current or savings accounts
- Funds on call can be placed as security against advances
- There is no maximum balance required on this account
- Sweeping arrangement

Benefits
- No monthly fees charged

Eligibility Criteria/Target Market
- Individuals
- Business Clients

Documentation Criteria
A customer accessing this product is required to meet the 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 Business Banker or your Relationship Manager.

Accessing this Product
1. Complete the account opening form and sign the terms and conditions
2. Provide the KYC documentation required
3. Deposit the initial deposit of Kes. 20,000

Fees and Charges
- No minimum investment amount
- No monthly fee charged

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.
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 alternatively you can visit your nearest branch.

Customer Sign-Off

Name: ___________________________________________ Signature: __________________________ Date: ________________

Name: ___________________________________________ Signature: __________________________ Date: ________________

Name: ___________________________________________ Signature: __________________________ Date: ________________

Name: ___________________________________________ Signature: __________________________ Date: ________________