



## UNIT TRUST MOBILE BANKING FEATURE FAQ's

### 1. We are going digital!

We are glad to inform you that we have integrated our NCBA Unit Trust Funds onto our Mobile Banking App, NCBA Now. With this new capability, NCBA Bank customers will be able to enjoy the services listed below:

- Register /Create a New Unit Trust Portfolio.
- Link an existing Unit Trust Portfolio via the App.
- Create a sub-portfolio account. This is an additional portfolio to an already existing one.
- Initiate Top Up Transfers into either the NCBA Fixed Income Fund, the NCBA Dollar Fixed Income Fund or the NCBA Equity Fund.
- Issue Liquidation (withdrawal) requests from either the NCBA Fixed Income Fund, the NCBA Dollar Fixed Income Fund or the NCBA Equity Fund.
- View and download statements for either NCBA Fixed Income Fund, NCBA Dollar Fixed Income Fund or NCBA Equity Fund.
- View their current balances for either the NCBA Fixed Income Fund, the NCBA Dollar Fixed Income Fund or the NCBA Equity Fund.

### 2. How to join the Service?

- a) For existing NCBA Now Mobile Banking users, simply update your App from the Playstore or Apple store and start investing.  
Below are the steps to be followed;
  1. Visit either the playstore/appstore to update the NCBA NOW app
  2. Once updated log into the NCBA NOW app using your existing pin.
  3. Click on more options on the bottom right of the Landing page
  4. Access the Invest Now option to begin your investment journey
- b) If not registered on NCBA Now Mobile banking, kindly visit your nearest NCBA Branch to register for the service and download the App from the Playstore or Apple store.
- c) To complete the set up and activation please call our Contact Center via Mobile 254 0711 056444 / 254 0732 156 444 or email; ccchannelsupport@ncbagroup.com
- d) To update your National ID /Passport Number, KRA PIN Number, Email Address and Telephone details held with both NCBA Bank Kenya PLC and NCBA Investment Bank, visit the nearest NCBA branch or update on <https://selfservice.ncbagroup.com/> If your data with us is already updated no further action will be required from you.

### 3. What is a Unit Trust Fund?

Unit Trust Funds are collective investment schemes regulated by the Capital Markets Authority that pool investors' money into a single fund. The funds are then channeled into various professionally managed investments. The NCBA Unit Trust Scheme has 3 product categories defined as below;

#### a) NCBA Kenya Shilling Fixed Income Fund

This Kenya Shilling denominated Fund is appropriate for investors whose primary objective is to preserve capital whilst generating a regular and steady interest income. Investors can invest and liquidate their investments with us at any time. Funds are invested in various instruments including Treasury bills and bonds, fixed deposits and other interest-earning assets. One can invest in this product with as little as KES 1,000.

#### b) NCBA Equity Fund

This is a Kenya Shilling denominated fund appropriate for investors seeking to create an asset base that offers capital appreciation over the medium to long term. The fund is suitable for investors who have a moderate to aggressive risk appetite and an investment horizon of over 3 years. The fund primarily invests in listed and select unlisted equities securities. One can invest in this product with as little as KES 1,000.

#### c) NCBA Dollar Fixed Income Fund

This dollar-denominated fund is suitable for the investors with dollar cash-flows who would like to continue earning dollar returns, or investors who wish to diversify their local currency investments by including some foreign currency exposures. The Fund's objective is to preserve capital whilst generating a regular interest income for unitholders by investing in a combination of interest earning USD fixed deposits, Euro Bonds, Mutual Funds, and other short-term interest-bearing assets. The minimum investment amount is USD100.

### 4. How much is the opening fees/charges on the NCBA Mobile Banking App?

There are no account/portfolio opening fees or transactional charges levied on your Unit Trust Portfolio on the app. The app does not charge any fee for performing investment transactions (i.e. purchase/topups, withdrawals or statement views) on this platform.

### 5. Who can invest in Unit Trust Funds through the Mobile Banking App, NCBA NOW?

Any NCBA Bank individual customer that is using the NCBA NOW mobile application. The Unit Trust service on NCBA NOW App will also only be available to Individual Unit Trust Portfolio holders.

We shall in future launch an online platform for Joint account holders, Institutions, SACCOs, and Societies who hold or plan to hold NCBA Unit Trust Accounts.

### 6. What is the minimum and maximum amount I can invest (top up) on the NCBA NOW?



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The minimum is KES 1,000, with a daily maximum limit of KES 999,999 for the NCBA Fixed Income Fund and the NCBA Equity Fund.

The minimum for the NCBA Dollar Fixed Income Fund is USD 100, with a daily maximum limit of USD 9,000.

### 7. What is the minimum and maximum amount I can withdraw on the NCBA NOW?

The minimum is KES 1,000, while the maximum is KES 999,999 for the NCBA Fixed Income Fund and the NCBA Equity Fund.

The minimum for the NCBA Dollar Fixed Income Fund is USD 100, while the maximum is USD 9,000.

### 8. How many times can I invest (top up) or withdraw in a day/month?

There is no limit to the number of transactions per day subject to the minimum and maximum amounts specified in points 6 and 7 above.

### 9. How long will it take for my investment top up to be processed and reflect on the mobile app dashboard?

All investment top up transactions shall be applied on the next working day after successful initiation.

### 10. How long will my withdrawals be processed?

The withdrawal request shall be credited into your specified NCBA bank account on the next working day after the withdrawal request is made.

### 11. Can I withdraw money from my Unit Trust account via the NCBA Now app and send it directly to another person's telephone number ie Mpesa?

No, Funds shall be credited back into your specified NCBA bank account number.

### 12. Do I receive a confirmation after I have made a transaction? (investment/top up or withdrawal)

Yes, a notification will be sent to you via SMS.

### 13. Will I still receive monthly account/portfolio E-statements?

Yes, your monthly investment statement will be emailed to your email address provided during your onboarding.

### 14. What is a sub-portfolio?

Clients that have an existing portfolio can choose to open a separate one to segregate the amounts invested. The separate portfolio is known as a sub-portfolio.

### 15. What does "linking a portfolio" mean?

Clients that have an existing Unit Trust portfolio(s) under their name may add them to the App for viewing and to conduct transactions.

To link portfolios, simply select the Link an Existing Unit Trust Portfolio icon. Once linked you shall receive a success message, then you will be able to view the linked portfolio thereafter under the Select Portfolio Code drop down menu.

### 16. How do I start and navigate the NCBA Unit Trust App for the various services?

To start investing, access the INVEST NOW tab from the Transaction Menu on NCBA Now Mobile App. Find below a guide on the available services.

Contact us.

Please email us on [unittrustsfunds@ncbagroup.com](mailto:unittrustsfunds@ncbagroup.com) or call us via Mobile +254 0711 056444 / +254 0732 156 444 should you require clarification.

The Manager,

NCBA Unit Trust Funds

NCBA Annex, Hospital Road Upper Hill

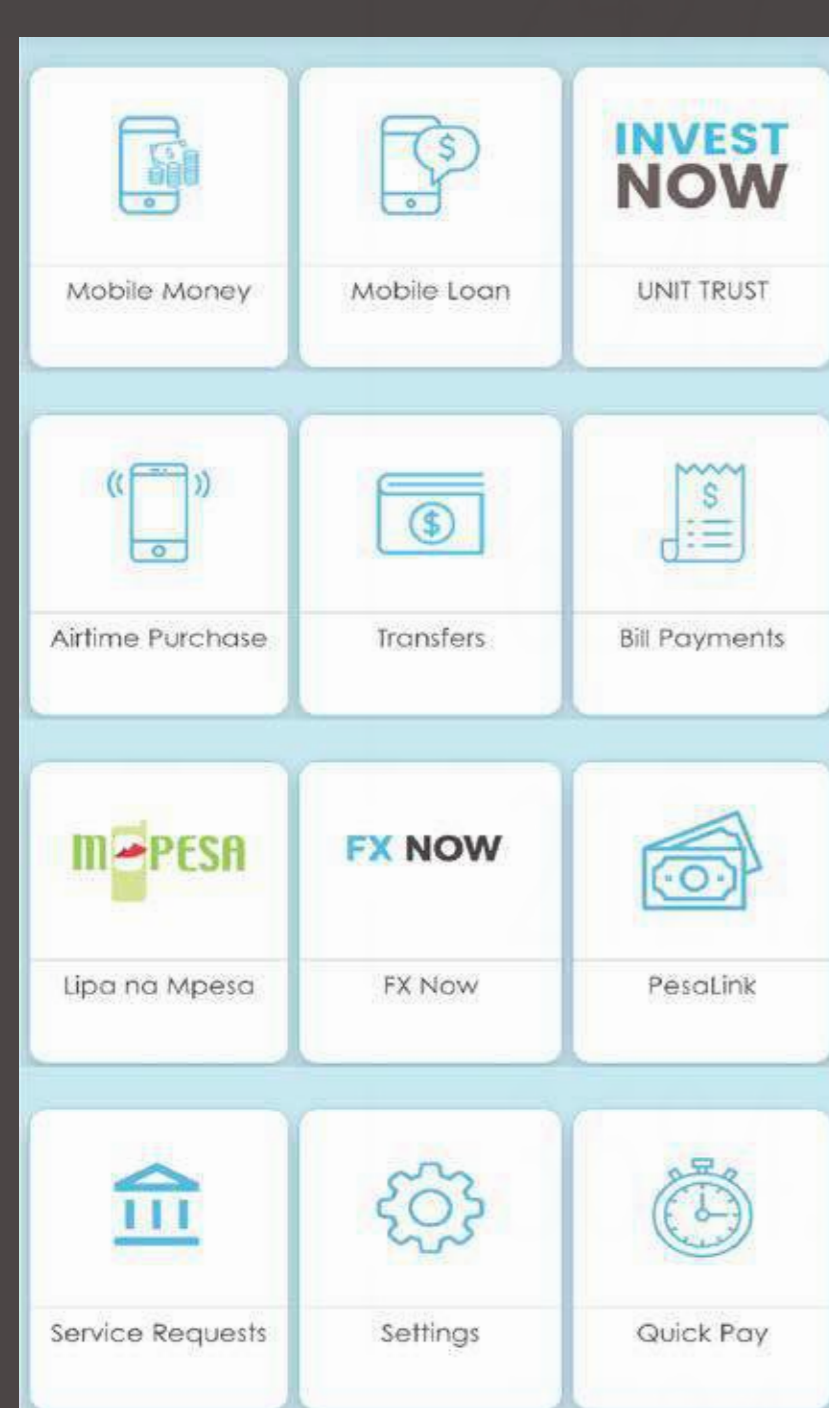
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[www.ncbagroup.com](http://www.ncbagroup.com)

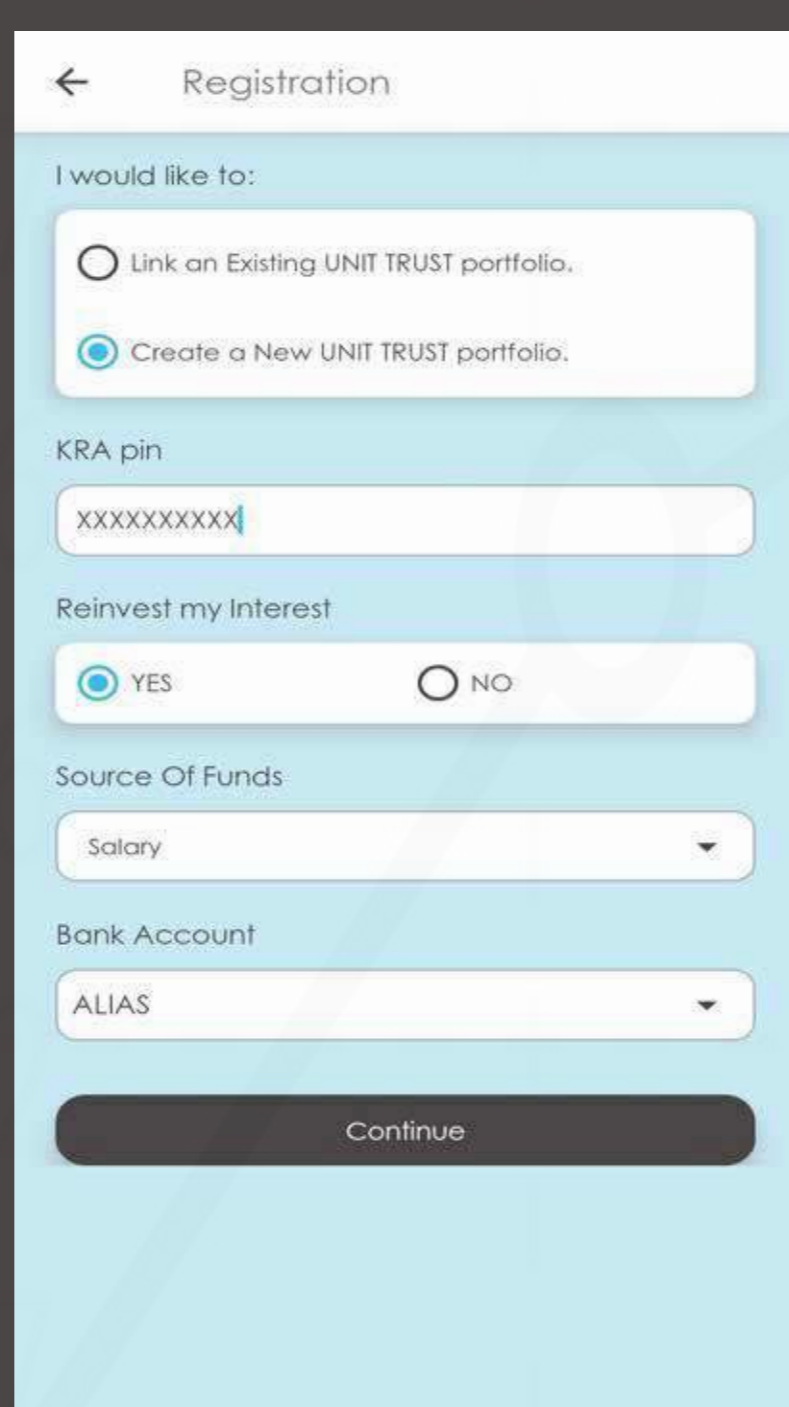
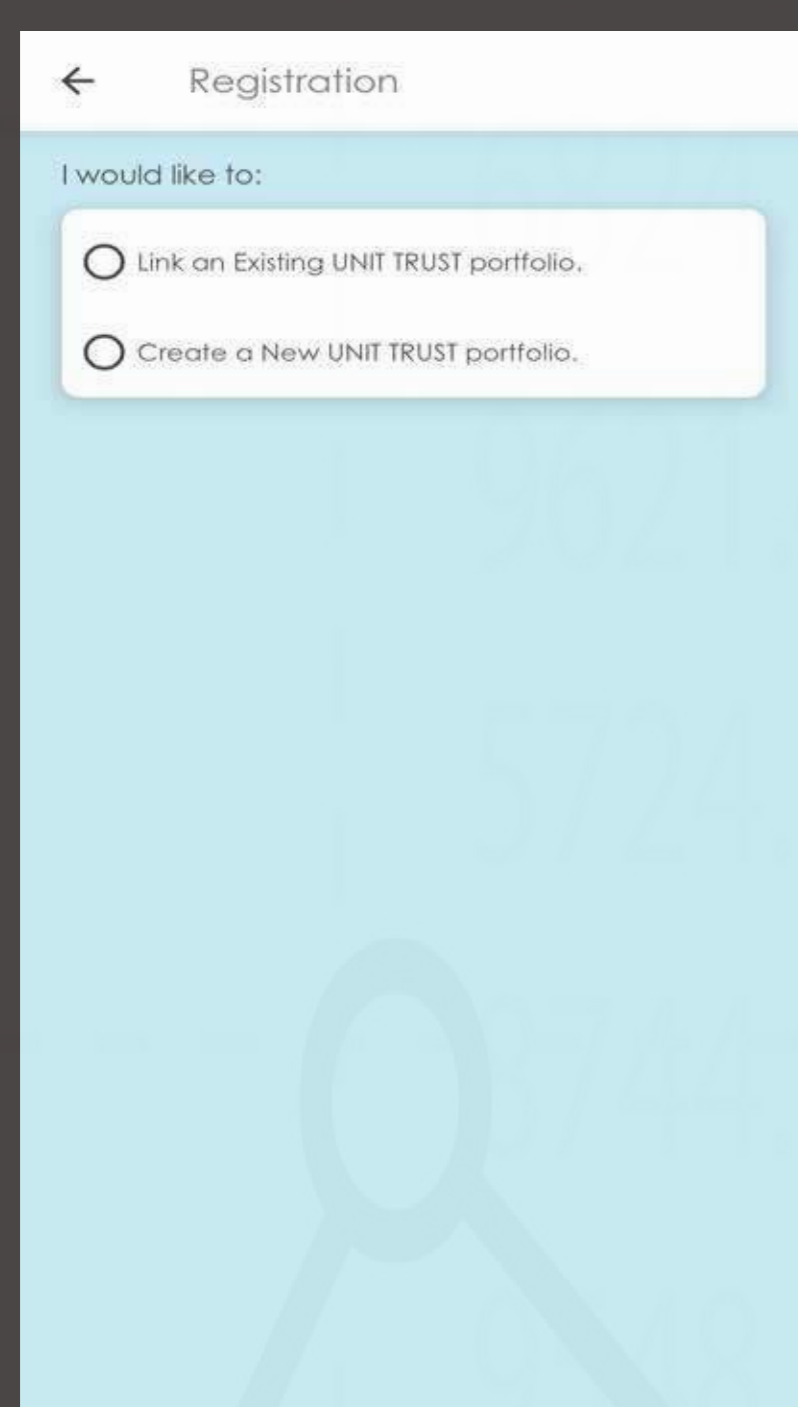
## INVESTMENTS AT YOUR FINGER TIPS

It's now easier to invest in Unit Trust funds through the NCBA Now Mobile Banking App. Here's how:

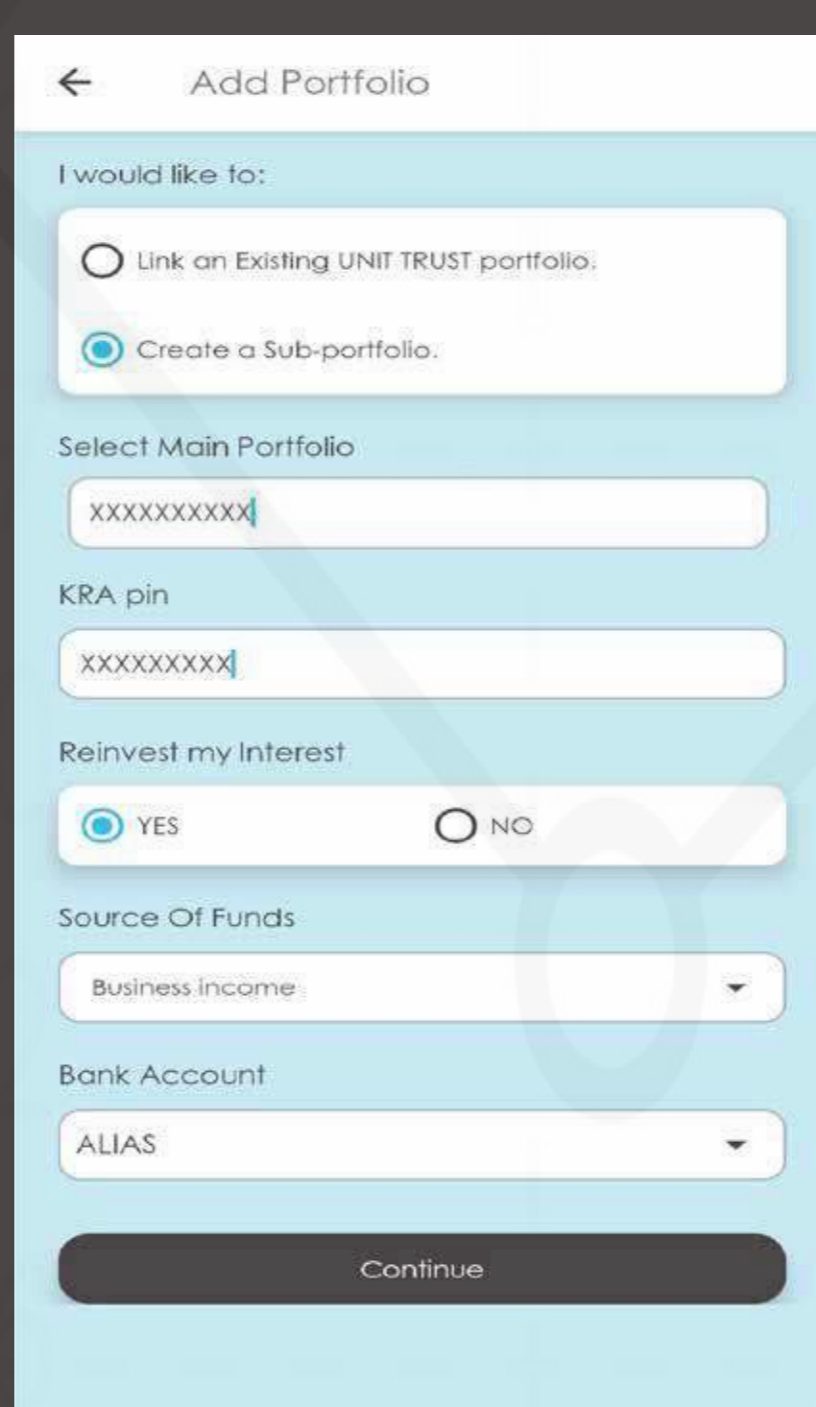


Access the Unit Trust section from the Transaction Menu with the following sub- menus:

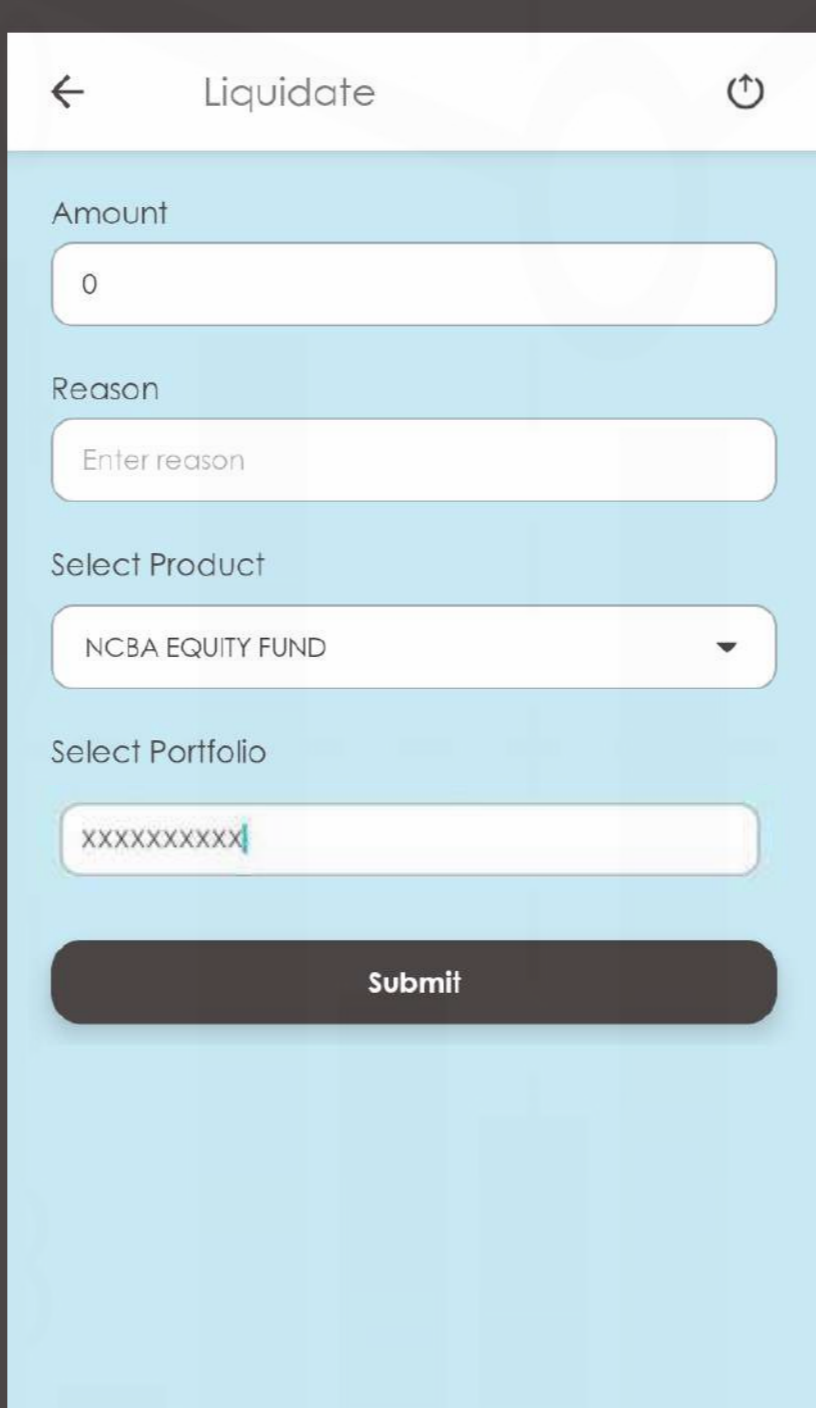
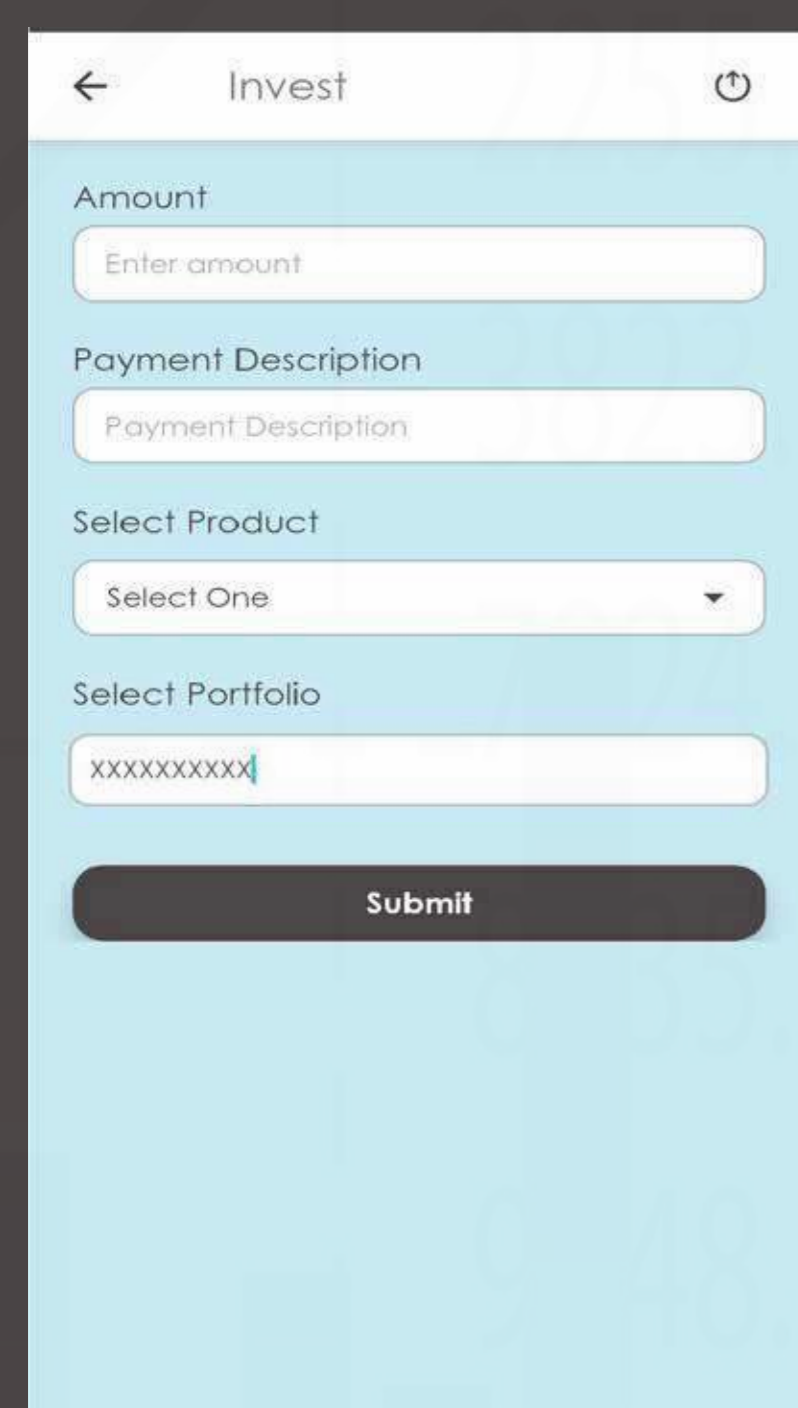
- Register /Create a New Unit Trust portfolio
- Liquidation of an existing investment
- View your investment statement
- Add/ Link your portfolio on the App



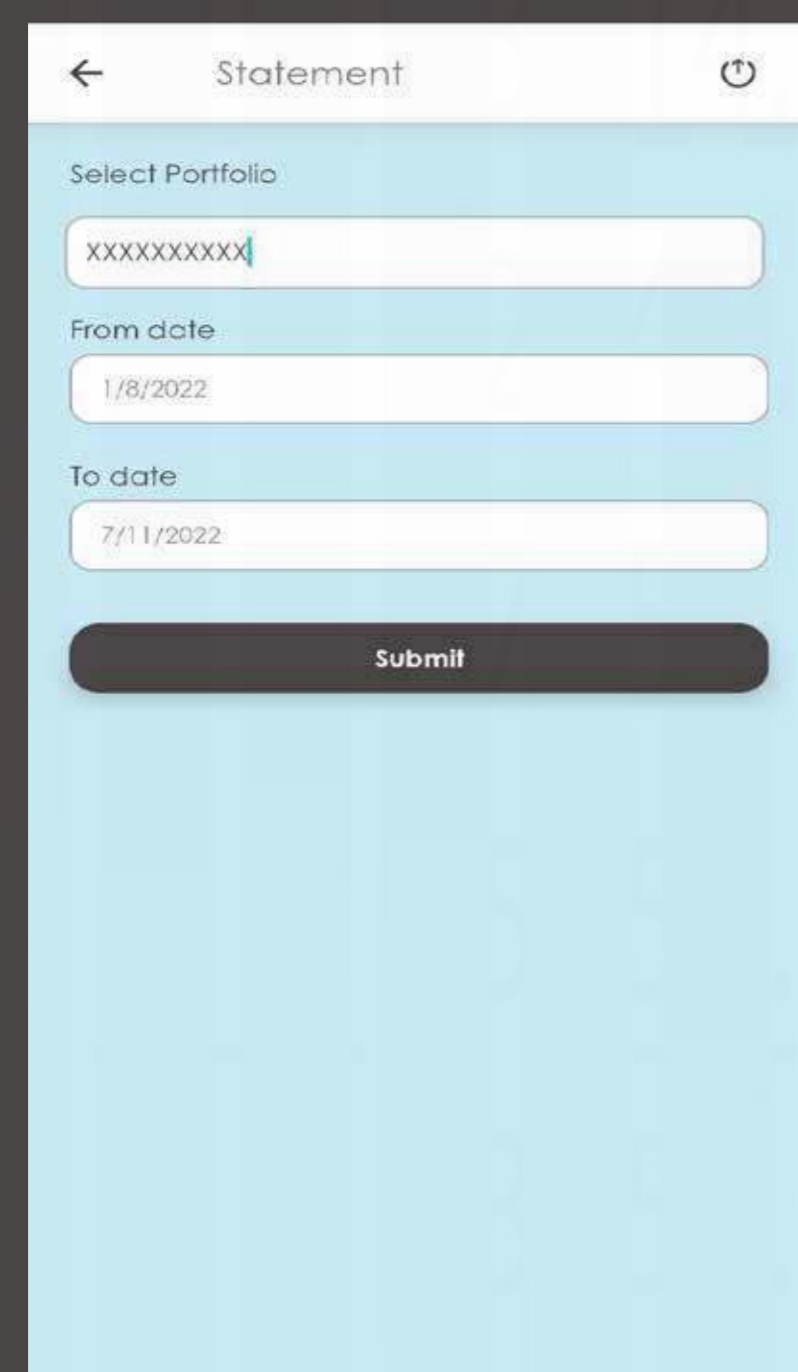
Register /Create a New Unit Trust Portfolio



You can Link an existing Unit Trust portfolio or create a sub-portfolio.




Set up a new investment with existing funds in your current account and liquidate back to the same account.



**UNIT TRUST STATEMENT**  
Portfolio: XXXXXXXX  
Dates: 2022-08-01 to 2022-11-07

Date	Name	Type	Amount
2022-10-03	NCBA Fixed Income Fund	PURC HASE	10,000.00
2022-10-03	NCBA Equity Fund	PURC HASE	10,000.00
2022-10-03	NCBA Equity Fund	PURC HASE	10,000.00
2022-10-04	NCBA Equity Fund	PURC HASE	12,599.00
2022-10-11	NCBA Equity Fund	PURC HASE	15,000.00
2022-10-11	NCBA Equity Fund	SALE	12,500.00
2022-10-13	NCBA Dollar Fixed Income Fund	PURC HASE	10,000.00
2022-10-14	NCBA Dollar Fixed Income Fund	SALE	10,000.00
2022-11-04	NCBA Equity Fund	PURC HASE	5,000.00
2022-11-04	NCBA Dollar Fixed Income Fund	SALE	100.00

CLOSE STATEMENT 

Generate and Download your portfolio statement for a specified period.

**NCBA will never contact you to ask for your PIN or One Time Password (OTP)**