

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



PERSONAL BANKING ACCOUNTS

CONSUMER BANKING CURRENT ACCOUNTS PRODUCTS

Previous Product Name	New NCBA Product Name	Product Features
<ul style="list-style-type: none"> Freedom Account – Current Smart Move 125 Current Account Smart Move 200 Current Account Smart Mobile Current Account Smart Move Current Account Smart Move 500 Current Account 	Salary Current Account	<p>Features</p> <ol style="list-style-type: none"> Account opening balance of Kes 2,000 No minimum operating balance requirements The account is available in Kenya Shillings only Monthly ledger fees Kes. 210 All chargeable transactions will be as per the approved tariff guide Access to a Debit card Access to Internet and Mobile Banking channels Allows for Standing orders and direct debit transactions <p>Benefits</p> <ol style="list-style-type: none"> Free Monthly e-statements Free intra account transfers Access to transactional mobile and online banking at no monthly fee Same day clearing for bank drawn cheques Opportunity to invest in NCBA unit trust funds Access to a wide range of health insurance, life insurance and car insurance packages Access to credit and loan facilities subject to qualification.
<ul style="list-style-type: none"> Current Account - Platinum Current Acct-Scheme Current Account -Salary Plus Citi Bank Staff Current Account NIC Salary Current Account Current Account - Value Plus Tariff IBL Personal Current Account 	@Work Pay as you Go	<p>Features</p> <ol style="list-style-type: none"> Account opening balance of Kes 2,000 No minimum operating balance requirements The account is available in Kenya Shillings and major FCY No Monthly ledger fees All chargeable transactions will be as per the approved tariff guide Access to a debit card and cheque book Access to Internet and Mobile Banking Channels Allows for Standing orders and direct debit transactions <p>Benefits</p> <ol style="list-style-type: none"> No monthly ledger fee on account. Pay only for what you use Free intra account transfers Access to transactional mobile and online banking at monthly fee Same day clearing for bank drawn cheques Access to a wide range of health insurance, life insurance and car insurance packages Access to loan facilities subject to qualification

Previous Product Name	New NCBA Product Name	Product Features								
<ul style="list-style-type: none"> Current Account - Normal Current Account Pay As You Transact Gold Pay As You Go Account 	Gold Pay as You Go	<p>Features</p> <ol style="list-style-type: none"> Account opening balance of Kes 2,000 No minimum operating balance requirements Monthly ledger fees charged according to operating account balance; <table border="1"> <thead> <tr> <th>Account Balance (KES/FCY)</th> <th>Ledger Fee (KES/FCY equivalent)</th> </tr> </thead> <tbody> <tr> <td>0 to 30,000</td> <td>KES. 640</td> </tr> <tr> <td>30,000 to 100,000</td> <td>KES. 585</td> </tr> <tr> <td>100,000 and above</td> <td>Free</td> </tr> </tbody> </table> <ol style="list-style-type: none"> All chargeable transactions will be as per the approved tariff guide Access to a debit card Access to Internet and Mobile Banking channels. <p>By maintaining a minimum daily balance requirement of Kes. 100,000, the Bank will waive the applicable ledger fee for the month</p> <p>Benefits</p> <ol style="list-style-type: none"> Access to transactional mobile and online banking at no monthly fee Same day clearing for bank drawn cheques Ability to use the Kenswitch and Pesa Point ATM network and all Visa branded ATMs worldwide Opportunity to invest in the banks unit trust funds Access to a wide range of health insurance, life insurance and car insurance packages Access to loan facilities subject to qualification 	Account Balance (KES/FCY)	Ledger Fee (KES/FCY equivalent)	0 to 30,000	KES. 640	30,000 to 100,000	KES. 585	100,000 and above	Free
Account Balance (KES/FCY)	Ledger Fee (KES/FCY equivalent)									
0 to 30,000	KES. 640									
30,000 to 100,000	KES. 585									
100,000 and above	Free									
<ul style="list-style-type: none"> Current Account - Be More Student Current Account 	Student Account	<p>Features</p> <ol style="list-style-type: none"> Account Opening Balance = Kes.500 Minimum Operating Balance = Nil Monthly ledger fees = Nil <p>Benefits</p> <ol style="list-style-type: none"> No monthly fees. Pay for what you use Subsidized funds transfer – Account to Mpesa - Kes 40 Access to transactional mobile and online banking at no monthly fee 								

Previous Product Name	New NCBA Product Name	Product Features
<ul style="list-style-type: none"> • Current Account Pay As You Transact • Move - Pay As You Go Account • Platinum - Pay As You Go Account • Gold - Pay As You Go Account 	Platinum Pay as You Go	<p>Features</p> <ol style="list-style-type: none"> 1. No minimum operating balance requirements 2. Monthly fee of KES. 350 (or FCY equivalent) – for the 1st ten (10) transactions thereafter a fee of Kes. 30 per transaction. 3. All chargeable transactions will be as per the approved tariff guide 4. Access to a debit card 5. Access to Internet and Mobile Banking channels <p>By maintaining a minimum daily balance requirement of Kes. 500,000, the Bank will waive the applicable ledger fee for the month.</p> <p>Benefits</p> <ol style="list-style-type: none"> 1. No monthly ledger fee on account. Pay only for what you use 2. Free intra account transfers 3. Access to transactional mobile and online banking at monthly fee 4. Same day clearing for bank drawn cheques 5. Access to a wide range of health insurance, life insurance and car insurance packages 6. Access to loan facilities subject to qualification

<ul style="list-style-type: none"> • Current Account Bundled • Gold - Flat Fee Current Account 	Platinum All-In-One	<p>Features</p> <ol style="list-style-type: none"> 1. Account opening balance of Kes 2,000 2. No minimum operating balance requirements 3. Monthly fee of KES. 1,400 (or FCY equivalent) for consumer banking clients – enables free access to: <ol style="list-style-type: none"> a. Processing of Incoming salary b. Over the counter cash withdrawals (LCY and FCY) c. Cheque books d. Debit card e. Incoming funds transfer f. Direct Debit & Standing Orders - set-up, processing, amendments and cancellation g. Banker's cheques (local currency) h. Standing order – set up and processing i. RTGs and EFTs j. Inter-account transfers k. Monthly e-statements l. ATM withdrawals on Bank owned ATMs m. Access to the account at all Bank branches countrywide n. Access to Internet and Mobile Banking Channels <p>By maintaining a minimum daily balance requirement of Kes. 500,000, the Bank will waive the applicable</p>
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Previous Product Name	New NCBA Product Name	Product Features
		<p>Benefits</p> <ol style="list-style-type: none"> 1. Access to transactional mobile and online banking at no monthly fee 2. Ledger fee waiver if balance is maintained at >KES 500,000 3. Same day clearing for bank drawn cheques 4. Ability to use the Kentswitch and Pesa Point ATM network and all Visa branded ATMs worldwide 5. Opportunity to invest in the banks unit trust funds 6. Access to a wide range of health insurance, life insurance and car insurance packages 7. Access to loan facilities subject to qualification

<ul style="list-style-type: none"> • Current Account Bundled • Move Flat Fee Current Account 	Gold All-In-One	<p>Features</p> <ol style="list-style-type: none"> 1. Account opening balance of Kes 2,000 2. No minimum operating balance requirements 3. Monthly fee of KES. 850 (or FCY equivalent) for consumer banking clients – enables free access to: <ol style="list-style-type: none"> a. Processing of Incoming salary b. Over the counter cash withdrawals (LCY and FCY) c. Cheque books d. Debit card e. Incoming funds transfer f. Direct Debit & Standing Orders - set-up, processing, amendments and cancellation g. Banker's cheques (local currency) h. Banker's drafts (Foreign Currency) i. Standing order – set up and processing j. RTGs and EFTs k. Inter-account transfers l. Monthly e-statements m. ATM withdrawals on Bank owned ATMs n. Access to the account at all Bank branches countrywide o. Access to Internet and Mobile Banking Channels <p>By maintaining a minimum daily balance requirement of Kes. 500,000, the Bank will waive the applicable ledger fee for the month.</p>
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Previous Product Name	New NCBA Product Name	Product Features
		<p>Benefits</p> <ol style="list-style-type: none"> 1. Access to transactional mobile and online banking at no monthly fee 2. Ledger fee waiver if balance is maintained at >KES 500,000 3. Same day clearing for bank drawn cheques 4. Ability to use the Kenswitch and Pesa Point ATM network and all Visa branded ATMs worldwide 5. Opportunity to invest in the banks unit trust funds 6. Access to a wide range of health insurance, life insurance and car insurance packages 7. Access to loan facilities subject to qualification
<ul style="list-style-type: none"> • Consolidated Diaspora Account • Current Account - Indiv In Diaspora • Diaspora Account 	Homeward Current	<p>Features</p> <ol style="list-style-type: none"> 1. Account opening balance of KES 2,000 2. No Minimum Account Operating Balance 3. No Monthly Ledger Fees 4. The account is available in Kenya Shillings and major FCY 5. Access to Internet and Mobile Banking channels 6. Access to a debit card 7. Access to a cheque book 8. Tiered Interest / bonus earning account <p>Benefits</p> <ol style="list-style-type: none"> 1. Bonus paid on account for funds held in the account (subject to minimum interest earning threshold) 2. Access to transactional mobile and online banking at no monthly fee 3. Opportunity to invest in the banks unit trust funds 4. Access to Property Finance loan facilities subject to qualification

Previous Product Name	New NCBA Product Name	Product Features
<ul style="list-style-type: none"> • Platinum All-In-One Account • Platinum - Flat Fee Account 	Premier-All-In-One Account	<p>Features</p> <ul style="list-style-type: none"> • Account opening balance of Kes 2,000 • No minimum operating balance requirements • Monthly fee of KES. 2,135 (or FCY equivalent) for consumer banking clients – enables free access to: <ol style="list-style-type: none"> 1. Processing of Incoming salary 2. Over the counter cash withdrawals (LCY and FCY) 3. Cheque books 4. Debit card 5. Incoming funds transfer 6. Direct Debit & Standing Orders - set-up, processing, amendments and cancellation 7. Banker's cheques (local currency) 8. Standing order – set up and processing 9. RTGs and EFTs 10. Inter-account transfers 11. Monthly e-statements 12. ATM withdrawals on Bank owned ATMs 13. Access to the account at all Bank branches countrywide 14. Access to Internet and Mobile Banking Channels <p>Benefits</p> <ol style="list-style-type: none"> a. Access to transactional mobile and online banking at no monthly fee b. Ledger fee waiver if balance is maintained at >KES 1,000,000 c. Same day clearing for bank drawn cheques d. Ability to use the Kenswitch and Pesa Point ATM network and all Visa branded ATMs worldwide e. Opportunity to invest in the banks unit trust funds f. Access to a wide range of health insurance, life insurance and car insurance packages g. Access to loan facilities subject to qualification

Previous Product Name	New NCBA Product Name	Product Features
Orchard Premium Current Account	Platinum Flexi (name change only)	<ol style="list-style-type: none"> Account opening balance of Kes 2,000 No Minimum Account Operating Balance Monthly Ledger Fees Kes. 350 (waived if balance of KES. 50,000 is maintained throughout the month) 1st four (4) transactions are allowed, thereafter a fee of KES. 300 per transaction is charged Balance requirement to waiver ledger fees – Kes. 50,000 The account is available in Kenya Shillings and major FCY All chargeable transactions will be as per the approved tariff guide. Access to Internet and Mobile Banking Channels Access to a debit card and cheque books Tiered Interest / bonus earning account paid on the KES account where balance >KES 50,000 is maintained.
Senior Citizen Account	Wiser Account (name change only)	<p>Features</p> <ol style="list-style-type: none"> Minimum account opening balance of Kes 10,000 No Minimum Account Operating Balance Minimum interest earning balance of Kes 100,000 No Monthly Ledger Fees The account is available in Kenya Shillings and major FCY Access to Internet and Mobile Banking Channels Access to a Gold debit card Access to a cheque book Tiered Interest / bonus earning account <p>Benefits</p> <ol style="list-style-type: none"> Bonus paid on account for funds held in the account (subject to minimum interest earning threshold) Access to transactional mobile and online banking at no monthly fee Access to customized Insurance packages Opportunity to invest in the banks unit trust funds

Previous Product Name	New NCBA Product Name	Product Features
<ul style="list-style-type: none"> Prosaver Account Nufaika Account NIC Saver Mazao IBL Savings High Yield Move Savings 	Premier Savings or Gold Savings	<ol style="list-style-type: none"> No ledger fees Free withdrawals over the counter Free transfer to own current account via internet and mobile banking Unlimited credits from cash deposit, funds transfers and standing orders Account opening and minimum operating balance of KES. 2,000 or Kes 100,000 (Premier Savings) Credit interest rate calculated daily and paid to the account on a quarterly basis Minimum interest earning balance of KES. 5,000 and KES 100,000 (Premier Savings) Outward transfers are not allowed No Cheque Book or ATM card issued Free quarterly e-statements Competitive interest is paid for balances held in the account - refer to a Consumer Banking Relationship Manager for the prevailing credit interest payable.
<ul style="list-style-type: none"> Savings Account –Minor Young Movers 	Junior Savings	<ol style="list-style-type: none"> No ledger fees Free cash withdrawals over the counter (1 withdrawal per month) Free transfer to own current account via internet and mobile banking Unlimited credits from cash deposit, funds transfers and standing orders Account opening and minimum operating balance of KES. 2,000 Credit interest rate calculated daily and paid to the account on a quarterly basis Minimum interest earning balance of KES. 5,000 Outward transfers are not allowed directly from the account No Cheque Book or ATM card issued Competitive interest is paid for balances held in the account - refer to a Consumer Banking Relationship Manager for the prevailing credit interest payable.