

KEY FACTS DOCUMENT

PERSONAL & BUSINESS ACCOUNTS

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Account	Key Features	Opening Balance (Kes)	Operating Balance (Kes)	Cheque book	Digital Channel Access	Requirements
Personal Current Bundled Account		2000	500	Yes	Yes	Original National ID or valid Passport and photocopy & Any amount of cash
Fuzu Premier Account	1. Dedicated counters and relationship managers 2. Availability of investment platforms				Yes	Original National ID or valid Passport and photocopy & Any amount of cash
Salary Account	1. Access to salary advance of 50% of your net salary	100	Nil			1. Filled application form 2. Original National ID or a valid passport and photocopy 3. Any amount of cash 4. Customer ID photo taken at branch 5. Introduction documents
Mwananchi Account	1. Access to various loan facilities				Yes	1. Original National ID or a valid passport and photocopy 2. Any amount of cash 3. Passport photo

Scholar Account	<ol style="list-style-type: none"> 1. Debit card available 2. No account maintenance fees 3. Free bankers cheque for fees payments 4. Free cash deposits 	200	200		Yes	<ol style="list-style-type: none"> 1. Passport size photo (taken at the branch) 2. Original National ID or valid passport and a copy 3. Admission letter / college ID / introduction letter 4. Opening & minimum balance of 200/=
Tujenge Account	<ol style="list-style-type: none"> 1. Interest earning balance is KES 20,000 2. 4 free withdrawals per year 3. Minimum interest earning balance, kes 10,000/ USD 150 	200	400			<ol style="list-style-type: none"> 1. Photocopy of National ID or valid passport 2. Any amount of cash to open the account 3. A free passport size photo will be taken at your preferred branch
Mdosi Junior Account	<ol style="list-style-type: none"> 1. Operated by a parent or a guardian 2. Loans of up to 90% of the amount in the Mdosi Junior Account. 3. Minimum Interest Earning Balance, Kes 500; USD 100 4. 3 free withdrawals; Kes 200 per extra withdrawal 	200	1000			

<p>Call & Fixed Deposit Accounts</p>	<ol style="list-style-type: none"> 1. Flexible terms of 1, 3, 6, 9 and 12 months 2. Fast access to loans of up to 90% of the deposit amount 3. Lower interest rate on loans secured by the deposit. 				<ol style="list-style-type: none"> 1. Minimum deposit amount of KES 30,000.
<p>Chama Account</p>	<ol style="list-style-type: none"> 1. Access to Chama Loans up to 10 times the group savings. Attractive interest rates offered 2. Free internal standing order from the Chama Account into a preferred account. 3. Access to free chama workshops. 4. Minimum interest Earning balance, Kes 50,000 	<p>2000</p>	<p>2000</p>		<ol style="list-style-type: none"> 1. Valid registration certificate and a copy of the same. 2. PIN Certificate of the CBO/SHG 3. Original and copies of IDs and PIN certificates for all signatories. 4. Minutes or extract of the meeting where a resolution was passed to open an account with FAMILY BANK duly certified by the District Social Development Officer D.S.D.O. 5. Account signatories and mandate duly certified by the District Social Development Officer D.S.D.O. 6. Letter of introduction to open the account from D.S.D.O or the relevant ministry. 7. Original and copy of the constitution with original list of all bonafide

					group/Association members having assented to the By-laws. (ID numbers and Signatures to be appended on the list) and certified by the District Social Development Officer.
Business Current Account Bundle	<ol style="list-style-type: none"> 1. Maintained by registered businesses or organizations 2. Access to lipa na Family 3. No notice is required to withdraw large amounts or make frequent withdrawals 	5000			<ol style="list-style-type: none"> 1. Original & copy of; Business registration certificate, ID(s) or valid passport of the applicants, KRA PIN certificates for all partners/directors and company. 2. Minimum operating balance of Kes 5,000 for registered businesses. 3. Account opening references form filled by Family Bank account holder or latest 3 months certified statements for accounts held in other banks

Jenga Bizna Account	1. Interest paid on balances of Kes. 20,000/- and above	100	Nil		<ol style="list-style-type: none"> 1. Any amount of money to open the account 2. Applicant's National ID/Passport or business registration certificate 3. KYC documents
Church Account	<ol style="list-style-type: none"> 1. Loan facilities for church projects 2. Mortgage facilities 3. Collection of tithes, offering payments & donations through M-KANISA 4. Sponsorships and training opportunities available 				<ol style="list-style-type: none"> 1. Constitution of the church – original and copy 2. Registration certificate & copy 3. Minutes of resolution by the leadership to open the account at Family Bank 4. Original & copy of the signatory IDs. 5. A free passport sized photo will be taken at the branch.
NGO Miradi Account	<ol style="list-style-type: none"> 1. Access to agency banking 2. Dedicated relationship and treasury managers. 3. Nil charges on cheque books, interim statements and incoming telegraphic transfers 				<ol style="list-style-type: none"> 1. Registration Certificate original and copy 2. Letter from the NGO Coordinator/registrar of societies listing the names of the official/signatories and the signing mandates. 3. Constitution/by-laws/Charter or Memorandum and Articles of Association. 4. Tax/PIN Certificate of the NGO/Club/Association and Exemption Certificate where applicable. 5. Resolution to open the account signed off by at least

				<p>two officials/directors. 6. ID/valid Passport original and copies for all signatories.</p>
<p>Chama Investment Account</p>	<ol style="list-style-type: none"> 1. Chama members are eligible to join Family Bank Business Club. 2. Free internal standing order to the Chama Account. 3. Assignment of a dedicated Relationship manager. 			<p>Groups Registered with Social Services (Self Help Groups) -Group's certificate of registration, Group constitution, National ID cards/Passports & PIN Certificates of the office bearers & Confirmed and duly signed minutes for the meeting where a resolution to open an account with Family Bank was passed</p> <p>Groups Registered as a Limited Company- Group's incorporation certificate, Memorandum & Articles of Association / CR1, CR2 & CR12, Directors' Resolution to open an account with Family Bank, Copy of ID/Passport & PIN certificate for the directors, Company's PIN certificate</p> <p>Unregistered Groups- Copy of ID/Passport & PIN certificate</p>

					<p>for the signatories, Confirmed and duly signed minutes for the meeting where a resolution to open an account with Family Bank was passed</p>
<p>Call & Fixed Deposit Accounts</p>	<ol style="list-style-type: none"> 1. Flexible terms of 1, 3, 6, 9 and 12 months 2. Fast access to loans of up to 90% of the deposit amount 3. Lower interest rate on loans secured by the deposit. 				<p>Minimum deposit amount of KES 30,000</p>