



Be More Account FAQs

1. What are the benefits of having a CBA Be More account?

- ✓ Conveniently open online at www.cbagroup.com/bemore and bank anywhere you are, anytime via CBA's internet and mobile banking.
- ✓ Get a uniquely branded Visa Classic Debit Card that compliments your lifestyle to purchase globally, anywhere there is a Visa sign and withdraw cash.
- ✓ Develop your financial, personal and professional success through CBA's programs such as Be More Challenge, mentorship program and internships.
- ✓ Access free success tips in money management, investments and career development at www.cbagroup.com/bemore
- ✓ Access affordable loans, credit cards, insurance and investment products.
- ✓ Get cool Be More branded merchandise and event invitations.
- ✓ Enjoy prestigious banking with prompt assistance via CBA's Contact Centre.

2. Who is eligible to open a CBA Be More account?

Any aspirational, tech-savvy youth between the ages of 18 and 29 years old.

3. In what currency is the Be More account?

The account is available in Kenya Shillings only.

4. What is the minimum deposit required to open the CBA Be More account?

You only require KShs. 800 to open a Be More Account.

5. How much do I need to get connected to internet and mobile banking?

No payment is required. Once you apply and are approved to get a Be More account, you will subsequently be connected to CBA's internet and mobile banking.

6. What is CBA Be More account's minimum operating balance?

An operating balance of KShs. 300 will be maintained in your account. This will be accessible should you formally request to terminate your services with us, less any costs incurred to acquire your account usage tools and maintain your account.

7. Are there any recurring charges for operating the CBA Be More account?

No. There are no recurring monthly charges for operating this account. However, any transaction will be charged as per tariff. Visit www.cbagroup.com to access our tariff guide.

8. What are the charges for swiping my Be More Visa Classic Debit Card to transact at Visa branded merchant stores?

None. You will not incur any charges when you transact with your card.

9. What are the charges for ATM cash withdrawals using my Be More Visa Classic Debit Card?

- | | |
|---------------------|-------------|
| ▪ CBA ATMs | - KShs. 30 |
| ▪ Kenswitch ATMs | - KShs. 35 |
| ▪ Pesa Point ATMs | - KShs. 75 |
| ▪ Visa branded ATMs | - KShs. 150 |

10. Which are the Kenswitch ATMs I can withdraw cash from at a charge of KShs. 35?

They include Chase Bank, Family Bank, I&M bank, KWFT, Post Bank etc.



11. How do I open a Be More account?

You don't need to go to any banking hall. Simply visit www.cbagroup.com/bemore and directly open your account. You will receive an SMS/email with your account number. Thereafter, proceed to fund the opened account via CBA MPESA paybill number 880100.

12. In summary, what are the CBA Be More account features?

- Conveniently open at www.cbagroup.com/bemore
- Account opening balance - KShs. 800
- Minimum operating balance - KShs. 300
- No monthly ledger fees
- A uniquely branded International Visa Classic Debit Card.
- ATM withdrawal charges: CBA 30/- Kentswitch 35/ Pesa Point 75/- Visa 150/-
- Subsidized account to M-Pesa funds transfer | | - KShs. 40
- Transfer funds from M-Pesa to your Be More account via pay bill 880100.
- Free access to CBA's internet and mobile banking.
- Option to invest and grow your money in a unit trust fund with as low as KShs. 5,000.
- Option to take up a Personal Accident insurance cover with annual premiums starting from KShs. 250.
- Free membership to www.cbagroup.com/bemore to access event invitations, deals, success tips and CBA internships.
- Receive HELB loans.
- Supplementary CBA Visa Credit Card from parent/guardian who is a CBA customer or access to Visa Credit Card and/or loan if income earning.

13. What are the CBA Be More account opening requirements?

Student:

- Passport size colour photo.
- National ID/Passport. (*National ID for Kenyans & Valid Passport for Foreign Nationals*)
- Student ID/Letter of Admission/Letter from institution of learning.

Employed:

- Passport size colour photo.
- National ID/Passport. (*National ID for Kenyans & Valid Passport for Foreign Nationals*)
- Employment contract/Letter of introduction from employer stating terms and conditions of employment/Certified latest month's previous bank statement & latest pay slip/Letter from at least 6 months old CBA Account holder stating *referee's name, account number, telephone contact and postal address*, and latest pay slip.
- PIN Certificate.
- Utility Bill (water/electricity/cable)/Tenancy Agreement/Letter from employer showing residence.

Self-Employed:

- Passport size colour photo.
- National ID/Passport. (*National ID for Kenyans & Valid Passport for Foreign Nationals*)
- Certified latest month's previous bank statement/Letter from at least 6 months old CBA Account holder stating *referee's name, account number, telephone contact and postal address*.
- PIN Certificate.
- Utility Bill (water/electricity/cable)/Tenancy Agreement.

NB: Utility Bill can be provided in your parent's or landlord's name (Attach rent receipt if in landlord's name)



14. How long does it take to get the Be More Visa Classic Debit Card and be connected to internet and mobile banking after I open my Be More account?

It will take a few days if all your documentation is in order. You will either be called or receive an email advising you to collect your account usage tools.

15. Does the CBA Be More account generate any interest?

No. This is a transactional account that doesn't earn you interest. However, if you accumulate a minimum of KShs. 5,000 in your account, you can issue instructions to the bank to invest your funds in an attractive interest earning unit trust fund. This account also shows CBA your account usage history, necessary to approve your credit card and /or loan when you apply.

16. What is Be More 2.0?

Be More 2.0 represents added benefits that a Be More account offers to those who are full-time salaried. You are able to:

- **Access a CBA International Visa Credit Card** offering you a convenient way to shop or pay for what you need now.
- **Access a Personal Unsecured Loan up to 3 times your net salary.**
- **Access Emergency Cash** when you unexpectedly need it, with no security required.
- **Own your own home by accessing 105% mortgage financing.**

17. What are the personal unsecured loan parameters?

Minimum net salary	KShs 25,000 (if employer has a lending arrangement (scheme) with CBA) or KShs. 50,000 (if a non-scheme customer).
Loan amount	Up to 3 times your net salary (KShs. 50,000 - 300,000) if a non-scheme customer.
Loan currency	KShs. (Other currency loans can be issued to customers under scheme as per scheme terms).
Loan tenor	Max. 36 months if a non-scheme customer.
Debt to income ratio	Total loan repayments shouldn't exceed 50% of net pay.
Interest	Calculated on reducing balance basis. No penalty costs if you pay off earlier than the loan maturity date.
Eligibility	Customers on permanent and pensionable employment terms and with a monthly salary income. Salary must be channeled through the Be More account consecutively for 6 months if customer's employer doesn't have a lending arrangement with CBA.
Requirements	Filled in application form submitted at your nearest CBA branch. Original Kenyan National ID/Passport. Original PIN certificate. Original or certified copies of pay slips for the last 3 months. Latest letter from employer confirming terms and conditions of employment. Latest utility bill.

18. As a Be More account holder, can I get a loan more than KShs 300,000

Yes if you are employed at a company with a lending arrangement (scheme) with CBA or take up a personal secured loan.



19. Is there a credit facility for those who are not on full-time employment?

Yes. There is the option of taking up a personal secured loan or credit card. We accept cash deposits in Prosaver Savings & Fixed Deposit Account, Shares, Treasury Bills and Bonds, Unit Trust Funds (Money Market and Equity Funds) as security for personal secured loans and cash deposits in Fixed Deposit Account for personal secured credit cards.

Cash Deposits, Treasury Bills & Bonds, Money Market Funds	Borrow up to 90% of value
Shares & Equity Funds	Borrow up to 50% of current value
Minimum loan amount	KShs 50,000
Interest	Calculated on reducing balance basis
Loan tenor	Up to 72 months

20. How do I apply for the Be More 2.0 credit facilities?

Visit the Be More Lounge at www.cbagroup.com/bemore to access the application forms.

21. What action do I take if I lose my Be More Visa Classic Debit Card?

Please contact CBA Contact Centre via details below, for directions on next steps.

22. How can I contact CBA?

Twitter: @cba_group_

www.Facebook.com/bemoreaccount

Contact@cbagroup.com

www.cbagroup.com/bemore

Tel: +254 20 2884444

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