

10th June 2022

NOTICE OF CHANGE OF CREDIT CARD INTEREST RATE

Dear Valued Customer,

We are writing to let you know about some changes to your Credit Card Agreement.

Effective **09th July 2022** ("**Effective Date**") we have revised our credit card interest rate from the current 1.08% p.m. to **3.5% p.m.**

The above changes shall affect all credit card customers who rollover their monthly bills by paying a portion of the utilised amount. Those who pay 100% of their monthly bill will not be affected by this change. The change shall be binding if you retain or continue to use our card services after the Effective Date.

These changes form part of, and must be read in conjunction with the existing Credit Card General Terms and Conditions. You may visit any of our branches or our website at www.ncbagroup.com to obtain a copy of the Credit Card General Terms and Conditions.

You may also wish to consider setting up Direct Debit on your Account to ensure that your Credit Card bill is paid on time monthly and to avoid incurring fees.

We continue to invest in enhancing the benefits associated with your credit card to bring you greater convenience and to elevate your experience. For a full list of benefits associated with your Credit Card please visit <https://ke.ncbagroup.com/cards/>.

For any enquiry, please contact us on our 24/7 Customer Care Centre at Tel: +254 711 056 444/ +254 732 156 444 or contact@ncbagroup.com and you may also visit any of our available branches.

We thank you for banking with us.

Yours Faithfully,

NCBA BANK KENYA PLC.