



Unsecured Personal Loans 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 Customer Consultant or your Relationship Manager for more information.

Product Summary

At Stanbic Bank we know you have aspirations but sometimes you need a little help to get ahead. Our personal unsecured loans are flexible giving you the choice to pick out the product that suits your needs. Product features include;

Features

- No minimum operating balance
- Minimum loan amount of Kes. 100,000
- Maximum loan amount of Kes. 3,000,000*
- Maximum loan tenure of up to 48 months*
 - *Maximum loan amount is subject to terms and conditions and meeting eligibility criteria set out by the Bank.
- You can top up your loan after 6 months of repaying your loan
- Embedded credit life insurance for all loans
- Approval with 48 hours of receipt of all documents

Eligibility Criteria

- A customer accessing this product is required to meet the Stanbic Bank's "Know Your Customer (KYC)" standards and provide the requisite documentation. For a complete list of the KYC documentation, please refer to the Customer Consultant or your Relationship Manager
- Your latest payslip
- Letter from the employer confirming employment terms
- 6 months bank statements*

Accessing this Product

- Complete the loan application form and sign the terms and conditions
- Provide the KYC documentation required
- Provide all documentation listed above
- Present this to the Customer Consultant or your Relationship Manager
- We shall then get back to you with feedback of fate of your application

Fees and Charges

- Minimum opening balance as indicated above
- Minimum monthly service fee applicable as indicated above
- Variable or Part fixed interest rate*
- Facility fee of 2.5% of loan amount
- Loan Insurance

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

* Terms and Conditions apply



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 log your complaint in line with our Complaints Procedure. A copy of this procedure is available on our website - 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 888 / +254 (20) 3268 999

Mobile: 0711 068 888 or 0732 113 888

Email: customercare@stanbic.com

Website: www.stanbicbank.co.ke