



SME Bizna Loan Fact Sheet

This Product Fact Sheet provides you with key information about this product/service. The document should be read in conjunction with the Terms and Conditions of the Product and the Bank's Tariff Guide which is available in our branches.

Should there be any aspect of information contained in this document that is not clear to you, please refer to the Business Banker or your Relationship Manager for more information.

Product Summary

SME Bizna loan is designed with the needs of small business people in mind to supply them with a short-term financing facility for working capital needs.

Features

- Maximum tenure of up to 24 months
- Maximum loan amount Kes 3 million
- Pricing - Prime Rate + Margin
- Access to credit life, fire and burglary insurance

Benefits

- No guarantors required
- Flexible financing terms of up to 24 months
- Competitive interest rates
- Top-ups available after 6 months satisfactory repayments

Requirements

- Duly prepared business financial statements for at least 12 months
- Certified 12-month bank statements
- Business Licences
- Minimum of 3 years trading history within local markets to support loan amounts

Fees and Charges

- Facility Fees – 2.5%
- Pricing - Prime Rate + Margin

For a complete list of our fees and charges, please refer to our Tariff Guide which is available in our branches.



Complaints Procedure

Should you have any complaint related to this product or any other product or service offered by Stanbic Bank, we welcome you to lodge your complaint in line with our Complaints Procedure. A copy of this procedure is available on our www.stanbicbank.co.ke or alternatively you can visit your nearest branch.

Customer Sign-Off

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

For more information or queries, contact us at:

Customer Care Centre (CCC)

Tel: +254 (20) 3268 449

Mobile: 0711 068 449 / 0732 113 449

Email: customercare@stanbic.com

Website: www.stanbicbank.co.ke