

**WE ARE
HARMONIZING
OUR CORE**
HERE IS ALL YOU NEED TO KNOW AS WE
BEGIN OUR HARMONIZATION PROCESS



BUSINESS BANKING ACCOUNTS

Previous Product Name	New NCBA Product Name	Product Features
<ul style="list-style-type: none"> • Business Banking Basic • Kiota Business Account • NIC – Entrepreneur Direct Account • NIC – Entrepreneur Gold Account 	Business Gold	<p>Features</p> <ol style="list-style-type: none"> 1. Minimum account opening balance of KES 2,000 2. No Minimum Account operating balance 3. Available in Kenya shillings only 4. Monthly fee of KES. 1,000 – enables free access to: <ul style="list-style-type: none"> • 40 Free transactions, there after a fee of Kes.30 per transaction • Free First cheque book • Free Standing order set up and processing to savings Account • Free Inter-account transfers • Fee Monthly e-statements • Free Business Gold Debit Card 5. All chargeable transactions will be as per the approved tariff guide. 6. Access to Internet and Mobile Banking Channels <p>Benefits</p> <ol style="list-style-type: none"> 1. Access to a dedicated Relationship Manager 2. By maintaining a minimum daily balance requirement of Kes. 500,000, the Bank will waive the applicable ledger fee of KES 1,000 for that month. 3. Automatic Membership into NCBA Business club 4. Eligible to Lipa na Mpesa services 5. Access to savings backed loans up to 100% of the balances in your savings or Fixed term deposit account. 6. Unsecured Credit Card from KES 50,000 for Directors if average balances of Kes 300,000 is maintained or 5% of the approved business line for secured business loans 7. Access to credit and loan facilities subject to Credit T&C's 8. Cash handling fees at 0.20% for transactions above 1M.
<ul style="list-style-type: none"> • Business Banking Premium Bundled • NIC Entrepreneur Platinum Plus Account • NIC Entrepreneur Platinum Account 	Business Platinum	<p>Features</p> <ol style="list-style-type: none"> 1. Minimum account opening balance Kes 2,000 2. No Minimum Account Operating Balance 3. The account is available in Kenya Shillings only 4. Monthly Ledger fee of KES. 2,500 – enables free access to: <ul style="list-style-type: none"> • 100 Free transactions, there after a fee of Kes. 30 per transaction • Free First cheque book • Free Standing order set up and processing to savings Account • Inter-account transfers • Monthly e-statements • Free Business Gold Debit Card • Access to premier Lounges 5. Access to Internet and Mobile Banking Channels <p>Benefits</p> <ol style="list-style-type: none"> 1. Access to dedicated relationship Manager 2. Automatic Membership into NCBA Business club 3. Eligible to Lipa na Mpesa services 4. By maintaining a minimum daily balance requirement of Kes. 800,000, the Bank will waive the applicable ledger fee of Kes 2,500 for that month 5. Access to savings backed loans up to 100% of the balances in your savings or Fixed term deposit account. 6. Unsecured Credit Card from KES 50,000 for Directors if average balances of Kes 300,000 is maintained or 5% of the approved business line for secured business loans 7. Access to credit and loan facilities subject to Credit T&C's 8. Cash handling fees at 0.20% for transactions above 1M.

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<ul style="list-style-type: none"> • Current Account Pay As You Transact • Business Pay As You Go Account • Current Account – Transaction • Current Account – Entrepreneur • Investment Club • NIC Entrepreneur Pay As You Go – No Ledger Account • Community Banking Account • IBL Business Current Account • Business Pay As You Go • NIC Entrepreneur Pay As You Go – No Ledger Account 	Business Pay as you Go	<p>Features</p> <ol style="list-style-type: none"> 1. Minimum account opening balance of KES 2,000 2. No Minimum Account Operating Balance 3. No Ledger fees 4. Available in Kenya Shillings only 5. Per transaction fees is KES 30 6. Chargeable transactions will be as per the approved tariff guide 7. Access to Internet and Mobile Banking Channels 8. Access to Business Gold Debit Card (for sole proprietors or customers with any to sign mandate) 9. Access to Cheque book <p>Benefits</p> <ol style="list-style-type: none"> 1. Ability to pay separately per transaction 2. Free standing order set up and processing to savings account within NCBA Bank. 3. Free Access to Business Gold Debit Card 4. Automatic Membership into NCBA Business Forums 5. Eligible to Lipa na Mpesa services 6. Free Monthly e-statement 7. Access to savings backed loans up to 100% of the balances in your savings or Fixed term deposit account. 8. Access to credit and loan facilities* 9. Cash handling fees at 0.25% for transactions above 1M.
<ul style="list-style-type: none"> • Star Business Account • Business Current Account • Current Account – Business Banking • Current Account – Normal • Business Account (Fcy) • NIC Entrepreneur Pay As You Go With Minimum Ledger Account 	Business Current	<p>Features</p> <ol style="list-style-type: none"> 1. Minimum account opening balance of KES 2,000 2. No Minimum Account Operating Balance 3. Available in Kenya Shillings and all major Foreign Currencies. 4. Monthly fee of KES. 350 – enables free access to: <ul style="list-style-type: none"> • 15 Free transactions, there after a fee of Kes.30 per additional transaction • Free Standing order set up and processing to savings Account • Free Inter-account transfers • Free First cheques book • Monthly e-statements • Free Business Gold Debit Card (for sole proprietors or customers with any to sign mandate) 5. All chargeable transactions will be as per the approved tariff guide. 6. Access to Internet and Mobile Banking Channels <p>Benefits</p> <ol style="list-style-type: none"> 1. Access to Branch Business Advisor 2. Free Access to Business Gold Debit Card 3. Automatic Membership into NCBA Business club 4. Eligible to Lipa na Mpesa services 5. Ledger fee of KES 350, waived if Minimum Balance of KES 300,000 or more is maintained for the Month. 6. Access to savings backed loans up to 100% of the balances in your savings or Fixed term deposit account. 7. Access to credit and loan facilities subject to Credit T & C's 8. Cash handling fees at 0.25% for transactions above 1M .

Previous Product name	New NCBA Product Name	Product Features
<p>Sasa Entrepreneur Current Account Zero Ledger</p>	<p>Distributor Finance Account</p>	<p>Features:</p> <ol style="list-style-type: none"> 1. No Minimum Account Operating Balance 2. No Ledger fees 3. Available in Kenya Shillings only 4. Per transaction fees is KES 30 5. Chargeable transactions will be as per the approved tariff guide. 6. Access to Internet and Mobile Banking Channels 7. Access to Business Gold Debit Card (for sole proprietors or customers with any to sign mandate) 8. Access to Cheque book and Debit card <p>Benefits:</p> <ol style="list-style-type: none"> 1. Ability to pay separately per transaction 2. Free standing order set up and processing to savings account within NCBA Bank. 4. Automatic Membership into NCBA Business Forums 5. Eligible to Lipa na Mpesa services 6. Free Monthly e-statement 7. Access to savings backed loans up to 100% of the balances in your savings or Fixed term deposit account. 8. Access to credit and loan facilities* 9. Cash handling fees at 0.25% for transactions above 1M.
<ul style="list-style-type: none"> • Savings Account • Business Banking Savings • NIC Business Saver Account • NIC Business High Yield Account • Business Saver 	<p>Business Saver</p>	<p>Features</p> <ol style="list-style-type: none"> 1. Account opening and minimum operating balance of KES. 2,000 2. Minimum interest earning balance of KES. 20,000 3. No ledger fees 4. One free withdrawal allowed per month 5. Free Cash withdrawals over the counter 6. Unlimited credits from cash deposit, funds transfers and standing orders 7. No Cheque Book or ATM card issued <p>Benefits</p> <ol style="list-style-type: none"> 1. Borrow up to 100% against your savings 2. Interest earning account (tiered payment based on the Balances) 3. Credit interest rate calculated daily and paid to the account on a monthly basis 4. Free transfer to own current account via internet and mobile banking 5. Free monthly statements