

# Product Offering



## > Transactional and Savings Account

Transact and save from anywhere in the world with an account that is tailor-made to suit your banking needs.

### Benefits

- Current and Savings Accounts available in foreign currency and Kenya shillings.
- Both Current and Savings Accounts are interest bearing depending on the balances in the account.
- The Current Account and Saving Account do not attract a monthly ledger fee.

### Account Opening Requirements

- Duly filled account opening application form.
- One recent colored passport size photo.
- Identification Documents:
  - Copy of a notarized Kenyan National Identity card OR copy of a notarized new generation valid Kenyan Passport.
- Copy of Kenya Revenue Authority (KRA) PIN certificate.
- Proof of residential address.
  - Copy of a notarized recent utility bill e.g Water, electricity or telephone bill OR copy of a notarized identification document that indicates the residential address e.g Driving license or residential card.

## Property Finance

Turn your dreams into plans with NCBA's Property Finance - a product that brings you closer to your biggest milestones.

Products offered include:

- Mortgage Loan
- Plot Loan
- Construction Loan
- Equity Release
- Buy-and-Build
- Easy Build

### Benefits

- Financing up to 80% for Mortgage, Equity Release, Construction, Buy and Build and Easy Build, up to 70% for Plot Loan.
- Loan tenure is 15 years subject to retirement age.
- Loan available in Kenya Shillings, USD, GBP or Euro.

## > Secured Loan Facilities

Finance what you need, whenever you need it with NCBA's Secured Loan Facilities. They can be secured by:

- Shares from the Nairobi Securities Exchange (NSE).
- Treasury Bills or Bonds.
- Cash in Savings Account.
- Money Market and Equity Funds.

### Features

- Cash (KES) - Financed up to 100% for 60 months.
- Cash (FCY) - Financed up to 90% for 60 months.
- Treasury Bills/Bonds - Loan financed up to 95% and loan tenure is 60 months.
- Money Market Fund - Loan financed up to 95% and loan tenure is 36 months.
- Equity Fund Shares - Loan financed up to 50% and a loan tenure of 36 months.

## > Investment Solutions

Discover financial freedom with NCBA's Investment Solutions:

- Fixed and Call Deposit Accounts.
- Money Market and Equity Funds.
- Treasury Bills and Bonds.

### Features

- **Fixed & Call Deposit Accounts:**
  - The minimum for both Fixed and Call deposit accounts is Kes 100,000/- or equivalent in Foreign Currency.
  - The applicable currencies for a Fixed and/or call deposit is US Dollars, GBP, EURO and Kenya Shillings.
- **NCBA Fixed Income Fund:**
  - Money Market Fund (MMF) is available in USD and KES while EF is available in KES only.
  - Minimum amount to invest in KES is 5,000/- while in US Dollars is \$100.
  - EF is available in Kenya Shillings only.
- **Treasury Bills & Bonds**
- **Brokerage Services:** We facilitate buying and selling of shares at the Nairobi Securities Exchange (NSE).

### OTHER BENEFITS

- **Competitive Forex Exchange Rates.**
- **24/7 contact center support.**
- **Dedicated Relationship Manager.**
- **Internet & mobile banking.**
- **Funds transfer services.**



For more information contact an NCBA Diaspora Banking Relationship Manager on **+254 711 056 444 / +254 732 156 444** or send an email to **diasporabankingteam@ncbagroup.com**



**NCBA**

**DIASPORA  
BANKING**

[ncbagroup.com](http://ncbagroup.com)

**Go for it**

NCBA Bank Kenya is regulated by the Central Bank of Kenya