NCBA USD DEBIT CARD FREQUENTLY ASKED QUESTIONS (FAQS)

1. What is the NCBA USD Debit Card?

The NCBA USD Debit Card is a Visa debit card linked to your current USD account, allowing you to access and spend funds directly from your NCBA USD account.

2. Who can apply for the USD Debit Card?

You must maintain an active NCBA USD account to qualify for and use the USD Debit Card.

This card is available to both individual and business customers with qualifying USD accounts as below:

- All existing eligible NCBA USD current account holders with supportive mandates (Sole, single sign or either to sign)
- Customers opening new eligible current USD account
- Existing dormant account holders with supportive mandates (Sole, single sign or either to sign) upon account activation

3. Where can I use the card?

You can use the card:

- At Visa merchants worldwide
- For online purchases
- For international travel expenses
- For e-commerce payments
- At ATMs accepting Visa cards locally and worldwide

4. What are the key benefits of the USD Debit Card?

The card supports:

- Convenient access to USD funds from account
- International spending without currency conversion
- Online and in-store purchases
- Travel-related payments
- Education fee payments abroad
- Business and international transaction support

5. How much is the issuance fee?

USD 8 per card.

6. Is there an annual fee on the card?

Yes.

Annual card fees of USD 3 apply on the anniversary of the card issuance.

7. Can I use the card for online purchases?

Yes.

The card can be used for online merchant payments.

8. Can I withdraw cash from ATMs with my NCBA Visa Platinum USD debit card?

Yes.

The USD Debit Card can be used at Visa-enabled ATMs to withdraw funds locally and globally in the ATM supported currencies. (If the withdrawal is in a different currency, the conversion will be made at prevailing bank rate for NCBA at local ATMS and Visa exchange rates for ATMS out of the country)

For USD ATM withdrawals, this can be accessed through the ATMS below;

- ABSA
- KCB
- Equity
- I $ M

The NCBA ATM will dispense the cash in Kenya shillings only for now.

9. Transaction Limits

What are the daily transaction limits?

Transaction limits	• $ 10,000 per day for Card present transactions (POS) • $ 5,000 for online transactions (E-commerce) • $ 35 for Tap & Go (Equivalent Kes. 5,000) • $ 500 for Daily ATM withdrawal (Equivalent Kes. 80,000)

10. What is the application process of the USD Debit card?

The card can be applied through the customer's RM or at any NCBA branch. One can also place a request though our website and an RM will reach out for support.

11. How long does it take to receive the card?

Once applied, the card will be available at the customer's branch of choice within 3 working days.

12. Can a customer have both a KES Debit Card and a USD Debit Card?

Yes.

Customers can hold multiple cards linked to different accounts.

13. How do I set PIN for my USD debit card?

You can set your PIN of choice on NCBA NOW or at any NCBA ATM by following the prompts as displayed on the ATM Machine.

14. What should I do if my card is lost or stolen?

Immediately contact NCBA Customer Care or visit the nearest branch to block the card and request a replacement. You can also reach out to your RM to support.

15. Is the USD Debit Card suitable for business customers?

Yes.

The card is designed for both personal and business customers, with USD banking requirements and meeting the eligibility criteria.

16. Are there any other applicable charges I should be aware of?

Yes.

Other applicable fees may apply when transacting through other Banks Visa enabled ATM machines based on their tariffs.

17. What are the key selling points for the NCBA USD Debit card?

i. The card design promotes the sustainability agenda as is made from recycled materials

ii. Gives user access to complementary lounge access upon meeting the minimum spend threshold below:

Visa USD Platinum debit	
Rolling 30 days spend	USD 350
Annual spend	USD 3,000
Eligibility	2 free visits annually to cardholder

iii. Access to Platinum card's benefits including;

- Buyers' protection,
- Extended warranty,
- YQ Meet and assist,
- Discounts at Agoda.com and
- Visa luxury hotel collection

iv. Better transaction support for growing customer base among expatriates and diplomats within the bank

v. This is a unique proposition currently offered by only five other banks.