

# NCBA NOW MOBILE APP (FAQ)

## GENERAL TERMS AND CONDITIONS

### What is NCBA Now App?

1. NCBA Now is NCBA Bank's digital banking app for everyday banking- transfer funds, pay bills and utilities, buy airtime, request statements, view balances, manage loans, and more, all on your mobile device.

### Which platforms are supported?

2. Android, iOS and Huawei. For the best experience, always update to the latest version via Google Play or the Apple App Store.

### Who can sign up for NCBA Now?

3. New and existing NCBA customers.

### What documents are required to open an account?

4. Standard KYC applies for both local citizens and diaspora customers. Digital account opening is supported for individuals with national ID, Maisha Card and Passports.

### I'm already an NCBA customer, do I need to visit a branch?

5. A. No. Existing customers can activate NCBA Now App and start transacting digitally without visiting a branch. This includes the option to open an account for another person.

### How are activation keys delivered for Diaspora customers?

6. Currently, activation keys for diaspora customers are delivered via email, future enhancements will be communicated.

### What account services are available?

7. Digital account opening, balance and transaction views, statements, and account management.

### How do I access statements?

8. Use Statement Request/Statement View option in the app for instant access to statements.

### What transfer options are supported?

9. Transfers between own NCBA accounts, to other NCBA accounts, and to external bank accounts, as well as mobile money for both Safaricom (Send money, pay to till and pay bill) and Airtel money transfers.

### Is Safaricom and Airtel Money supported?

10. Yes- you can send and receive money from both Safaricom and Airtel lines.

### Any guidance on duplicate payments or timeouts?

11. We have put in place a time-out mechanism to prevent immediate duplication of payments. If you see unusual activity, contact support and share details for quick resolution.

### What is "Lending for All" (LFA)?

12. LFA provides flexible digital loan experiences across customer segments.

### Can I choose my repayment date?

13. Yes- Next Repayment Date selection lets you align repayments to your income cycle.

### What card services are available?

14. View card transactions, manage card settings, and card statement requests.

### How is my data protected?

15. NCBA follows stringent data protection standards. You can access the Privacy Policy via the App.

### What security features are built in?

16. Device binding, strong authentication, in-app session controls, and validation checks across journeys. Never share your PIN/activation codes.

### Do I have to update the app?

17. Yes, we recommend updating it promptly to assess enhanced experience.

### I can't log in or activate, what should I do?

18. Check you're on the latest app version, confirm network connectivity, and verify your credentials/activation details. Need help? Contact our 24/7 support personnel via 0711056444/ 0732156444 or WhatsApp 0717804444

### My statement doesn't load on iOS.

19. Update to the latest version and retry. If issues persist, contact the Customer Contact Centre via 0711056444/ 0732156444 or WhatsApp 0717804444

### A transfer failed or duplicated.

20. A. Review transaction history and confirmations. If duplication or mismatch errors occur, report via our Contact Centre with timestamps and beneficiary details to assist resolution.

### Where can I get help?

21. Relationship Manager or nearest NCBA Branch  
Customer Contact Centre:  
Phone: +254711056444 / +254732156444  
Email: [contact@ncbagroup.com](mailto:contact@ncbagroup.com)  
WhatsApp: +254717804444

### Quick Tips

22.
  - Keep your app updated to access the latest features and fixes.
  - Use secure networks and never share your PINs or activation codes.
  - For Diaspora onboarding, ensure access to your registered email for activation keys.