

Jivunie Current Account

This document sets out specific key facts you need to know regarding **SBM Jivunie Current Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Jivunie Account is a Pay as You Go current account for individuals. Pay As You Go means that you are charged per transaction as you transact rather than at the end of the month. Use what you need, only when you need it.										
Key Features & Benefits	<ul style="list-style-type: none"> • Free first debit card. • Available in multiple currencies • Seamless “Branchless Banking” experience through alternative channels: ATMs, POS, Mobile, Online and Agency Banking • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money. 										
Terms	<ul style="list-style-type: none"> • Charges per transaction 										
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Debit Card replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Counter Withdrawal</td> <td>Kes. 200.00</td> </tr> </table>	• Debit Card replacement	Kes. 500.00	• Standing Order	Kes. 300.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Counter Withdrawal	Kes. 200.00
• Debit Card replacement	Kes. 500.00										
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• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf										
• Bankers Cheque	Kes. 400.00										
• Counter Withdrawal	Kes. 200.00										
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • Two passport size photos • KRA PIN • Indication of Next of Kin • Utility bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals) 										
Process information	<p>Withdrawal: Available at all SBM branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM branches, Mfukoni Mobile, Online Banking and Agency Banking</p>										
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on savings account products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation 										
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya 										

Platinum Saver Account

This document sets out specific key facts you need to know regarding **SBM Platinum Saver Account**. Please read it in conjunction with our Product Specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Platinum Saver Account is a savings account tailor made for individuals who have various savings aspirations with expectations of high returns.
Key Features & Benefits	<ul style="list-style-type: none"> • 11% interest earned on operating balance of Kes. 100K and above • 4% interest applicable to operating balances below 100K and for accounts with more than 1 withdrawal per quarter • Interest paid monthly. • Nil ledger fees • No Debit Card and Cheque Book • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS and EFT and other channels available at the branch
Terms	<ul style="list-style-type: none"> • Available in Kes. Only
Fees and Charges	None
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of Next of Kin • Utility Bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Withdrawals: Available at all SBM branches (cash and internal bank transfers), Mfukoni Mobile and Online Banking (internal transfers to own account and M-Pesa to own number)</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking, Paybill and Agency Banking</p>
Disclaimers	<ul style="list-style-type: none"> • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on savings account products is subject to periodic review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Instant Saver Account

This document sets out specific key facts you need to know regarding **SBM Instant Saver Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Instant Saver Account is a stand-alone savings account, for anyone looking to open one interest earning individual account.
Key Features & Benefits	<ul style="list-style-type: none"> • Nil monthly ledger fees • Available in all major currencies: KES, USD, GBP, EUR • Interest is credited quarterly. • Seamless "Branchless Banking" experience through alternative channels: Mobile and Online banking. • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money
Terms	<ul style="list-style-type: none"> • Minimum Opening Deposit Kes.2000 or FCY equivalent
Fees and Charges	None
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of Next of Kin • Utility Bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Withdrawals: Available at all SBM Branches (cash and internal bank transfers), Mfukoni Mobile and Online Banking (internal transfers to own account and M-Pesa to own number)</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online banking, Paybill and Agency Banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on savings account products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Pebble Savings Account

This document sets out specific key facts you need to know regarding **SBM Pebble Savings Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Pebble Savings Account is an interest earning account, for anyone looking to open one individual account for persons under the age of 18
Key features & Benefits	<ul style="list-style-type: none"> • Nil monthly ledger fees • Available in all major currencies: KES, USD, GBP, EUR • 1 free bankers' cheque per quarter • Interest credited quarterly. • Seamless "Branchless Banking" experience through alternative channels: Mobile and Online Banking. • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuuru and Xpress Money
Terms	<ul style="list-style-type: none"> • Minimum Opening Deposit Kes. 2000 or FCY equivalent
Fees and Charges	None
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Withdrawals: Available at all SBM Branches (cash and internal bank transfers), Mfukoni Mobile and Online Banking (internal transfers to own account and M-Pesa to own number)</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking, Paybill and Agency Banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on savings account products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre between 7:00am and 10:00pm weekdays and 8:00am to 3:00pm weekends and public holidays on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: smbankkenya • Facebook: smbankkenya

Aspire Current Account

This document sets out specific key facts you need to know regarding **SBM Aspire Current Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Aspire Current Account is tailor made for salaried individuals to manage their monthly transactions.													
Key Features & Benefits	<ul style="list-style-type: none"> • Free first Debit card • Free SBM Bank ATM transactions • Access to cheque books • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, Online and Agency Banking • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money 													
Terms	<ul style="list-style-type: none"> • Available in KES only 													
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Debit Card replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Monthly ledger fee</td> <td>Kes. 99.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Counter Withdrawal</td> <td>Kes. 200.00</td> </tr> </table>		• Debit Card replacement	Kes. 500.00	• Monthly ledger fee	Kes. 99.00	• Standing Order	Kes. 300.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Counter Withdrawal	Kes. 200.00
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• Bankers Cheque	Kes. 400.00													
• Counter Withdrawal	Kes. 200.00													
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Cert (foreign nationals) 													
Process Information	<p>Withdrawal: available at all SBM Branches, Mfukoni Mobile, Online banking, and Agency Banking</p> <p>Deposit: available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>													
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on interest earning products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation. 													
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya 													

Aspire Plus Current Account

This document sets out specific key facts you need to know regarding **SBM Aspire Plus Current Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the tariff Guide and product brochures.

Description	Aspire plus current account is tailor made for individuals who transact a lot across all channels													
Key features & Benefits	<ul style="list-style-type: none"> • Free first ATM card. • Free SBM Bank ATM transactions • One free Telegraphic Transfers (TTs) per month • One free RTGS per month • Access to cheque books • Seamless “Branchless Banking” experience through alternative channels: ATM’s, POS, Mobile, Online and Agency Banking • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money 													
Terms	<ul style="list-style-type: none"> • Available in KES only 													
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Debit Card replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Monthly ledger fee</td> <td>Kes. 899.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Counter Withdrawal</td> <td>Kes. 200.00</td> </tr> </table>		• Debit Card replacement	Kes. 500.00	• Monthly ledger fee	Kes. 899.00	• Standing Order	Kes. 300.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Counter Withdrawal	Kes. 200.00
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• Bankers Cheque	Kes. 400.00													
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Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of Next of Kin • Utility Bill • Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals) 													
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>													
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on interest earning products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation. 													
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbbank.co.ke • Twitter: smbbankkenya • Facebook: smbbankkenya 													

Elite Current Account

This document sets out specific key facts you need to know regarding **SBM Elite Current Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the tariff Guide and product brochures.

Description	Elite Current Account is a transactional account designed for high transacting individuals who have high volumes of transactions across all channels both locally and internationally.													
Key features & Benefits	<ul style="list-style-type: none"> • Free first ATM card • Free local SBM Bank ATM transactions • Free Telegraphic Transfers (TTs) • Free Real Time Gross Settlements (RTGS) • Free first cheque book • One local and one foreign Banker's Cheque per month • Seamless "Branchless Banking" experience through alternative channels: ATM's, POS, mobile, online and agency banking • Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money 													
Terms	<ul style="list-style-type: none"> • Available in KES only 													
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Debit Card replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Monthly Ledger fee</td> <td>Kes. 1899.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Counter Withdrawal</td> <td>Kes. 200.00</td> </tr> </table>		• Debit Card replacement	Kes. 500.00	• Monthly Ledger fee	Kes. 1899.00	• Standing Order	Kes. 300.00	• Bankers Cheque	Kes. 400.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Counter Withdrawal	Kes. 200.00
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• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf													
• Counter Withdrawal	Kes. 200.00													
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account Opening form. • National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of Next of Kin • Utility Bill • Proof of source of funds 	<p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyan living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals) 												
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>													
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on interest earning products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation 													
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: smbankkenya • Facebook: smbankkenya 													

Baraka Collection Account

This document sets out specific key facts you need to know regarding **SBM Baraka Collection Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the tariff Guide and product brochures.

Description	Baraka Collection Account is a Pay as You Go current account for businesses. Pay As You Go means that you are charged per transaction as you transact rather than at the end of the month. Use what you need, only when you need it.								
Key features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Available in multiple currencies Seamless "Branchless Banking" experience through alternative channels: ATMs, POS, Mobile, Online and Agency Banking Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money. 								
Terms	<ul style="list-style-type: none"> Charges per transaction 								
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Corporate Debit Card issuance/ replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> </table>	• Corporate Debit Card issuance/ replacement	Kes. 500.00	• Standing Order	Kes. 300.00	• Bankers Cheque	Kes. 400.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf
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• Bankers Cheque	Kes. 400.00								
• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf								
Requirements	<ul style="list-style-type: none"> Original and copy of Certificate of Incorporation/ Certificate of Registration Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) CR 12 (valid 90 days) or annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate. Company & Directors KRA PIN Copy of National ID /Passport of Directors & Signatories Passport size-coloured photos for Director and Account Signatories Valid Business Permit License from governing body (e.g. Mining, IRA, SASRA etc.) Fully completed and signed FATCA & CRS certification forms for Kenyan nationals residing abroad. Additional KYC may be required as per the nature of the institutions. 								
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online banking, and Agency Banking</p>								
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Interest rate payable on interest earning products is subject to review depending on market forces. Additional regulations in the industry could lead to the Bank requesting for additional documentation 								
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Genesis Current Account

This document sets out specific key facts you need to know regarding **SBM Genesis Current Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the tariff Guide and product brochures

Description	Genesis is a current account suitable for small to medium sized businesses with fewer transactions and desirous of a 'Pay as You Go' account											
Key Features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Available in KES, USD, GBP & EUR Seamless "Branchless Banking" experience through alternative channels: ATMs, POS, Mobile, Online and Agency Banking Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Western Union 											
Terms	<ul style="list-style-type: none"> Charges per transaction 											
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Corporate Debit Card issuance/ replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Chequebook (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Per transaction ledger fee</td> <td>Kes. 30.00(or FCY equivalent)</td> </tr> </table>		• Corporate Debit Card issuance/ replacement	Kes. 500.00	• Standing Order	Kes. 300.00	• Chequebook (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Per transaction ledger fee	Kes. 30.00(or FCY equivalent)
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• Chequebook (50/ 100 leaf)	Kes. 14.50 per leaf											
• Bankers Cheque	Kes. 400.00											
• Per transaction ledger fee	Kes. 30.00(or FCY equivalent)											
Requirements	<ul style="list-style-type: none"> Original and copy of Certificate of Incorporation/ Certificate of Registration. Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) CR 12 (valid 90 days) or annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an account, A/C signatories & signing mandate. Company & Directors KRA PIN Copy of National ID /Passport of Directors & Signatories Passport size-coloured photos for Director and account Signatories Valid Business Permit License from governing body (e.g. Mining, IRA, SASRA etc.) Fully completed and signed FATCA & CRS certification forms for Kenyan nationals residing abroad. Additional KYC may be required as per the nature of the institutions 											
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>											
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Jijenge Biashara Account

This document sets out specific key facts you need to know regarding **SBM Jijenge Biashara**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Jijenge Biashara Current Account is most suitable for growing business with consistent cash flows but also require flexibility to accommodate their transactions volumes. This account is most suited for M2B customers											
Key Features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Available in KES, USD, GBP & EUR. Seamless "Branchless banking" experience through alternative channels: ATM's, POS, Mobile, Online and Agency Banking Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Western Union. 											
Terms	<ul style="list-style-type: none"> Charges per transaction 											
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Corporate Debit Card issuance/ replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Per transaction ledger fee</td> <td>Kes. 10.00(or FCY equivalent)</td> </tr> </table>		• Corporate Debit Card issuance/ replacement	Kes. 500.00	• Standing Order	Kes. 300.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Per transaction ledger fee	Kes. 10.00(or FCY equivalent)
• Corporate Debit Card issuance/ replacement	Kes. 500.00											
• Standing Order	Kes. 300.00											
• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf											
• Bankers Cheque	Kes. 400.00											
• Per transaction ledger fee	Kes. 10.00(or FCY equivalent)											
Requirements	<ul style="list-style-type: none"> Original and copy of certificate of Incorporation/ Certificate of Registration. Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) CR 12 (valid 90 days) or Annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate. Company & Directors KRA PIN Copy of National ID /Passport of Directors & Signatories Passport size-coloured photos for Director and account Signatories. Valid Business Permit. License from governing body (e.g. Mining, IRA, SASRA etc.) Fully completed and signed FATCA & CRS certification Forms for Kenyan nationals residing abroad. Additional KYC may be required as per the nature of the institutions. 											
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>											
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Interest rate payable on interest earning products is subject to review depending on market forces. Additional regulations in the industry could lead to the Bank requesting for additional documentation. 											
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya 											

Plus Current Account

This document sets out specific key facts you need to know regarding **SBM Plus current account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The plus current account is designed for enterprises with a lot of transactions across all channels													
Key Features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Seamless "Branchless Banking" experience through alternative channels: ATM's, POS, Mobile, Online and Agency Banking Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuuru and Western union. 													
Terms	<ul style="list-style-type: none"> Available in Kenya Shillings only 													
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Corporate Debit Card issuance/ replacement</td> <td>Kes.500.00</td> </tr> <tr> <td>• Minimum monthly ledger fee</td> <td>kes.350.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Standing Order</td> <td>Kes.300.00</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes.400.00</td> </tr> <tr> <td>• Per Transaction fee applied after 14 transactions</td> <td>Kes 25.00</td> </tr> </table>		• Corporate Debit Card issuance/ replacement	Kes.500.00	• Minimum monthly ledger fee	kes.350.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Standing Order	Kes.300.00	• Bankers Cheque	Kes.400.00	• Per Transaction fee applied after 14 transactions	Kes 25.00
• Corporate Debit Card issuance/ replacement	Kes.500.00													
• Minimum monthly ledger fee	kes.350.00													
• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf													
• Standing Order	Kes.300.00													
• Bankers Cheque	Kes.400.00													
• Per Transaction fee applied after 14 transactions	Kes 25.00													
Requirements	<ul style="list-style-type: none"> Original and copy of certificate of Incorporation/ Certificate of Registration. Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) CR 12 (valid 90 days) or annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an account, A/C signatories & signing mandate. Company & Directors KRA PIN Copy of National ID /Passport of Directors & Signatories Passport size-coloured photos for Director and account Signatories. Valid Business Permit. License from governing body (e.g. Mining, IRA, SASRA etc.) Fully completed and signed FATCA & CRS certification Forms for Kenyan nationals residing abroad. Additional KYC may be required as per the nature of the institutions. 													
Process Information	<p>Withdrawal: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online Banking and Agency Banking</p>													
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Interest rate payable on interest earning products is subject to review depending on market forces. Additional regulations in the industry could lead to the Bank requesting for additional documentation. 													
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya 													

Business Plus current Account

This document sets out specific key facts you need to know regarding **SBM Business Plus current account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The plus current account is designed for medium to large enterprises with a high number of transactional requirements across all channels both locally and internationally.													
Key Features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Seamless “Branchless Banking” experience through alternative channels: ATM’s, POS, Mobile, Online and Agency Banking 	<ul style="list-style-type: none"> Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money. 												
Terms	<ul style="list-style-type: none"> Available in Kenya Shillings Only 													
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <table border="1"> <tr> <td>• Corporate Debit Card issuance/ replacement</td> <td>Kes. 500.00</td> </tr> <tr> <td>• Minimum monthly ledger fee</td> <td>Kes.1,250.00</td> </tr> <tr> <td>• Standing Order</td> <td>Kes. 300.00</td> </tr> <tr> <td>• Cheque book (50/ 100 leaf)</td> <td>Kes. 14.50 per leaf</td> </tr> <tr> <td>• Bankers Cheque</td> <td>Kes. 400.00</td> </tr> <tr> <td>• Per Transaction fee applied after 50 transactions</td> <td>Kes 25.00</td> </tr> </table>		• Corporate Debit Card issuance/ replacement	Kes. 500.00	• Minimum monthly ledger fee	Kes.1,250.00	• Standing Order	Kes. 300.00	• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf	• Bankers Cheque	Kes. 400.00	• Per Transaction fee applied after 50 transactions	Kes 25.00
• Corporate Debit Card issuance/ replacement	Kes. 500.00													
• Minimum monthly ledger fee	Kes.1,250.00													
• Standing Order	Kes. 300.00													
• Cheque book (50/ 100 leaf)	Kes. 14.50 per leaf													
• Bankers Cheque	Kes. 400.00													
• Per Transaction fee applied after 50 transactions	Kes 25.00													
Requirements	<ul style="list-style-type: none"> Original and copy of certificate of Incorporation/ Certificate of Registration. Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) CR 12 (valid 90 days) or Annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate. Company & Directors KRA PIN Copy of National ID /Passport of Directors & Signatories Passport size-coloured photos for Director and account Signatories. Valid Business Permit. License from governing body (e.g. Mining, IRA, SASRA etc.) Fully completed and signed FATCA & CRS certification Forms for Kenyan nationals residing abroad. Additional KYC may be required as per the nature of the institutions. 													
Process Information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>													
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Interest rate payable on interest earning products are subject to review depending on market forces. Additional regulations in the industry could lead to the Bank requesting for additional documentation. 													
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: smbankkenya Facebook: smbankkenya 													

Jijenge Biashara Savings Account

This document sets out specific key facts you need to know regarding **SBM Jijenge Biashara Savings Account**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochure

Description	Jijenge Biashara savings account is ideal for businesses that want to build up their cash reserves to improve their credit rating and access to facilities whilst at the same time investing in, and growing their surplus funds
Key Features & Benefits	<ul style="list-style-type: none"> • Nil monthly ledger fees • Attractive interest rates • Interest is credited Monthly. • Seamless “Branchless Banking” experience through alternative channels: Mobile and Online banking.
Terms	<ul style="list-style-type: none"> • Minimum Opening Deposit: None • Available in KES, USD, EUR & GBP
Fees and Charges	None
Requirements (New Customers)	<ul style="list-style-type: none"> • Original and copy of certificate of Incorporation/ Certificate of Registration. • Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya. • Original and copy of the Memorandum & Articles of Association/ (CR1, CR2, CR8) • CR 12 (valid 90 days) or Annual returns • Latest audited financial statements • Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate. • Company & Directors KRA PIN • Copy of National ID /Passport of Directors & Signatories • Passport size-coloured photos for Director and account Signatories. • Valid Business Permit. • License from governing body (e.g. Mining, IRA, SASRA etc.) • Fully completed and signed FATCA & CRS certification Forms for Kenyan nationals residing abroad. • Additional KYC may be required as per the nature of the institutions.
Process Information	<p>Withdrawals: Available at all SBM Branches (cash and internal bank transfers), Mfukoni Mobile and Online Banking (internal transfers to own account and M-pesa to own number)</p> <p>Deposit: Available at all SBM Branches, Mfukoni Mobile, Online banking, Paybill and Agency Banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest rate payable on savings account products is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Term and Call Deposits

This document sets out specific key facts you need to know regarding **SBM term and call deposits**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	For customers that need to invest money for a specific period and get guaranteed returns.	
Key Features and Benefits	<ul style="list-style-type: none"> Minimum deposit amount is Kes 50,000/- and FCY Equivalent 	
Terms	Fixed Deposit <ul style="list-style-type: none"> Minimum term - 1 month Max term- 36 Months Fixed - Interest is paid at end of term. 	Call Deposit <ul style="list-style-type: none"> Minimum term for a Call deposit- 1 Week Call- Can be liquidated any time at no fees. Call- Interest is paid on liquidation.
Fees and Charges	<ul style="list-style-type: none"> Interest applied is per the Bank's card rate and is available on request. If the deposit is liquidated earlier than scheduled, the customer foregoes the interest 	
Requirements	<ul style="list-style-type: none"> Available to SBM Bank customers Filled and duly signed deposit booking form 	
Process Information	<ul style="list-style-type: none"> Rollover of the deposit will be advised by the customer at the end of the term 	
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Interest rate payable on interest earning products is subject to review depending on market forces. Additional regulations in the industry could lead to the Bank requesting for additional documentation 	
Complaint Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya 	

Custodial Services

This document sets out specific key facts you need to know regarding SBM Custodial Services Account. Please read it in conjunction with our Products Specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Custodial Banking is a specialized unit responsible for safeguarding an individual's or a firm's financial assets in addition to taking the administrative role of revolving the assets. As a Custodian the Bank is regulated and licensed by Capital Markets Authority and Retirement Benefits Authority.
Key features & Benefits	<p>Services</p> <ul style="list-style-type: none"> ○ Safekeeping of documents & electronic investments (Bonds, Shares etc.), ○ Facilitate buying & selling of local stocks, Corporate Bonds & Government Securities, ○ Collection of income accruing to the assets held such as coupons, dividends, interest income, bonus shares et al, ○ Assist our customers in diversification of their investments through our SBM subsidiaries, <p>Benefits</p> <ul style="list-style-type: none"> ● Entitlement to a Current Account & CDS Account (for local stocks & government securities transactions) ● Single reference point on the customers' investment portfolio ● Security and peace of mind ● Quality reporting, highlighting the portfolio summary as well as current market valuation. <p>Assigned Relationship Manager to provide a personalized & seamless customer experience</p>
Terms	<ul style="list-style-type: none"> ● Custody/Safekeeping fees: 0.1% of assets per annum with a minimum of KES 30,000 ● Clients to provide standard required KYC for opening the account. ● No cash deposits, only transfers to the account. ● Client to adhere to market regulations
Fees and Charges	<p>1. Safe keeping/Custody fee charge:</p> <ul style="list-style-type: none"> ● 0.1% of assets under custody per annum: a minimum of Kes 30,000 per annum ● The fee will be charged and payable monthly in arrears and is subject to VAT and Excise Duty <p>2. Transaction Fees:</p> <ul style="list-style-type: none"> ● These fees are charged upon execution of transactions and are subject to excise duty: include RTGS, EFTs, TTs as per Bank Tariff <p>3. Safekeeping of Documents: Kes 2,500 per document per annum.</p>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> ● Completed, signed, and witnessed custody agreement. ● Completed account opening form. ● Completed Next of Kin form. ● National ID, Passport or Alien ID ● 2 Passport size photos ● KRA PIN ● Utility bill or current bank statements ● Proof of source of funds <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> ● Signed FATCA or CRS forms (Kenyans living abroad and foreigners) ● Visa, Work Permit, Alien Certificate (foreign nationals)
Disclaimers	<ul style="list-style-type: none"> ● Custody fee charge does not include registration fees, stamp duty, other applicable taxes and commission charged by stockbrokers and other external agents. ● Custodian Bank Account is free of all ledger charges. ● Interest paid on custodian account at a rate negotiated by client/fund manager. ● Transaction fee charged on purchase or sale of investment only and third-party payments.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> ● Phone: +254 709 800 000 +254 730 175 000 ● WhatsApp: +254 773 758 196



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|--|--|
| | <ul style="list-style-type: none">• Email: atyourservice@smbank.co.ke• Twitter: smbankkenya• Facebook: smbankkenya |
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Personal Loan

This document sets out specific key facts you need to know regarding **SBM Personal Loan**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	These are unsecured personal loans for salaried clients where salary is used to gauge debt service capability.
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates. • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Confirmed permanent employee with a monthly income. • Minimum Net income is Kes 15,000/- • Salaried employees who receive their salaries through SBM Bank for at least 3 months • No unauthorized overdrawn positions • No unpaid items • Debt to Income Ratio 50% maximum of net pay • Maximum tenor depending on MOU. • Lending against check off. • Maximum qualifying amount is Ksh. 5M
Fees and Charges	<ul style="list-style-type: none"> • Processing commission of 2% collected upfront. • Interest charged is CBR + 4%
Requirements	<ul style="list-style-type: none"> • Must be an SBM bank customer. • Salary must be sighted for the last six months in SBM Bank account.
Process Information	Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Overdraft

This document sets out specific key facts you need to know regarding **SBM overdraft**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	These are advanced to clients to meet working capital requirements and urgent cash flow needs. They are disbursed as limits marked on the client's account that allow the client to withdraw more money than they have in the account up to a specified negative balance (limit).
Key Features & Benefits	<ul style="list-style-type: none"> • Interest is calculated based on the amount accessed by the applicant. • Competitive interest rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • Interest rate pricing for Kenya Shilling denominated facilities should be linked to the Central Bank Reference rate while USD denominated facilities should be linked to the 3-month London Interbank Offered rate (LIBOR) • Processing Fees of 3% • Credit Life on principal at 0.35%
Collateral	<ul style="list-style-type: none"> • The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly
Process Information	<ul style="list-style-type: none"> • Duly filled and signed application form.
Terms	<ul style="list-style-type: none"> • Maximum qualifying amount is 50% of average annual turnovers. • Account should not have unauthorized overdrawn positions or unpaid items over the last six months. • Maximum tenure is 12 months. • Not negatively listed on CRB • Facility should not fall under the banks list of prohibited business
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Account must have operated for at least six months at SBM Bank
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Term Loan

This document sets out specific key facts you need to know regarding **SBM Term Loan**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	These are term facilities with fixed regular repayment instalments normally monthly, but may be quarterly, half yearly or even annually depending on the cash flows of the borrowing entity. They are used to finance acquisition of assets or working capital.
Key Features & Benefits	<ul style="list-style-type: none"> • The tenure may be short term, for working capital facilities, or medium to long-term depending on purpose and nature of business. • Competitive interest rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • Interest rate pricing for Kenya Shilling denominated facilities is linked to the Central Bank Reference rate while that of FCY denominated facilities are linked to the 3-month LIBOR. • Processing Fees of 3% • Credit Life on principal at 0.35%
Collateral	<ul style="list-style-type: none"> • The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly
Process Information	<ul style="list-style-type: none"> • Duly filled and signed application form
Terms	<ul style="list-style-type: none"> • Account should not have unauthorized overdrawn positions or unpaid items over the last six months. • Maximum tenure for retail and SME Loans should be 5 years. • Not negatively listed on CRB • Facility should not fall under the Bank's list of prohibited business types
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Account must have been operated for at least six months at SBM Bank
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: smbankkenya • Facebook: smbankkenya

Structured Term Loan

This document sets out specific key facts you need to know regarding **SBM Structured Term Loan**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	These are loans advanced to customers for a specific undertaking e.g. to facilitate development of residential or commercial properties.
Key features & Benefits	<ul style="list-style-type: none"> • The loan repayment is structured in line with the project cash flows and may include a period of moratorium on principal loan repayments before project cash flows are realized. • Competitive interest rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • Interest rate pricing for Kenya Shilling denominated facilities is linked to the Central Bank Reference rate while that of FCY denominated facilities is linked to the 3-month LIBOR. • Processing Fees of 3% • Credit Life on principal at 0.35%
Collateral	<ul style="list-style-type: none"> • The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly
Process Information	<ul style="list-style-type: none"> • Customer on-boarding standards should be observed. • Duly filled and signed application form. • Appropriate documentation: County approvals, Engineer's certificates, Bill of Quantities etc. to be provided
Terms	<ul style="list-style-type: none"> • Owner's contribution where necessary to be sighted/determined. • Feasibility study report where applicable to be obtained. • Account should not have unauthorized overdrawn positions or unpaid items over the last six months. • Maximum tenure of 7 years • Not negatively listed on CRB • Facility should not fall under the Bank's list of prohibited business
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Account must have been operated for at least six months at SBM Bank
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Partnerships/ Scheme Loans

This document sets out specific key facts you need to know regarding **SBM partnership/scheme loans**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	These are structured loans under existing schemes arranged by the Bank with various business entities. The targeted customers are covered by a Memorandum of Understanding (MOUs) by virtue of having a relationship with the business entity
Key features & Benefits	<ul style="list-style-type: none"> • Purpose is to finance purchase of farm inputs. • Principal + Interest to be repaid in bullet payments. • Competitive interest rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • Competitive interest rates • Processing Fees of 3% • Credit Life on principal at 0.35%
Collateral	<ul style="list-style-type: none"> • The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly
Process Information	<ul style="list-style-type: none"> • Customer on-boarding standards should be observed. • Duly filled and signed application form.
Terms	<ul style="list-style-type: none"> • Undertaking from the marketing company to route payments through a loan repayment account at SBM Bank • Farmers must have adequate experience. • Account should not have unauthorized overdrawn positions or unpaid items over the last six months. • Maximum tenure of 10 Months • Not negatively listed on CRB • Facility should not fall under the Bank's list of prohibited business types
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Account must have operated for at least six months at SBM Bank
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Invoice Discounting/Local Purchase Order/Contract Financing/Pre-Shipment Financing/Post Shipment Financing/Letter of Credit Discounting/Post Import Financing (PIFs)

This document sets out specific key facts you need to know regarding **Invoice Discounting/Local Purchase Order/Contract Financing/Pre-Shipment Financing/Post-Shipment Financing**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>These are working capital facilities that may be used in place of Overdrafts. They enable controlled use of funds.</p> <p>a) Invoice Discounting - a product meant for customers in the supplies sector by using a company's unpaid accounts receivable.</p> <p>b) Local Purchase Order (LPO) enables clients to receive funds and facilitate supplies awaiting payments from counter parties.</p> <p>c) Contract Financing enables clients to access funds to perform contracts. This is mostly for clients in construction industry.</p> <p>d) Pre/Post-Shipment Financing: A working capital facility that enables the customer to meet their obligations to fulfil their shipment obligations against confirmed orders or unlock the liquidity for a shipment already done as in the case of a post shipment financing.</p> <p>e) Letter of Credit Discounting: Enable the client to get today's value for a deferred payment undertaking/banker's acceptance by a financial institution acceptable to SBM bank Ltd.</p> <p>f) Post Import financing (PIF) – A product that enables the customer to meet the import obligations in the form of short-term loans to pay for goods or services delivered.</p>
Key Features & Benefits	<ul style="list-style-type: none"> • Competitive interest rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • Competitive interest rates • Processing fees of up to 3%
Collateral	<ul style="list-style-type: none"> • The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly
Process Information	<ul style="list-style-type: none"> • Customer on-boarding standards should be observed. • Duly filled and signed application form • Other terms and conditions apply as per Bank's standard procedures
Terms	<ul style="list-style-type: none"> • Short term facilities with a maximum tenor of 12 Months • Not negatively listed on CRB • Facility should not fall under the Bank's list of prohibited business. • Other terms and conditions as per standard Bank policies and procedures
Requirements	<ul style="list-style-type: none"> • Good account history • Ability to pay
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Asset Based Financing

This document sets out specific key facts you need to know regarding **SBM Asset Based Financing**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>Refers to a lending arrangement where the Bank provides financing to either an Individual or Business to purchase an Asset such as Equipment or Motor Vehicles whereby the Asset itself serves as a collateral to the loan.</p> <p>It is ideal for individuals who wish to acquire / upgrade an Asset but do not have the funds to purchase the same upfront as well as for Businesses to enable them to preserve their working capital.</p> <p>This is because the cost of acquiring the Asset is spread over a period of time.</p>																	
Key features & Benefits	<ul style="list-style-type: none"> • Asset is the collateral. • Flexible repayment terms • Simplified application process • Available to both account and non-account holders 																	
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • In LCY; Base Lending Rate (BLR) + a margin of 2.6% - 4% • In USD; Base Lending Rate (BLR) + a margin of 1.5% - 2.55% • Facility Fee of 1-2% of the loan amount (one-off payment) <p>*The variance in rates is dependent on the type of Asset (new / used units) and any prevalent partnership / scheme</p>																	
Terms	<ul style="list-style-type: none"> • Minimum loan amount of KShs.300,000 • Maximum tenor of 72 months for new Assets, 84 months for new School buses and 60 months for used Assets. • 60-day moratorium available on request 																	
Requirements	<table border="1" data-bbox="378 1094 1479 1934"> <thead> <tr> <th data-bbox="378 1094 873 1178">CORPORATES/SME</th> <th data-bbox="880 1094 1479 1178">INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS</th> </tr> </thead> <tbody> <tr> <td data-bbox="378 1186 873 1234">Duly completed application form</td> <td data-bbox="880 1186 1479 1234">Duly completed application form</td> </tr> <tr> <td data-bbox="378 1243 873 1327">Company profile</td> <td data-bbox="880 1243 1479 1327">Business profile applicable for anyone trading under their name, sole proprietor, or partnership</td> </tr> <tr> <td data-bbox="378 1335 873 1419">Certificate of Incorporation and PIN copies for the company.</td> <td data-bbox="880 1335 1479 1419">Copy of ID and PIN and Registration Certificate (if a sole proprietor)</td> </tr> <tr> <td data-bbox="378 1428 873 1512">Memorandum and Articles of Association.</td> <td data-bbox="880 1428 1479 1512">Certified bank statement for the last 12 months from other banks (if client not banking with us fully).</td> </tr> <tr> <td data-bbox="378 1520 873 1654">Valid CR12 that is less than 6 months old. or Latest Annual Returns together with filing receipt</td> <td data-bbox="880 1520 1479 1654">Loan statements for other running loan facilities in other financial institutions</td> </tr> <tr> <td data-bbox="378 1663 873 1772">Copies of Directors IDs & KRA Pins. For Foreigners, applicable KYC documents as per Bank policy shall be applicable.</td> <td data-bbox="880 1663 1479 1772">Pro-forma invoice/sale agreement from the dealer/Seller</td> </tr> <tr> <td data-bbox="378 1780 873 1934"> Certified Bank Statement for the last 6 months for Corporate Clients Certified Bank Statement for the last 12 months for SME Clients </td> <td data-bbox="880 1780 1479 1934">Copies of contracts and/or invoices upon which cash flows are based on. (For commercial vehicles)</td> </tr> </tbody> </table>		CORPORATES/SME	INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS	Duly completed application form	Duly completed application form	Company profile	Business profile applicable for anyone trading under their name, sole proprietor, or partnership	Certificate of Incorporation and PIN copies for the company.	Copy of ID and PIN and Registration Certificate (if a sole proprietor)	Memorandum and Articles of Association.	Certified bank statement for the last 12 months from other banks (if client not banking with us fully).	Valid CR12 that is less than 6 months old. or Latest Annual Returns together with filing receipt	Loan statements for other running loan facilities in other financial institutions	Copies of Directors IDs & KRA Pins. For Foreigners, applicable KYC documents as per Bank policy shall be applicable.	Pro-forma invoice/sale agreement from the dealer/Seller	Certified Bank Statement for the last 6 months for Corporate Clients Certified Bank Statement for the last 12 months for SME Clients	Copies of contracts and/or invoices upon which cash flows are based on. (For commercial vehicles)
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	Loan statements for any other facilities in other financial institutions (where applicable).	Audited accounts for the last 3 financial years. (For amounts above 10M – Where applicable).	
	Audited accounts for the last 3 financial years. (For amounts above 10M).	Copy of Valid Business / Trading License (where applicable)	
	Cash flow projections for all requests	Cash flow projections for Assets for business use	
	Pro-forma invoice from the Dealer/Seller		
	Copy of Valid Business / Trading License		
	Copies of contracts and/or invoices upon which cash flows are based on. (For commercial vehicles)		
Process information	<ul style="list-style-type: none"> • Duly completed application form • Provision of relevant and required documents as advised by the bank representative based on the Asset under purchase. 		
Disclosures	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation. 		
Complaint procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya 		

Insurance Premium Financing

This document sets out specific key facts you need to know regarding **SBM Insurance premium financing**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures

Description	This is a lending product where the Bank assists individuals and businesses pay for their Insurance Premiums thus allowing the policy holder(s) to spread the cost of their Insurance Premiums over a period as opposed to paying the entire amount upfront																			
Key features & Benefits	<ul style="list-style-type: none"> • Flexible payment terms • Immediate Insurance coverage as premium is paid in full to the Insurance Company • No collateral required. • Fixed Interest Rates for the tenor of the loan 																			
Fees and charges	No. of Months	Below 100K	100K - 5M	Above 5M																
	4	5,000.00	1.84%	1.82%																
	5	5,000.00	2.48%	2.42%																
	6	6,000.00	3.07%	3.02%																
	7	7,000.00	3.68%	3.63%																
	8	8,000.00	4.3%	4.24%																
	9	9,000.00	4.91%	4.84%																
	10	10,000.00	5.54%	5.45%																
Terms	<ul style="list-style-type: none"> • Minimum Loan amount of Kes.50,000/= • Up to a maximum tenor of 10 months with the 1st Instalment recovered upfront. • 100% financing for the amount applied under the Tripartite Agreement 																			
Requirements	<p>All application requests will be supported by the following documents: for existing Bank clients;</p> <table border="1"> <tr> <td>CORPORATES/SME</td> <td>INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS</td> </tr> <tr> <td>Duly completed application form</td> <td>Duly completed application form</td> </tr> <tr> <td>Standing order or Post-dated cheques</td> <td>Standing order or Post-dated cheques</td> </tr> </table> <p>For Non-existing Bank clients;</p> <table border="1"> <tr> <td>CORPORATES/SME</td> <td>INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS</td> </tr> <tr> <td>Duly completed application form</td> <td>Duly completed application form</td> </tr> <tr> <td>Post-dated cheques</td> <td>Post-dated cheques</td> </tr> <tr> <td>Certificate of Incorporation and PIN copy for the company.</td> <td>Copy of ID and PIN and Registration Certificate (if a sole proprietor)</td> </tr> <tr> <td>Memorandum and Articles of Association.</td> <td></td> </tr> </table>				CORPORATES/SME	INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS	Duly completed application form	Duly completed application form	Standing order or Post-dated cheques	Standing order or Post-dated cheques	CORPORATES/SME	INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIPS	Duly completed application form	Duly completed application form	Post-dated cheques	Post-dated cheques	Certificate of Incorporation and PIN copy for the company.	Copy of ID and PIN and Registration Certificate (if a sole proprietor)	Memorandum and Articles of Association.	
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	Valid CR12 or Annual Returns	
	Copies of Directors IDs & KRA Pins.	
Process information	<ul style="list-style-type: none"> • Duly completed application form • Provision of relevant and required documents as advised by the bank representative 	
Disclosures	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation. 	
Complaint procedure	<p>In case of any enquiries, you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya 	

Guarantee & Bonds

This document sets out specific key facts you need to know regarding **SBM Guarantees and Bonds**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<ul style="list-style-type: none"> The bank guarantee means a lending institution ensures that the liabilities of a debtor will be met.
Key Features & Benefits	<ul style="list-style-type: none"> The facility targets individuals and businesses that seek to tender for or do business which might have been previously considered out of reach, they can improve the terms of your tenders, and they can help you negotiate better terms on contracts. Bank Guarantees protect both parties in a contractual agreement from Credit Risk
Fees and Charges	<p>All fees and charges are subject to 20% Excise Duty:</p> <ul style="list-style-type: none"> Issue of Bonds and Bank Guarantees Bid Bonds 1% Flat with min charge of KES 5,000 Performance Bond 1% per quarter min KES 5,000 Advance Payment Guarantee 1% per quarter min KES 5,000 Immigration/Customs/Insurance/ Transit Guarantee 1% per quarter min KES 5,000 Payment/Financial/Demand Guarantees 1% per quarter min KES 5,000 Cancellation of Uncollected Guarantees KES 5,000 Amendment fee KES 1,000
Terms	<ul style="list-style-type: none"> As per customer requirements
Requirements	<ul style="list-style-type: none"> Existing SBM Bank account holders Not negatively listed on CRB
Process Information	<ul style="list-style-type: none"> Filled and duly signed application forms. Acceptable collateral as per the Credit Policy Bid Bonds are unsecured up to Kes 5 million
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Additional regulations in the industry could lead to the Bank requesting for additional documentation
Complaint Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya

Letters of Credit

This document sets out specific key facts you need to know regarding **SBM Letters of Credit**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A letter issued by a Bank to another Bank (especially one in a different country) to serve as a Guarantee for payments made to a specified person under specified conditions
Key Features & Benefits	<ul style="list-style-type: none"> Your supplier (Both local and overseas) may require you to provide an irrevocable Letter of Credit in their favour to secure a trade transaction. Our network of correspondent banks enables us issue Letters of Credit to beneficiaries in all countries worldwide and in all freely convertible currencies
Fees and Charges	<p>All fees and charges are subject to 20% Excise Duty:</p> <ul style="list-style-type: none"> Letter of Credit (L/C) Opening Corporates 0.5 % for per quarter minimum KES 3000 MSMEs 1.0 % for per quarter minimum KES 3000 L/C Amendment Commission KES 2000 flat L/C Acceptance Commission 0.5% per quarter minimum KES 3000 Settlement Commission 0.25% minimum KES 3000 Shipping Guarantee 0.5 % for per quarter minimum KES 2000 Endorsement Fees on Bills of Lading/Airway Bills made to the order of SBM Bank KES 3000 Closure of unutilized Letters of Credit KES. 5,000 Documents Examination KES 3,000 SWIFT Charges KES 2000 L/C confirmation as per correspondent Bank's Tariff
Terms	<ul style="list-style-type: none"> As per customer requirements
Requirements	<ul style="list-style-type: none"> Existing account holders Not negatively listed on CRB
Process information	<ul style="list-style-type: none"> Filled and duly signed application forms
Disclosures	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Additional regulations in the industry could lead to the Bank requesting for additional documentation
Complaint procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya

Documentary Collections

This document sets out specific key facts you need to know regarding **SBM Documentary Collections**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A facilitation of payment where the seller's and buyer's Bank participate in the sharing of the underlying shipping documents
Key Features & Benefits	<ul style="list-style-type: none"> Your supplier (Both local or overseas) may require you to facilitate the exchange of documents and collection of payment against them. Mitigates nonpayment related to open account where banks act as collection intermediaries
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> Documents Handling \$15.00 Postal Charges (DHL) 7,000.00 per set of documents. Settlement Commission 0.25% flat SWIFT Charges KES 2000 Avalisation of Bills 0.5% p.q minimum Kes2,000.00 Discharge of unutilized Kes 2,000.00 Tracer Kes 1,000.00 Discharging Commission Kes 2,000.00 flat
Terms	<ul style="list-style-type: none"> As per customer requirements
Requirements	<ul style="list-style-type: none"> Existing SBM bank account holder
Process information	<ul style="list-style-type: none"> Documents and disposal instructions to the bank
Disclosures	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank. Changes in the industry could lead to amendments in the operation of certain products. Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Complaint procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000 +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya

SBM Bank Credit Cards

This document sets out specific key facts you need to know regarding **SBM Credit Card**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>This product allows the cardholder to make payments at merchant outlets or draw cash in advance at any visa branded ATM or POS, SBM Bank Credit Cards are products targeted at the following:</p> <ul style="list-style-type: none"> • Self-employed Individuals with regular income • Registered businesses – Sole Proprietorships, Partnerships and Limited companies • Salaried employees of reputable organizations
Key Features & Benefits	<ul style="list-style-type: none"> • Up to 50 days interest free credit on your purchases • Flexible repayment options for as low as 10% of your outstanding bill • Up to 50% of your credit limit in cash from any ATM displaying a VISA logo. • Free SMS alerts • Free E-statements
Terms	<ul style="list-style-type: none"> • For salaried individuals, maximum qualifying limit is KES 2.5 million • For businesses, maximum qualifying limit is KES 500,000/- • 6 months minimum banking period with SBM Bank • Debt to Income Ratio 50% maximum of net pay for walk-ins and 67% for Scheme and High Net Worth • For non-salaried limit allocation depending on account turnovers. Minimum turnovers of KES 500,000/- • Minimum net income for salaried is KES 50,000/-
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Joining Fee Free • Annual Fees KES. 3000 • Card / PIN Replacement Fee KES. 1000 • Cash Advance Fees 6.00% Per Withdrawal • Over Limit Fees KES. 1000 Per Limit Excess • Late Payment Fees KES. 1000 Per Month • Interest as per CBK rate • Supplementary Card KES. 2000 Per Card
Process Information	<ul style="list-style-type: none"> • Duly filled and signed application form
Requirements	<ul style="list-style-type: none"> • Salaried customers/ individuals with regular income • 1-month latest pay slip (provide 2 if salary differs from bank statement) • Copy of ID • Latest 3 months bank statements original/certified copies
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Interest payable is subject to review depending on market forces. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

SBM Bank Debit Cards

This document sets out specific key facts you need to know regarding **SBM Bank Debit Card**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>Card issued by a Bank to access cash available in their Bank Account. Customer must hold a Bank Account with the SBM Bank.</p> <p>This product allows the cardholder to make payments at merchant outlets accepting Visa or UnionPay payments or draw cash at any Visa/UnionPay branded ATM or Point of Sale</p>
Key features & Benefits	<ul style="list-style-type: none"> • Available in VISA and UnionPay Schemes • Convenience in customers everyday transactions • Cards are acceptable in over 150 countries worldwide. • Cards are more secure than carrying cash around. • Free SMS alerts
Fees and Charges	<ul style="list-style-type: none"> • First Debit Card is Free • Replacement/Renewal fee – Kes 500/- • Withdrawal fees as per the Bank Tariff guide
Terms	<ul style="list-style-type: none"> • Card holder must hold an account with SBM Bank
Process Information	<ul style="list-style-type: none"> • Duly filled and signed application form
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Enquiry Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

SBM Bank Prepaid Cards

This document sets out specific key facts you need to know regarding **SBM Bank Prepaid Card**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>Card issued by the Bank that allows customers to deposit/ load funds directly to the card for use.</p> <p>This product allows the cardholder to make payments at merchant outlets accepting Visa or UnionPay payments or draw cash at any Visa/UnionPay branded ATM or Point of Sale.</p>
Key Features & Benefits	<ul style="list-style-type: none"> • Available in Dollar and Kenya Shilling • Convenience in customers everyday transactions • Cards are acceptable in over 150 countries worldwide. • Cards are more secure than carrying cash around. • Free SMS alerts
Fees and Charges	<p>All fees and charges are subject to 20% Excise Duty:</p> <p>Issuance and Replacement</p> <ul style="list-style-type: none"> • VISA Card Issuance fees - USD 3 • If initial load of USD 22 is made, the card issuance fee is waived. • VISA Card Replacement fees – Kes 1000/- or USD 10/- • UnionPay Card Issuance fees – Kes 300/- • If initial load of Kes 2500/- is made, the card issuance fee is waived. • UnionPay Card Replacement fees – Kes 500/-
Process information	<ul style="list-style-type: none"> • Duly filled and signed application form
Terms	<ul style="list-style-type: none"> • Customer does not need to hold a Bank Account
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed card application form. • National ID, Passport or Alien ID • KRA PIN • Indication of Next of Kin <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Telegraphic Transfers (TT)

This document sets out specific key facts you need to know regarding **SBM Bank Telegraphic Transfers**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A Telegraphic Transfer (TT) is an electronic method of transferring funds utilized primarily for overseas wire transactions. It can be used by both individual and non-individual customers.
Key Features & Benefits	<ul style="list-style-type: none"> • This can be done at a Branch or through Online Banking • As it is the faster way of transferring money, chances of getting affected by exchange rate fluctuations are low. • Convenient way of transferring funds overseas • Competitive forex exchange rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • The funds must be sent through an SBM Bank Account
Fees and Charges	<ul style="list-style-type: none"> • All fees and charges are subject to 20% Excise Duty • Outgoing Telegraphic Transfers - KES SWIFT 1500
Process Information	<ul style="list-style-type: none"> • Duly filled application forms.
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Supporting documents for amounts above KES 1 million
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
Complaint Procedure	<p>In case of any enquiries, you may visit your Branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000 +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

Real Time Gross Settlement (RTGS)

This document sets out specific key facts you need to know regarding **SBM Bank RTGS**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A Telegraphic Transfer (TT) is an electronic method of transferring funds utilized primarily for local wire transactions. It can be used by both individual and non-individual customers
Key features & Benefits	<ul style="list-style-type: none"> • This can be done at a Branch or through Online Banking • Competitive forex exchange rates • Quick turnaround time
Fees and Charges	<ul style="list-style-type: none"> • All fees and charges are subject to 20% Excise Duty: • Outgoing RTGS transfers (USD, KES, GBP, EUR, TZS, UGX, RWF) - KES 500 per item
Terms	<ul style="list-style-type: none"> • Funds are sent the same day if instructions are submitted before 2.30pm
Process Information	<ul style="list-style-type: none"> • Duly filled application forms.
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank customer. • Supporting documents for amounts above KES 1 million.
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank. • Changes in the industry could lead to amendments in the operation of certain products. • Additional regulations in the industry could lead to the Bank requesting for additional documentation
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SBM Mfukoni Mobile Banking

This document sets out specific key facts you need to know regarding **SBM Bank Mfukoni – Mobile Banking**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>SBM Bank's secure Mobile Banking application that gives you 24hr control of your Bank Account.</p> <p>This can be accessed by: Downloading SBM Mfukoni App from your device app store to get started.</p>																																																							
Key Features & Benefits	<ul style="list-style-type: none"> • View Account Balances • Funds Transfers (Local RTGS, EFT & International Transfers) • Bill Payments • Airtime Purchase • KRA Payments • Account to M-PESA transfers • View and request for free full statements • Print Advise Slips • Credit Card and Debit Card request. • Retail Online Banking Activation through Mfukoni App • Update Security Questions • Self-Password/ PIN reset • Self-registration 																																																							
Fees and Charges	<p>All fees and charges are subject to 20% Excise Duty:</p> <ul style="list-style-type: none"> • Mfukoni (MPESA to Bank Account) – Free • Mfukoni (Bank to Mpesa) <table border="1" data-bbox="342 1024 1036 1535"> <thead> <tr> <th colspan="2">Transaction Bands (KES)</th> <th>SAFARICOM</th> <th>SBM</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>100</td> <td>free</td> <td>free</td> <td>free</td> </tr> <tr> <td>101</td> <td>500</td> <td>5</td> <td>6</td> <td>11</td> </tr> <tr> <td>501</td> <td>1,000</td> <td>5</td> <td>8</td> <td>13</td> </tr> <tr> <td>1,001</td> <td>1,500</td> <td>5</td> <td>10</td> <td>15</td> </tr> <tr> <td>1,501</td> <td>2,500</td> <td>9</td> <td>15</td> <td>24</td> </tr> <tr> <td>2,501</td> <td>3,500</td> <td>9</td> <td>25</td> <td>34</td> </tr> <tr> <td>3,501</td> <td>5,000</td> <td>9</td> <td>35</td> <td>44</td> </tr> <tr> <td>5,001</td> <td>7,500</td> <td>11</td> <td>45</td> <td>56</td> </tr> <tr> <td>7,501</td> <td>20,000</td> <td>11</td> <td>55</td> <td>66</td> </tr> <tr> <td>20,001</td> <td>150,00</td> <td>13</td> <td>55</td> <td>68</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Mfukoni (Account E-Statements Service) - Free • Mfukoni (Funds Transfer) <ul style="list-style-type: none"> ✓ SBM Account to SBM Account free ✓ SBM to Local Bank (RTGS) KES 500 per transaction ✓ SBM to Local Bank (EFT) KES 150 per transaction ✓ SBM to International Bank KES 1,500 per transaction 	Transaction Bands (KES)		SAFARICOM	SBM	TOTAL	0	100	free	free	free	101	500	5	6	11	501	1,000	5	8	13	1,001	1,500	5	10	15	1,501	2,500	9	15	24	2,501	3,500	9	25	34	3,501	5,000	9	35	44	5,001	7,500	11	45	56	7,501	20,000	11	55	66	20,001	150,00	13	55	68
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SBM Mfukoni Online Banking

This document sets out specific key facts you need to know regarding **SBM Bank Mfukoni – Online Banking**. Please read it in conjunction with our Products specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	<p>SBM Bank's secure Online Banking application that gives you 24hr control of your Bank Account.</p> <p>This can be accessed by: SBM Bank's secure Online Banking platform can be accessed by logging into www.sbmbank.co.ke/onlinebanking</p>																																																							
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