

Personal Banking Products - Key Facts Document:

This document sets out specific Key facts you need to know regarding CBA Personal Banking products. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

To the extent of any inconsistency between this Key fact document and our product specific Terms and Conditions, the General Terms and Conditions prevail.

PRODUCT	FEATURES	BENEFITS
Platinum Bundled Current Account	<p>For a monthly fee of KShs 2000/USD 30/ GBP 20/EUR 25 per month you access free,</p> <ul style="list-style-type: none"> • Cheque books • Standing orders • Bankers cheque (local currency) • Bankers drafts (Foreign currency) • Outgoing international transfers • Sweep facilities across current accounts • Inter account transfers • Monthly statements • ATM withdrawals on CBA owned ATM's 	<ul style="list-style-type: none"> • Same day clearing for CBA drawn cheques from any part of the country. • Access to your personal account at any of CBA branches countrywide. • Access to CBA, Kenswitch, Pesa Point and all Visa Branded ATMs worldwide. • Each account is assigned a Personal Relationship Officer.
Retail Bundled Current Account	<p>For a monthly fee of KShs. 800 you access free,</p> <ul style="list-style-type: none"> • Standing orders. • Free Cheque books. • Cash withdrawals at CBA owned ATM <ul style="list-style-type: none"> - Bankers Cheques • Sweep facilities across current accounts • Inter Account transfers • Monthly account statements • ATM withdrawals on CBA owned ATM's 	<ul style="list-style-type: none"> • Same day clearing for CBA drawn cheques from any part of the country. • Access to your personal account at any of CBA branches countrywide. • Access to CBA, Kenswitch, Pesa Point and all Visa Branded ATMs worldwide. • Each account is assigned a Personal Relationship Officer.
Current Account	<ul style="list-style-type: none"> • -Monthly ledger fees is charged based on monthly average 	<ul style="list-style-type: none"> • Unlimited access to funds through Debit Card, Cheque Book & Internet

(Pay As You Transact)	account balances as follows: <ul style="list-style-type: none"> • KShs. 0 – 50,000 = KShs. 600 • KShs. 50,001- 100,000= KShs 550 • KShs100, 000 and above = Free. • Free monthly statements • Free International Debit Card 	Banking <ul style="list-style-type: none"> • Free Incoming Funds transfers on all currencies • Free Internal Transfers • Each account is assigned a Personal Relationship Officer
Freedom Account	<ul style="list-style-type: none"> • Minimum opening & operating balance of KShs. 1,000. • Monthly charge of KShs. 200 • Ledger fees waived for accounts with average monthly balance of KShs. 30,000 and above. 	<ul style="list-style-type: none"> • Same day clearing for CBA drawn cheques from any part of the country. • Access to your personal account at any of CBA branches countrywide. • -Access to CBA, Kenswitch, Pesa Point and all Visa Branded ATMs worldwide. • Each account will be assigned a dedicated Relationship Officer.
Pros aver Savings Account	<ul style="list-style-type: none"> • Minimum opening and operating balance KShs 100,000 • No charges on account 	<ul style="list-style-type: none"> • Access to personal overdraft of up to 75% of savings account balance. • Interest paid on tiered balances meaning the more you save the higher the interest paid.
Nufaika Savings Account	<ul style="list-style-type: none"> • Minimum opening and operating balance - KShs. 3,000. • Interest paid semi annually. • Minimum interest earning balance - KShs. 30,000. • Cash withdrawals made over the counter at no cost. 	<ul style="list-style-type: none"> • Access to personal overdraft of up to 75% of savings account balance • Interest paid on tiered balances meaning the more you save the higher the interest paid.
Risks	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Interest rate payable on savings account products are subject to review depending on market forces • Additional regulations in the industry could lead to the Bank requesting for additional documentation. etc. 	
Documentation required	<ul style="list-style-type: none"> • Completed Account opening form • Copy of the National Identity Card • Copy of PIN Certificate if applicable • Letter from employer confirming terms & conditions of employment 	

	<p>(if applicable)</p> <ul style="list-style-type: none"> • Utility Bill or any other proof of residential address
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TERM & CALL DEPOSITS

Purpose	For customers that need to invest money for short periods of time and need guaranteed returns.
Minimum deposit amount	Minimum opening balance KShs 250,000, FCY- 50,000 units of currency
Tenor	Minimum term for Fixed deposit- 1 month Max term- 12 months Call- Can be liquidated any time at no fees
Early Liquidation fees	If the deposit is liquidated earlier than scheduled , the following fees are charged KShs. Less 2% interest rate offered FCY – Less 1% interest rate offered
Interest payment frequency	Fixed - Interest is paid at end of term. Call- Interest is paid on liquidation.
Risk	<ul style="list-style-type: none"> • The risk that the bank will be unable to meet its own commitments to make payments. • The risk of failing to meet the standards of performance or behaviour required or expected by stakeholders in commercial activities or the way in which business is conducted and mis-selling • The risk that the bank will incur direct or indirect loss due to an event or action causing the failure of technology, processes, infrastructure, personnel and other risks having operational impact.

PERSONAL UNSECURED LOANS

Loan purpose	To provide you with up to 100% finance to meet personal expenses such as purchase of household goods, holiday, travel, education or any other personal commitments.
Repayment Period	For amounts above KShs. 2M: 72 months For amounts below KShs.2 M: 60 months Loan repayments must be via salary check off.
Loan Amount	A minimum of KShs. 50,000 and a Maximum amount of KShs. 4,000,000 provided the total repayments do not exceed 50% of applicant's net salary for those earning KShs. 25,000 and above; 35% for those earning below KShs. 25,000 but above KShs. 10,000. The ultimate amount qualified for will be determined by the CBA.
Debt to income Ratio (DIR)	Your total monthly loan repayments including the loan you are requesting should not exceed 50% of your net pay
Drawdown	Upon approval of the application, funds will be disbursed to the customer's account via Electronic Funds Transfer (Facility fees and insurance premiums will be deducted from loan amount). A Banker's cheque may also be issued.
Interest rates	Interest rates are varied from time to time in line with changes in the money market. The Bank will give a 30 day notice before effecting any changes.
Facility fees	There will be a one off facility fee of 2% of loan amount with a minimum of KShs.2,500
Insurance	All borrowers shall be required to take a compulsory Credit Life Insurance cover for their loans from an insurance company approved by CBA. Insurance costs will be met by applicants and will be calculated on the Sum Assured at 0.021% p.a. of the loan amount. The premium for the entire loan duration will be collected upfront
Risks	<ul style="list-style-type: none"> • Interest rate charged on the product are subject to review depending on market forces • Charges indicated on the products are subject to review by the Bank • At any time during the tenor of the loan, CBA shall have the right to call for the full amount outstanding on the loan and shall take necessary action, including legal action to recover overdue repayments at your cost. • Additional regulations in the industry could lead to the Bank requesting for additional documents for existing and new facilities.
Documentation required	<ul style="list-style-type: none"> • Completed Personal loan application form • Copy of the National Identity Card • Copy of PIN Certificate • 3 months latest Payslips • 6 months Bank statements for Non-CBA customers • Letter from employer confirming terms & conditions of employment • Utility Bill or any other proof of residential address

MOTOR VEHICLE LOANS

Loan purpose	Purchase of new and used motor vehicles.
Age of Motor Vehicle	Up to a maximum of 7 years
Amount Financed	a) New/Showroom cars-90% bank financed; You will meet the 10% deposit.
	b) Used Cars – 80% bank financed; You will meet 20% deposit.
Minimum Loan Amount	a) New/Showroom cars – No minimum
	b) Used Cars – Minimum of KShs.300,000
Maximum Loan Amount	No maximum-Maximum amount is based on ability to service the loan and value of the car.
Repayment Period	a) Showroom Cars/New Cars – 5 years.
	b) Used Cars – 4 years.
Repayment Method	Repayment will be made on reducing balance method
Facility Fees	1% one off based on the loan amount
Security	Vehicle and Asset Finance Agreement, Deed of Assignment, Logbook in joint names and three signed in blank transfer form.
Debt to income Ratio (DIR)	Your total monthly loan repayments including the loan you are requesting should not exceed 50% of your net pay
Cost of insurance	Comprehensive Car insurance -5% of value of the vehicle paid annually. This can be arranged through CBA Insurance Agency.
Documentation requirements	<ul style="list-style-type: none"> • Duly completed CBA Motor loan application form • Copy of the National ID • Copy of KRA PIN Certificate • 3 months latest Payslips • Certified 6 months Bank statements • Copy of Utility Bill e.g. Electricity/ Water or lease agreement to confirm residential address. • Copy of sale agreement or proforma invoice • Valuation of the vehicle to be purchased from CBA approved valuers.
Legal charges	Nil
Insurance Premium Finance	CBA will finance the insurance premium (subject to a minimum of KShs. 25,000) at a flat rate of 9.057% repayable over 10 months.
Any other charges	<p>You will bear all other costs associated with the purchase and transfer of the motor vehicle. They include:</p> <ul style="list-style-type: none"> • Valuation fee - If valuation is done and insurance taken from Chartis - Kshs. 400.00 otherwise valuation to be done through AA using their rates.

	<ul style="list-style-type: none"> • Log book transfer fee of Kshs.500.00 • Stamp Duty on Asset Finance Document – Kshs. 410.00 • Registration costs at KRA dependent on cc of motor vehicle <table border="1"> <thead> <tr> <th><u>Rating Capacity</u></th> <th><u>Total Registration Costs</u></th> </tr> </thead> <tbody> <tr> <td>Not exceeding 1000 cc</td> <td>Kshs. 1,660</td> </tr> <tr> <td>1001 – 1200cc</td> <td>Kshs. 1,890</td> </tr> <tr> <td>1201 – 1500cc</td> <td>Kshs. 2,065</td> </tr> <tr> <td>1501 – 1700cc</td> <td>Kshs. 2,410</td> </tr> <tr> <td>1701 – 2000cc</td> <td>Kshs. 2,695</td> </tr> <tr> <td>2001 – 2500cc</td> <td>Kshs. 3,845</td> </tr> <tr> <td>2501 – 3000cc</td> <td>Kshs. 5,055</td> </tr> <tr> <td>3001 cc and above</td> <td>Kshs. 5,915</td> </tr> </tbody> </table>	<u>Rating Capacity</u>	<u>Total Registration Costs</u>	Not exceeding 1000 cc	Kshs. 1,660	1001 – 1200cc	Kshs. 1,890	1201 – 1500cc	Kshs. 2,065	1501 – 1700cc	Kshs. 2,410	1701 – 2000cc	Kshs. 2,695	2001 – 2500cc	Kshs. 3,845	2501 – 3000cc	Kshs. 5,055	3001 cc and above	Kshs. 5,915
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Response Time	48 hours approval but disbursement dependant on perfection of security documentation.																		
Additional requirements after loan approval	<ul style="list-style-type: none"> • Original Invoice in the name of Commercial Bank of Africa Ltd for the account of borrower. • Original Log Book and Transfer form 'C' signed by registered owner & borrower. • Copy of ID & PIN for Registered owner • Payment confirmation of facility and transfer Fees. • Confirmation that the vehicle is comprehensively insured with a company acceptable to the bank and with the Bank's interest duly noted in the policy. Insurance Confirmation Form will be provided. • Copy of Insurance Cover Note. • Copy of Certificate of tracking device with the Bank's interest duly noted from Car Track LTD, Flex communications Ltd, or G4S Kenya Ltd. • Three Blank KRA Transfer forms 'C' signed by Borrower • Delivery Note signed by Borrower confirming vehicle is in his/her possession 																		

Risks	<ul style="list-style-type: none"> • Interest rate charged on the product are subject to review depending on market forces • CBA shall have the right to call for the full amount outstanding on the loan and shall take necessary action, including legal action to reposes the vehicle or other means to recover overdue repayments at your cost. • Charges indicated on the products are subject to review by the Bank • Additional regulations in the industry could lead to the Bank requesting for additional documents for existing and new facilities
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PERSONAL CREDIT CARDS

FEATURES	PERSONAL CLASSIC	PERSONAL GOLD
	KSHS & USD	KSHS & USD
Joining Fees	Waived	Waived
Annual Subscription	KShs. 3,000 USD 60	KShs. 5,000 USD 100
Limit	KShs. 30,000 – 299,000 USD 1250 - USD 3000	KShs. 300,000 and above USD 3,000 and above
Interest charged on unpaid balance	3.5% per month	3.5% per month
Late Payment	10% on minimum payment due	10% on minimum payment due
Excess fee	5% of amount in excess USD 35 or 5% of amount in excess whichever is higher	5% of amount in excess USD 35 or 5% of amount in excess whichever is higher
Cash withdrawal fee	6% of withdrawn amount	6% of withdrawn amount

BENEFITS ACCRUING FROM USE OF THE CBA CREDIT CARDS

Easy Management	<ul style="list-style-type: none"> • Monthly statements sent via email. • Balance enquiry done through SMS. Cardholders are able to check their credit card balance anytime by sending an SMS to a designated mobile number 0714444888; Bal last 4 digits of your card number. • Payment date reminder: The bank sends an SMS or email. This is sent 5 days before due date. • Balance notification (threshold warning): An e-mail notification is sent out
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	once the cardholder utilizes 75% of their card limit.	
Up to 50 days interest free period.		
Choice of two payment options	Payment in full or 20% outstanding balance via auto pay, cash, cheque, Electronic Funds Transfer or Internet Banking	
Free Buyers protection	Cover for purchases made with credit card (valid for 30 days after purchase)	
Free Travel insurance	Cover up to KShs 1 Million for Gold Card holders who purchase their tickets using the gold card.	
Access to 1st Class Duty Free Lounge at JKIA	This applies to Gold Card Holders only	
Savings	Substantial savings on foreign exchange charges (USD Card Holders)	
documentation	Personal Cards	<ul style="list-style-type: none"> • Copy of PIN certificate • Utility Bill • One passport photo • Six Months Certified Bank statement (Non CBA customers). For USD cards, one must have a dollar account with CBA. • Three Months salary slips • Copy of ID or Passport
Risks	<ul style="list-style-type: none"> • Interest rate charged on the product are subject to review depending on market forces • Charges indicated on the products are subject to review by the Bank • CBA shall have the right to call for the full amount outstanding on the card and shall take necessary action, including legal action or other means to recover overdue repayments at your cost • Additional regulations in the industry could lead to the Bank requesting for additional documents for existing and new facilities 	

MORTGAGES

Loan purpose	<ul style="list-style-type: none"> a) Purchase of complete residential houses b) Mortgage transfer from another bank or Financial institution c) Borrowing against already existing own property or Mortgage (Equity release & Top up)
Loan tenor	Maximum 25 years subject to retirement age.

Loan amount	A Minimum of KShs.1, 000,000. Maximum amount depends on borrower's ability to repay.
Interest rates	Variable as advised by the bank from time to time.
Facility fee	1%, subject to a minimum of KShs.10,000
Insurance	<ol style="list-style-type: none"> 1) Mortgage Protection insurance cover arranged by CBA Insurance Agency at 0.5% p.a. based on the outstanding loan amount 2) Domestic package insurance - Annual insurance against fire, other perils and mortgage protection cover. Arranged by the CBA insurance Agency at a discounted rate of 0.125% p.a. paid annually based on the value of the property <p>The monthly premium is calculated based on factors such as loan amount, loan term, value of property, age and medical examinations. Loan amounts of up to KShs.15M are exempted from medical examinations.</p>
Other costs to be met by the borrower	<ol style="list-style-type: none"> 1) Legal Costs and Stamp duty 2) Valuation fees and other incidental costs that can arise with purchase and/ or transfer of property.
Security	A first legal charge in favour of CBA over the property being purchased held for the duration of the loan to be done by Advocates approved by the Bank.
Documentation required	<ul style="list-style-type: none"> • Completed Home Loan application form • Copy of the National Identity Card • Copy of PIN Certificate • 6 months latest Payslips • 12 months Bank statements for Non-CBA customers • Letter from employer confirming terms & conditions of employment • Utility Bill or any other proof of residential address • Duly signed sale agreement • Certified copy of title document for the property being purchased • Valuation report done by a Valuer approved by the bank • 2 passport size colour photographs
Risks	<ul style="list-style-type: none"> • Interest rate charged on the product are subject to review depending on market forces • Charges indicated on the product are subject to review by the Bank • At any time during the tenor of the loan, CBA shall have the right to call for the full amount outstanding on the loan and shall take necessary action, including legal action to reposes the property or other means to recover overdue repayments • Additional regulations in the industry could lead to the Bank requesting for additional documents for existing and new facilities

MOBILE BANKING

Services accessed on CBA mobile	<ul style="list-style-type: none"> • Balance inquiry. • View mini-statement. • Funds transfer to M-pesa, between your CBA accounts, to any other CBA accounts, to other local Banks. • Credit card information i.e. available balance, amount due for payment, payment date. • Customer service requests i.e. adhoc statements, Banker's cheques, new PIN • Airtime purchase. • Information services e.g. Branch locations, ATM locations, Foreign exchange rates, contact details.
How to register for the service	Visit any of our branches and fill in the Electronic Banking Form available at our customer service desks. You can also download the application forms on our website www.cbagroup.com and drop them off at a CBA branch nearest to you once you complete.
Accessing the service	Once registered you will receive a confirmation SMS containing your PIN and an additional 3 messages that contain the links to download the CBA mobile banking application depending on your phone make and model.
The 3 links for the 3 operating systems currently supported	<ul style="list-style-type: none"> • Java (all Nokia, Samsung, LG ETC). • Android(phones with Android software e.g. new generation Samsung handsets) • Blackberry for all BlackBerry phones.
Accessing with phones not internet Enabled.	Dial *654# currently on Safaricom and Airtel lines only.
Benefits	Mobile banking is fast, easy and secure way of accessing your bank 24 hours a day, 7 days a week from wherever you are. It allows you to carry out menu driven transactions without having to visit the bank physically, allowing you to bank anytime, anywhere.
Charges	No charges to register. however once registered, normal charges are levied on your transaction e.g. EFT's KShs.75 N/B: normal mobile network operator charges will apply for internet services where using the CBA mobile application.
Incase you forget your PIN	Please call our Customer Contact Centre on +254 711 056 444 to request for a new PIN. your PIN will be sent to via SMS and you have the option of changing your PIN once you log in.
Will you be able to access all your accounts?	You can access all your accounts apart from your loan accounts. Funds transfer services however, are currently only accessible for the Kenya shilling current accounts.
How it works	Visit the www.cbagroup.com for more information on how to use the features

	available.
risk	<ul style="list-style-type: none"> • Charges indicated on the product are subject to review by the Bank • Inability to access the service when system interfaces are down • Loss of funds in instances where the customer's PIN number is compromised

INTERNET BANKING.

Services accessed on CBA internet banking

Customer information	<ul style="list-style-type: none"> • Account balances. • Account details. • Transaction history. • Loan details. • Deposit details. • Download statements in pdf, csv and xml formats. • Print statement and transaction advices
Payments	<ul style="list-style-type: none"> • To your own CBA accounts. • To your other CBA accounts. • To other local Banks. • To mobile Money Accounts e.g. M-Pesa • To International banks. • Maintain a register of regular beneficiaries • Urgent payments(RTGS)
Standing orders	<ul style="list-style-type: none"> • Initiate and amend
Sweeps	<ul style="list-style-type: none"> • Initiate and amend
Card services	<ul style="list-style-type: none"> • Access card transaction details. • Request to change your billing dates. • Pay your card account. • New card request.
Customer service	<p>You can request for any of the services listed below</p> <ul style="list-style-type: none"> • Cheque book • Bankers cheque • Stop payment. • New account request. • Loan request • Deposit initiation

	<ul style="list-style-type: none"> • Statement request
Alert services	Subscribe to the Alert services, which will allow you to be notified of any activity in your accounts via email or sms
Messages	Send to and receive messages from the Bank
Customer information	<ul style="list-style-type: none"> • View up to date foreign exchange and deposit rates. • Download application forms and/or access any other relevant bank information
Documentation	
Risk	<ul style="list-style-type: none"> • Inability to access the service when system interfaces are down • Use of the service is impacted by lack of internet access and or availability • Charges indicated on the product are subject to review by the Bank • Financial loss where the users password is compromised

BANCASSURANCE SERVICES

Investments

Product	Features	Benefits
Money market fund	<ul style="list-style-type: none"> • Minimum Investment amount is KShs. 100,000. • Minimum Top up amount is KShs. 20,000. • Returns to invested funds is in form of interest; The pooled funds are invested in a range of debt securities, fixed deposit instruments and near cash holdings in the Kenyan market. • The investor can top up or liquidate (partially or wholly) at any time. For liquidations, the entire process takes up to 5 working days to be effected. The Investor is allowed one free liquidation in a month. Subsequent liquidations within the month are charged a frequency withdrawal fee of KShs. 800.00. • The rate of return is not guaranteed, but changes depending on the performance of the underlying basket of instruments. • No joining fee • Service of 2% per annum. 	<ul style="list-style-type: none"> • Suitable for an investor with low risk appetite. • The principal amount invested by the customer is guaranteed. • No minimum or maximum investment period. • The investor can top up or liquidate at any time. • The fund has no entry or exit charges. • There is no minimum or maximum investment period. • The rate of return is quoted daily in the local newspapers & CBA website and is net of all charges and tax • Pooled resources and diversified portfolio. • Professional managed by a registered fund manager. • Secure: They are controlled by the Collective Investment Schemes Regulations and the Capital Markets Act

		<ul style="list-style-type: none"> • Convenient: They are easy to buy and sell at any time, with option to switch from an Equity Fund to a Money Market Fund or vice versa
Equity fund	<ul style="list-style-type: none"> • Returns consisting of dividend and capital appreciation. • Option of reinvested into the fund to maximise investments returns through compounded growth. • Returns are distributed twice a year in June and December. • Joining Fee of 5% of the investment amount. • Service fee of 2% p. a. • The minimum investment for each of our unit Trusts Funds is KShs 100,000. • The minimum additional investment amount is KShs 20,000. • Prices are quoted in the local dailies & CBA website and are net of all charges and tax. 	<ul style="list-style-type: none"> • Pooled resources and diversified portfolio. • Professional managed by a registered fund manager. • Secure: They are controlled by the Collective Investment Schemes Regulations and the Capital Markets Act • Convenient: They are easy to buy and sell at any time, with option to switch from an Equity Fund to a Money Market Fund or vice versa. • Flexible: There is no fixed investment period • Fund is suitable for investor with a medium to high risk appetite. • No minimum or maximum investment period.
Documentation	<ul style="list-style-type: none"> • Duly completed risk assessment form and application form. • Photocopy of Kenyan ID/Valid Passport for all the signatories. • Cheque or Bank transfer confirmation of the investment amount. • Certified copy of a recent bank statement, photocopy of ATM Card or cancelled cheque as proof of bank details 	

Insurance

Product	Features	Benefits
Health insurance	<ul style="list-style-type: none"> • Designed to provide inpatient and outpatient medical insurance coverage, to members and/or their families in the event of an accident or illness. The cover enables the members to receive medical treatment in case of accident or illness at appointed medical providers on credit basis. • The cover is available for members up to 74 years of age. 	<ul style="list-style-type: none"> ▪ Provides supplementary benefits within the main covers which includes Pre-existing conditions, Chronic conditions, HIV/AIDS, Maternity, Dental covers & Inpatient Ophthalmology (eye disease) ▪ Enables valid members to obtain quality healthcare from private providers ▪ Offers wide scope of coverage ▪ 24 hour access to medical treatment ▪ No cash deposit or security required on

	<ul style="list-style-type: none"> • Access to a nation-wide network of service providers who are selected on quality service and merit. • Premium payments cash or by M-pesa or by instalment through CBA Insurance Premium Financing. • Pays for medical expenses incurred for hospitalization or Out Patient treatment. 	<p>admission</p> <ul style="list-style-type: none"> ▪ Full bill paid by insurance company with no contribution by the customer ▪ Private bed occupancy provided
Education policy		<ul style="list-style-type: none"> • Guaranteed cash bonuses • Death benefit (accident or illness) • Disability benefit (accident or illness) • Tax Benefit (15% of the premiums paid) • Maturity Benefit • Child hospitalization rider • Funeral expense rider • Family income benefit
Motor insurance cover	<ul style="list-style-type: none"> • Own damage cover • Fire risk cover • Theft cover • Third party liabilities cover • Windscreen and radio cassette or CD player cover 	<ul style="list-style-type: none"> • Extended comprehensive cover across Kenya, Uganda and Tanzania • Replacement vehicle(while vehicle is undergoing repairs after accidental damage)
Home owners insurance	<ul style="list-style-type: none"> • Gives you comprehensive protection for your house, out buildings, structures and improvements on the property as well as your contents. 	<p>The insurance provides cover against physical loss and or damage arising from an insured event such as:</p> <ul style="list-style-type: none"> • Fire • Lightning, earthquake, storm, tempest, floods. • Theft or attempted theft • Cost of alternative accommodation • Loss of Rental income • Accidental damage of fixed glass or sanitary ware • It also provides cover for your domestic employees.

Travel insurance	<ul style="list-style-type: none"> • From a sudden illness to a lost suitcase or a delayed flight, this cover will allow you to enjoy your holiday or business trip with peace of mind knowing that you are covered against the unforeseen and the inconvenient, no matter what that may be. 	<ul style="list-style-type: none"> • Personal accident cover • Emergency medical and related expenses • Cash advances/consular referral/transmission of urgent messages • Loss/damage of baggage/personal effects • Cancellation and curtailment • Personal liability • Hijack of public conveyance
Personal accident insurance	<ul style="list-style-type: none"> • The cover provides you with security and peace of mind to go on with your everyday life. It provides cover against accidental Death and Injury. Accidental death benefit 	<ul style="list-style-type: none"> • Accidental permanent total disablement • Hospital cash • Accidental temporary total disablement • Accidental medical expenses • Artificial appliances • Funeral expense
Credit protection insurance	<ul style="list-style-type: none"> • Designed to ensure that in the event of death, permanent disablement or are diagnosed with a terminal illness the outstanding loan balance is paid off thus giving you financial security. 	<ul style="list-style-type: none"> • Death benefit • Permanent total disablement benefit • Critical illness cover
Documentation	<ul style="list-style-type: none"> • Completed application form • Copy of motor vehicle log book(in the case of motor insurance) • Copy of driving license(in the case of motor insurance) • Premium Payment 	

CBA COMPLAINTS RESOLUTION

Our complaints commitment

CBA is a financial services company which is moving towards an offering that is more aligned to our customers' lifestyles. Our aim is for you to be delighted with our services wherever you come into contact with our business.

At CBA, the promise made to our customers is to consistently deliver high standards of service; from reliable financial services to friendly, efficient staff, understanding that without satisfied customers our business cannot grow.

There may be times however when our high standards are not met. If you are not happy with our services in any way, your comments and feedback are welcome. We want to resolve any problems you might have experienced as promptly and effectively as possible and your feedback is invaluable in helping us improve our services for the future.

CBA aims to resolve all complaints to your satisfaction, quickly and effectively, without the need for the involvement of third parties.

Let us know

The quickest way for your complaint to be addressed is to contact us by telephone or by sending us an email.

Our Contact Center Team

Our Contact Center team is easily contactable and has been specially trained to deal with your comments and complaints.

There are several ways to contact them:

Telephone: +254 20 2884444
Mobile: +254 711 056444 or +254 732 156444
Fax: +254 20 2734616

Opening hours:

Our Contact Centre is operational 24 hours, 7 days a week

Email: contact@cbaigroup.com

Post: Commercial Bank of Africa Limited,
Mara and Ragati Roads, Upper Hill,
P.O. Box 30437-00100,
Nairobi, Kenya

Our website: www.cbaigroup.com

Follow us on Facebook: www.facebook.com/timeformore

Follow us on Twitter: [@CBA_Group](https://twitter.com/CBA_Group)

The contact details for the Contact Centre team can be found on our website and you can email us directly.

How soon can you expect a response?

We will do our best to resolve your complaint immediately and with the minimum of inconvenience to you. If we are unable to resolve your complaint by the following day, you will receive:

- A written acknowledgement of your complaint.
- The name and contact details of the staff member dealing with it.

Some complex complaints may take a longer time to resolve. However, even in such cases, in addition to a written acknowledgement you will be informed about the status of your complaint within 10 working days, and we will provide regular updates on the outcome of our investigations and proposed actions.

Escalation of your complaints

If, for whatever reason, you are not satisfied with the response you receive from the above access channels or if you do not hear from us within 10 working days, you can escalate your complaint to:

Head of Customer Experience
Commercial Bank of Africa Limited
Mara and Ragati Roads, Upper Hill,
P.O Box 30437-00100
Nairobi

You will receive a response within 5 working days of receipt of your complaint