

UBA KENYA KEY FACTS DOCUMENT



## UBA PERSONAL BANKING ACCOUNTS

### KEY FACT DOCUMENT: PAY AS YOU GO ACCOUNT

Description	Pay as you go current personal account allows you to pay only for transactions carried out. With no ledger or maintenance fee, you only pay for what you use.
Key Features	<ul style="list-style-type: none"> <li>• Nil operating balance</li> <li>• Nil monthly fee</li> <li>• Unlimited number of withdrawals via cheque and ATM</li> <li>• Nil charge on internal transfers between accounts held at UBA</li> <li>• No charge on account statements</li> <li>• Access to account statements</li> <li>• Access to internet banking</li> <li>• Debit card available</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Customer only pays for required services</li> <li>• No ledger/ maintenance charges levied on this account</li> <li>• Access to other bank products</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening balance Kes 1000</li> <li>• Debit Card issue and Replacement Kes 500</li> <li>• Cheque book, 50-page Kes 500</li> <li>• No interest earning account</li> <li>• Standard tariff applicable for all transactions</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Salaried Individuals</li> <li>• Entrepreneurs</li> <li>• Business men/women</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UHURU ACCOUNT

Description	UBA Uhuru account is hybrid of a savings and current account which gives the customer the desired benefits derived from both accounts.
Key Features	<ul style="list-style-type: none"> <li>• Nil operating balance</li> <li>• Nil monthly fee</li> <li>• Unlimited number of withdrawals via cheque and ATM</li> <li>• Nil charge on internal transfers between accounts held at UBA</li> <li>• No charge on account statements</li> <li>• Access to account statements</li> <li>• Access to internet banking</li> <li>• Debit card available</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Access to Internet and Mobile banking</li> <li>• First Debit card issued is free of charge.</li> <li>• Interest Income</li> <li>• Security/safety of funds</li> <li>• Access to other products/services</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening balance KES 500</li> <li>• Operating Balance- Kes 500</li> <li>• Debit Card Replacement Kes 500</li> <li>• Cheque book, 50-page Kes 500</li> <li>• Standard tariff applicable for all transactions</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Salaried Individuals</li> <li>• Entrepreneurs</li> <li>• Business men/women</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: PLATINUM ACCOUNT

Description	This is a current account that is targeted at High-Net-worth Individuals (HNI). Our HNI customers shall benefit from this customized account specifically tailor made for their banking needs
Key Features	<ul style="list-style-type: none"> <li>• Free unlimited standing orders between UBA Accounts</li> <li>• Free unlimited local (RTGS &amp; EFT) transfers</li> <li>• Free unlimited local UBA ATM withdrawals</li> <li>• One free international debit card</li> <li>• One Free Prepaid Card</li> <li>• One free local and foreign currency banker's cheque per month</li> <li>• No cash handling fee</li> <li>• One free cheque book per month</li> <li>• Designated Relationship Manager</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Access to Internet and Mobile banking</li> <li>• First Debit card issued is free of charge.</li> <li>• Security/safety of funds</li> <li>• Access to other products/services</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Ledger Fees – Kes 1500 per month</li> <li>• Opening Bal- Nil</li> <li>• Operating Balance- NIL</li> <li>• Other charges on the Account as per tariff guide</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• High Net Worth Individuals</li> <li>• Salaried Individuals</li> <li>• Entrepreneurs</li> <li>• Business men/women</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenia@ubagroup.com">cfckenia@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: U-CARE ACCOUNT

Description	The U-Care Account is a children savings account for parents/guardians to facilitate setting aside some money for their future use.
Key Features	<ul style="list-style-type: none"> <li>• Three withdrawal per Quarter.</li> <li>• Network transactions allowed.</li> <li>• Interest earning Account</li> <li>• Interest is forfeited if maximum withdrawals are exceeded</li> <li>• Attractive Interest rate</li> <li>• Free E-statement &amp; Email alert</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Interest income</li> <li>• Security/safety of funds</li> <li>• Access to other products/services</li> <li>• No Monthly charges</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes 1,000</li> <li>• Operating Balance- Kes 1,000</li> <li>• No other charges on the Account</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Young children</li> <li>• Teenagers</li> <li>• Parents and guardians</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: GENERAL SAVINGS ACOCUNT

Description	UBA Savings account is an account that enables customers to save money regularly and allows for instant cash withdrawals without notice to the bank.
Key Features	<ul style="list-style-type: none"> <li>• Three withdrawal per Quarter.</li> <li>• Network transactions allowed.</li> <li>• Interest earning Account</li> <li>• Interest is forfeited if maximum withdrawals are exceeded</li> <li>• Attractive Interest rate</li> <li>• Free E-statement &amp; Email alert</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Interest income</li> <li>• Security/safety of funds</li> <li>• Access to other products/services</li> <li>• No Monthly charges</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes 1,000</li> <li>• Operating Balance- Kes 1,000</li> <li>• No other charges on the Account</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• High Net Worth Individuals</li> <li>• Salaried Individuals</li> <li>• Entrepreneurs</li> <li>• Business men/women</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

## UBA CORPORATE BANKING ACCOUNTS

### KEY FACT DOCUMENT: CORPORATE ACCOUNT

Description	The UBA Corporate current Account is an account in which funds deposited are payable on demand either in person or by presentation of a cheque/ bank draft, direct debit, electronic fund transfer etc
Key Features	<ul style="list-style-type: none"> <li>• Account can be opened in Kenya Shillings and all major currencies.</li> <li>• 50 or 100 leaf cheque book available at Kes 500 and Kes 1000</li> <li>• No minimum operating balance</li> <li>•</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Access to UBA's robust E-banking services</li> <li>• Personalized relationship management</li> <li>• Security safety of funds</li> <li>• Free monthly e-statements.</li> <li>• Unlimited withdrawals</li> <li>• Access to a wide range of business resources</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes.20,000</li> <li>• Operating Balance- Nil</li> <li>• Maintenance Charge-Kes.300 per month</li> <li>• Standard tariff for other services apply</li> <li>• Transaction fee- Kes 40</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Private Limited Companies</li> <li>• Public Quoted Companies</li> <li>• Large Corporates</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Certified true copy of Memorandum and Articles or CR2</li> <li>• Board Resolution signed by all the signatories/ directors (issued under the company seal)</li> <li>• Coloured passport photographs of all signatories</li> <li>• Business Pin Certificate</li> <li>• Signatories Pin Certificates</li> <li>• ID documents/International Passports of all signatories</li> <li>• Residence verification in the form of utility bills (water bills, electricity bill etc.) for directors/ signatories</li> <li>• Work permit for all signatories, where applicable</li> <li>• Copy of annual returns or CR12</li> </ul>

KEY FACT DOCUMENT: BUSINESS ACCOUNT

Description	The UBA Business Current Account is an account in which funds deposited are payable on demand.
Key Features	<ul style="list-style-type: none"> <li>• Account can be opened in Kenya Shillings and all major currencies.</li> <li>• 50 or 100 leaf cheque book available at Kes 500 and Kes 1000</li> <li>• No minimum operating balance</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Account can be opened in Kenya Shillings and all major currencies.</li> <li>• to UBA's robust E-banking services</li> <li>• Personalized relationship management</li> <li>• Security safety of funds</li> <li>• Free monthly e-statements.</li> <li>• Unlimited withdrawals</li> <li>• Access to a wide range of business resources</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes 5,000</li> <li>• Operating Balance – Nil</li> <li>• Maintenance Charges- Kes. 300 per month</li> <li>• Standard tariff for other services apply</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Medium to Small Enterprises</li> <li>• Sole Entrepreneurs</li> <li>• Non-profit organizations</li> <li>• Embassies</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Certified true copy of Memorandum and Articles or CR2</li> <li>• Board Resolution signed by all the signatories/ directors (issued under the company seal)</li> <li>• Coloured passport photographs of all signatories</li> <li>• Business Pin Certificate</li> <li>• Signatories Pin Certificates</li> <li>• ID documents/International Passports of all signatories</li> <li>• Residence verification in the form of utility bills (water bills, electricity bill etc.) for directors/ signatories</li> <li>• Work permit for all signatories, where applicable</li> <li>• Copy of annual returns or CR12</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenia@ubagroup.com">cfckenia@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>



## KEY FACT DOCUMENT: CALL DEPOSIT ACCOUNT

Description	This is a deposit contract where you can invest your money at an agreed interest rate with the customer reserving the option to ask for their funds in full at any time, Interest is paid together with the principle when you call (ask for your money).
Key Features	<ul style="list-style-type: none"> <li>• Short investment period</li> <li>• Funds can be called on at any time without forfeiting interest</li> <li>• Minimum investment amount is Kes 200,000</li> <li>• The rates payable is based on current market rates</li> <li>• No defined investment period</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Competitive Interest rates</li> <li>• High Yields</li> <li>• Funds on fixed deposit can be used as security against advances</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes 200,000</li> <li>• Interest is based on amount and tenor of fixed deposit</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Individuals</li> <li>• Business Entrepreneurs</li> <li>• Non-profit organizations</li> <li>• Limited companies</li> </ul>
Requirements	<p>Individuals</p> <ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul> <p>Limited Companies</p> <ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Certified true copy of Memorandum and Articles or CR2</li> <li>• Board Resolution signed by all the signatories/ directors (issued under the company seal)</li> <li>• Coloured passport photographs of all signatories</li> <li>• Business Pin Certificate</li> <li>• Signatories Pin Certificates</li> <li>• ID documents/International Passports of all signatories</li> <li>• Residence verification in the form of utility bills (water bills, electricity bill etc.) for directors/ signatories</li> <li>• Work permit for all signatories, where applicable</li> <li>• Copy of annual returns or CR12</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

## KEY FACT DOCUMENT: FIXED DEPOSIT ACCOUNT

Description	Designed for corporate organizations and individuals to maximize returns and earnings on their funds for a specific period.
Key Features	<ul style="list-style-type: none"> <li>• Earns higher rates of interest than call deposit</li> <li>• Customer has options of the tenor of the Fixed deposit e.g., 1 month, 2 months, 3 months and 1 year</li> <li>• Minimum amount to invest is Kes 200,000</li> <li>• The rates payable is based on current market rates</li> <li>• Interest is paid at maturity to your current account</li> <li>• In the event the funds are prematurely withdrawn, the customer unreservedly accepts that all the interest that had accrued on the deposit shall be forfeited. The Bank may however, at its sole and absolute discretion, pay the customer interest which will be determined by the bank.</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Competitive Interest rates</li> <li>• High Yields</li> <li>• Funds on fixed deposit can be used as security against advances</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Opening Bal- Kes 200,000</li> <li>• Interest is based on amount and tenor of fixed deposit</li> </ul> <p><b>All fees and charges are subject to 20% excise duty</b></p>
Target Market	<ul style="list-style-type: none"> <li>• Individuals</li> <li>• Business Entrepreneurs</li> <li>• Non-profit organizations</li> <li>• Limited companies</li> </ul>
Requirements	<p>Individuals</p> <ul style="list-style-type: none"> <li>• Identification documents</li> <li>• One passport photograph,</li> <li>• Address Verification e.g., utility bill in your name</li> <li>• Kenya Revenue Authority Pin</li> <li>• Residence or work permit where applicable</li> </ul> <p>Limited Companies</p> <ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Certified true copy of Memorandum and Articles or CR2</li> <li>• Board Resolution signed by all the signatories/ directors (issued under the company seal)</li> <li>• Coloured passport photographs of all signatories</li> <li>• Business Pin Certificate</li> <li>• Signatories Pin Certificates</li> <li>• ID documents/International Passports of all signatories</li> <li>• Residence verification in the form of utility bills (water bills, electricity bill etc.) for directors/ signatories</li> <li>• Work permit for all signatories, where applicable</li> <li>• Copy of annual returns or CR12</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Withdrawal: available at all UBA Branches, mobile and online banking</li> <li>• Deposit: available at all UBA Branches, mobile and online banking and Agency banking</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

## KEY FACT DOCUMENT: PERSONAL LOAN

Description	These are unsecured personal loans for salaried clients where salary is used to gauge debt service capability
Key Features and benefits	<ul style="list-style-type: none"> <li>• Fast, simple and convenient to process</li> <li>• Convenient repayment terms</li> <li>• Competitive interest rates</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Salaried employees who receive their salaries through UBA Bank</li> <li>• Employer's letter of awareness</li> <li>• Credit Insurance</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target Market	<ul style="list-style-type: none"> <li>• Salaried employees</li> <li>• Employees from both Public and Private Entities</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification Documents</li> <li>• Kenya Revenue Authority Pin</li> <li>• Passport size photo</li> <li>• Latest 6 months' bank statements</li> <li>• Latest 3 months' payslip</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form with all required supporting documentation</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA PERSONAL LOAN – DIRECT(CHECK-OFF)

Description	UBA Personal Loan - Direct is a Personal Loan product targeted at civil servants whose salaries are not domiciled with UBA.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Fast, simple and convenient to process</li> <li>• Convenient repayment terms</li> <li>• Competitive interest rates</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Salaried employees whose salaries are not domiciled with the Bank</li> <li>• Employer's letter of awareness</li> <li>• Credit Insurance</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• All Government civil servants (On Permanent and Pensionable employment terms &amp; On Contract Terms) working in the;             <ol style="list-style-type: none"> <li>1. National government</li> <li>2. Government Parastatals</li> <li>3. County Governments</li> </ol> </li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification Documents</li> <li>• Kenya Revenue Authority Pin</li> <li>• Passport size photo</li> <li>• Latest 6 months' bank statements</li> <li>• Latest 3 months' payslip</li> <li>• Copy of work Staff ID</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form with all required supporting documentation</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts:             <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenia@ubagroup.com">cfckenia@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

## KEY FACT DOCUMENT: UBA - MORTGAGE PRODUCT

Description	<p>UBA Mortgage Loan is a product designed to part-finance the acquisition of residential real estate by individuals whose salaries are channeled to UBA.</p> <p>This product offers variants of mortgage-related credit facilities as follows:</p> <ol style="list-style-type: none"> <li>1. UBA Mortgages - Home Purchase: This product offers financing for the purchase of completed properties.</li> <li>2. UBA Mortgages - Equity Release: This variant provides lump sum financing to customers by allowing them retain use of their properties while taking advantage of the equity built up in those properties. Purpose will be unrestricted; it includes but is not limited to the following: Purchase of Land, Purchase of Untitled Properties, Medicals bills, School Fees and Others</li> </ol>
Key Features and benefits	<ul style="list-style-type: none"> <li>• Provides an opportunity to purchase their first homes, second homes or take advantage of this product for investment opportunities.</li> <li>• It provides an opportunity for customers to borrow against the value of their homes.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Salaried employees who receive their salaries through UBA Bank</li> <li>• Legal Mortgage over Property financed/secured.</li> <li>• Domiciliation of obligor's salaries</li> <li>• Comprehensive insurance covering fire and special perils.</li> <li>• Mortgage Protection Insurance for every mortgage loan covering death and permanent disability as well as Insurance on the Mortgage Property.</li> <li>• Customer Equity contribution</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• The product is targeted at salaried Individuals</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification Documents</li> <li>• Kenya Revenue Authority Pin</li> <li>• Passport size photo</li> <li>• 6 months' bank statements</li> <li>• 3 months' payslip</li> <li>• Title deed to the property</li> <li>• Search &amp; authentication report on title document.</li> <li>• Valuation Report on property</li> <li>• Clean Credit Reference Bureau</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenyau@ubagroup.com">cfckenyau@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: REVOLVING PERSONAL OVERDRAFT

Description	A personal overdraft allows you to overdraw your account and can help you manage your cash flow by giving you access to additional funds when you need it.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Salaried employees who receive their salaries through UBA Bank</li> <li>• Employer's letter of awareness</li> <li>• Credit Insurance</li> <li>• 180 days with monthly clean up</li> <li>• Maximum of US\$3000 or 50% of obligor's monthly payroll income</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Individuals whose salaries are regularly paid through the Bank.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Identification Documents</li> <li>• Kenya Revenue Authority Pin</li> <li>• Passport size photo</li> <li>• Latest 6 months' bank statements</li> <li>• Latest 3 months' payslip</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenia@ubagroup.com">cfckenia@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: ASSET FINANCE (AUTO LOANS)

Description	The UBA Auto Loan Product is a scheme for part-financing of brand new vehicles for customers whose salaries are domiciled with the Bank
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Equity contribution</li> <li>• Maximum tenor of 48 months</li> <li>• Maximum loan amount of US\$50,000</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Individual Salaried employees who receive their salaries through UBA Bank</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be a UBA bank customer</li> <li>• Salary must be processed through UBA</li> <li>• Comprehensive Insurance on the vehicle being financed, registered in the name of UBA/Customer's Name.</li> <li>• Credit Life Insurance (covering Job loss, Permanent disability and Death)</li> <li>• Tracking device</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: ASSET FINANCE (OTHER HOUSEHOLD ASSETS)

Description	The product allows consumers to purchase a variety of assets ranging from smartphones, furniture, laptops, household appliances, etc.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Tenor of 3 – 24 months</li> <li>• Collateral is the asset being financed</li> <li>• Maximum loan amount is KSh1.395m (\$12,500)</li> <li>• Equity contribution</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Individual Salaried employees who receive their salaries through UBA Bank</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be a UBA bank customer</li> <li>• Salary must be processed through UBA</li> <li>• Credit Life Insurance</li> <li>• Insurance over the asset financed.</li> <li>• Clean credit bureau reports</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>



KEY FACT DOCUMENT: UBA SCHOOLS

Description	This product programme is designed to provide financing to registered schools in the form of a bouquet of loan products targeted at meeting working capital and assets needs of registered privately-owned schools
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Overdraft/Short Term Loan/ Asset Finance: Based on annual turnover</li> <li>• Customer Equity Contribution for Asset Finance:</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Duly registered Private Schools (Nursery/ Primary, Secondary and Tertiary Institutions with accounts domiciled in UBA, Kenya</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• School fees collections with UBA Kenya account</li> <li>• Personal Guarantees of Directors and/or Proprietors</li> <li>• Key man insurance on the Directors/Proprietors</li> <li>• Comprehensive Insurance cover on the property</li> <li>• Valuation report on the property</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA MEDICAL FINANCE

Description	This product is designed to provide financing to registered hospitals/medical centres to enable them to meet their working capital requirement(s) as well as to finance expansion/upgrade and purchase of equipment. Facility is offered in form of a bouquet of term loan, overdraft and asset finance
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Term loan, Overdraft, Asset finance: Based on annual turnover</li> <li>• Equity contribution for general assets and specialized equipment's or Medical Equipment.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• The product is targeted at Medical Centers</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• All documents for perfection of Legal Mortgage, all assets debenture, cash collateral or Asset(s) financed (whichever is applicable)</li> <li>• Comprehensive Insurance certificate</li> <li>• Valuation report</li> <li>• Personal Guarantee of MD/CEO of the company.</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: INSURANCE PREMIUM FINANCE

Description	To provide Insurance Premium Finance (IPF) to qualifying applicants to enable them to pay their insurance premiums through acceptable insurance companies. IPF is a specialized finance facility that allows the insured to spread insurance premium payment over the term of the policy rather than paying the full premium upfront.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount and tenor requested by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Based on account turnover</li> <li>• No minimum tenor.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Salaried individuals</li> <li>• Corporate clients</li> <li>• Commercial entities (e.g. sole proprietors &amp; partnerships), seeking general insurance policies</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Signed Insurance Premium Finance agreement contract/form.</li> <li>• Post-dated cheques or standing order form</li> <li>• Customer to provide basic KYC documents i.e. copies of National ID or passport &amp; KRA PIN certificate.</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: TEMPORARY OVERDRAFT

Description	This product allows temporary facilities to be granted against proven account activity. This is to meet temporary shortfalls in their working capital requirements, in form of one-off overdraft facility.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Tenor of 30 days.</li> <li>• Based on account turnover</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Commercial and Retail Customers</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• UBA account to receive sales proceeds or assignment of receivables</li> <li>• Personal guarantee of the Directors</li> <li>• Customers of UBA with operational business accounts.</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

## KEY FACT DOCUMENT: BONDS AND GUARANTEES

Description	The product offers undertaking on the part of the bank that if the customer defaults, the beneficiary will be refunded or compensated by the bank to the extent of its undertaking on the presentation of pre-determined documents.
Products offered	<ul style="list-style-type: none"> <li>• Bid Bonds - This is a bond issued by the bank on behalf of a customer to aid him in bidding for a contract.</li> <li>• Performance Bonds - This is an undertaking required by the contractee /principal from a contractor as security for their performance.</li> <li>• Custom Bonds - These are bonds issued on behalf of the customers (mostly established clearing agents) to the board of customs and excise to enable them to move imported goods straight to their warehouses without going through the rigors of paying duties initially. These duties are however paid at a later date.</li> <li>• Excise Bonds - This is an undertaking given on behalf of a customer to the board of customs and excise, which allows him to sell locally manufactured goods before the payment of excise duties.</li> <li>• Re-Exportation Bond - This is an undertaking that goods (highly specialized machinery for drilling, trade fair, or goods in transit) that are allowed entry without payment of duties would be re-exported.</li> <li>• Guarantee - A guarantee is an undertaking or collateral agreement where the bank agrees to be liable for the debt of a customer to a third party or beneficiary on default.</li> <li>• Advance Payment guarantee - This is a guarantee issued to enable contractor's mobilization funds for contracts won.</li> <li>• Retention fee guarantee - This is an undertaking by the bank to the client of a contractor, which enables him to collect the funds that ordinarily would have been for a specified period to take care of any flaw on the project executed.</li> <li>• Indemnity - Contract of Indemnity entails an undertaking by the bank to indemnify the beneficiary against all liabilities, losses, damages, costs, expenses claim and demands which may arise in the course of the customer performing a contract.</li> </ul>
Key Features and benefits	<ul style="list-style-type: none"> <li>• Competitive commissions and fees</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Tenor of 365 days</li> <li>• Accommodate open-ended for States governments, Federal government, NDDC, MDAs and Federal government agencies.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive risk based pricing</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Corporate customers</li> <li>• Commercial customers who engage in regular contract and supply jobs</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Completed customer guarantees application form</li> <li>• Certificate of Incorporation/business registration</li> <li>• Copy of the contract document calling for the bond/guarantee</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenya@ubagroup.com">cfckenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA PREPAID CARDS

Description	The UBA Visa Prepaid card works like a debit card but without need for the cardholder to own/operate a bank account with UBA. The card can be in Kenya Shilling or Dollar denominated and pre-funded and reloadable. It is internationally accepted in all Visa acceptance points. The card can be used for ATM, POS and Web transactions.
Key Features and benefits	<ul style="list-style-type: none"> <li>• Simple and convenient alternative to cash or debit card payments</li> <li>• Provides up to date transaction history.</li> <li>• Increase security – the card is Chip and Pin protected.</li> <li>• Eliminates the need to carry large sums of cash.</li> <li>• Value on card can be retrieved even if card is lost.</li> <li>• Customer can perform card to card transfer via web platform.</li> <li>• Allows for the non-banking population (non-account holders) to obtain a Visa Prepaid Card and become part of a financial world</li> </ul>
Fees and Charges	<p>All fees and charges are subject to 20% excise duty: Issuance and Replacement</p> <ul style="list-style-type: none"> <li>• VISA Card Issuance fees – KES 500</li> <li>• Card Load fee – Kes 100</li> <li>• SMS alerts -Kes 10</li> <li>• Card replacement – KES 500</li> </ul>
Types of Prepaid Cards Issued	<ul style="list-style-type: none"> <li>• Retail Prepaid Cards.</li> <li>• Corporate Prepaid Cards (Salary Cards, Travel Cards, and Expense Cards).</li> <li>• Co-Branded Prepaid Cards (for Retail distribution, Loyalty programs for example)</li> </ul>
Types of Transaction	<ul style="list-style-type: none"> <li>• Cash to card loading in UBA branches.</li> <li>• Card loading through Mobile Banking.</li> <li>• Card loading through Internet Banking.</li> <li>• Account to multiple cards transfer of funds (For Corporates).</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Filled and duly signed application form</li> <li>• Identification document</li> <li>• Passport photo</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenya@ubagroup.com">cfckenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA MOBILE BANKING

Description	U- Mobile provides you with the opportunity to carry out various banking transactions with ease from your mobile phone.
Key Features	<ul style="list-style-type: none"> <li>• Account balance enquiry</li> <li>• Account statements</li> <li>• Cheque book request</li> <li>• Funds transfers to other banks</li> <li>• Airtime vending</li> <li>• Utility Bills payment</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Easy menu driven application</li> <li>• Secure password application</li> <li>• Available on all networks</li> <li>• Round the clock banking</li> <li>• A convenient channel of banking</li> </ul>
Fees and Charges	<p>All fees and charges are subject to 20% excise duty: •</p> <ul style="list-style-type: none"> <li>• MPESA to Bank Account –</li> <li>• Account E-Statements Service - Free</li> <li>• Funds Transfer UBA Account to UBA Account free</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must have a UBA account</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA MOBILE POINT OF SALE

Description	POS terminals play a key role in the actualization of the cashless banking objectives as they become a more popular means of receiving payments and transacting business.
Key Features	<ul style="list-style-type: none"> <li>• Payments for purchase</li> <li>• Balance enquiry</li> <li>• Accepts all Cards (Visa, MasterCard)</li> <li>• Merchant has access to view transactions online real</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Increased Sales: Buyers spend more with cards</li> <li>• Customer Satisfaction: Cardholders will flexibility of payment</li> <li>• Speed of Checkout: No more queues, no more counting of bills giving change or waiting to write cheques</li> <li>• Safety: With less cash, you are less vulnerable to theft and pilfering</li> <li>• Earn revenue on 'Cash-back' transactions: Buy goods, buy cash</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Any established businesses or stores where there is trade of goods and service.</li> <li>• The merchants must have a permanent address of business, complete a KYC form and have an account for direct deposit by the assigned PoS.</li> <li>• Merchants could be one-man business such as traders, stores, SME, retail chain of stores, distribution chain large corporates.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• POS machine – Free</li> <li>• Merchant service charge – 3%</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must have a UBA account</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckkenya@ubagroup.com">cfckkenya@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>



KEY FACT DOCUMENT: WEB ACQUIRING

Description	UBA web acquiring will enable you accept payments for goods and services on the web via UBA payment gateway.
Key Features	<ul style="list-style-type: none"> <li>• Integrated to your website to enable online payments via payment cards</li> <li>• Accepts MasterCard and Visa Cards</li> <li>• Secure with top class data encryption, communication, data security and fraud prevention systems.</li> <li>• Simple integration process to your website</li> <li>• Deployed at no cost</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Freedom: accept MasterCard&amp; VISA cards issued</li> <li>• Improved Customer Satisfaction: customers will enjoy flexibility and ease as they are able to make payments from anywhere in world.</li> <li>• Expanding Market reach: receive payments in a safe, secure and more convenient manner, and not restricted to their offices, bank branches or travel agents</li> <li>• Reports: Real-time audit trail with facility to view transactions online</li> <li>• Support: Excellent support via UBA Customer Fulfillment Center and Full technical assistance is provided during/after integration</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Any established businesses or stores where there is trade of goods and service.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Deployed at no cost</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must have a UBA account</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckenia@ubagroup.com">cfckenia@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>

KEY FACT DOCUMENT: UBA CONNECT

Description	With UBA Connect, our customers can make cash withdrawals, deposits and transfers at any UBA branch across Africa.
Key Features	<ul style="list-style-type: none"> <li>• Withdraw cash in local currencies within Africa</li> <li>• Easy transfers to UBA accounts across African countries</li> <li>• Deposit cash into your account at any UBA location in Africa</li> <li>• Competitive exchange rates across Africa</li> <li>• Available to account and non-account holders</li> <li>• Service is available at all UBA Locations in 20 African countries</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Convenient: Ease of convenience as customers can seamlessly transact from any country other than the country of account domiciliation.</li> <li>• Fast: Transactions will be consummated and source account impacted within minutes.</li> <li>• Non-restrictive: Accounts can be operated from any UBA office in Africa outside customers home country of account domiciliation.</li> <li>•</li> </ul>
How it works	<ul style="list-style-type: none"> <li>• Visit any UBA location within Africa</li> <li>• Complete a UBA Connect Send, Receive or Transfer form at the branch</li> <li>• Provide valid identification</li> </ul>
Target	<ul style="list-style-type: none"> <li>• Account holders of the Bank</li> <li>• Walk-in customers</li> </ul>
Fees and Charges	A Flat fee pf USD 21 shall be charged for the service.
Requirements	<ul style="list-style-type: none"> <li>• UBA Connect Send Form for cash deposit and UBA Connect Receive Form for withdrawal and transfer services.</li> <li>• Customer account mandate (signature and passport)</li> <li>• Identification Documentation</li> <li>• Supporting Documentation for any amount of USD 10,000</li> <li>• Customer consent forms/indemnity form</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation</li> </ul>
Enquiry procedure	<ul style="list-style-type: none"> <li>• In case of any enquiries, you may visit your branch or reach out to the UBA Contact Centre which on the following contacts: <ul style="list-style-type: none"> <li>➤ Phone: +254 711 027 099</li> <li>➤ Live Chat: <a href="http://www.ubakenya.com">www.ubakenya.com</a></li> <li>➤ Email: <a href="mailto:cfckeny@ubagroup.com">cfckeny@ubagroup.com</a></li> <li>➤ Twitter: <a href="https://twitter.com/ubakenya_ke">ubakenya_ke</a></li> <li>➤ Facebook: <a href="https://www.facebook.com/ubakenyabank">ubakenyabank</a></li> <li>➤ Instagram: <a href="https://www.instagram.com/ubakena">ubakena</a></li> </ul> </li> </ul>