

FAMILY BANK LIMITED

PUBLIC NOTICE

Implementation of the Revised Risk-Based Credit Pricing Model as per Central Bank Guidelines

Following the Revised Risk-Based Credit Pricing Model (RBCPM) framework issued by the Central Bank of Kenya (CBK), Family Bank wishes to inform customers and the public that we will make the following changes to our loan facilities in line with the revised framework:

New Loan Facilities: All new Kenya Shilling variable-rate loans processed from 1st December 2025 will be priced under the new model which comprises of the common reference rate which will be the Central Bank Rate (CBR) as published by the regulator from time to time plus a Premium (K). The Premium (K) will be comprised of customer-specific risk profile and other components as per the CBK Guidelines.

Existing Loan Facilities: All existing Kenya Shilling variable-rate loans (offer letters issued before 1st December 2025) will continue under the current terms and conditions. These facilities will be transitioned to the revised framework by 28th February 2026, in line with the CBK guidelines.

All applicable fees, charges and total cost of credit will be fully disclosed to the customers in line with CBK guidelines.

Family Bank remains committed to supporting businesses and individuals achieve sustainable growth. As your Preferred Bank for Biashara we remain transparent and responsible in our lending.

For any clarifications or enquiries visit your nearest Family Bank Branch or call our Contact Centre on **+254 703 095 445/ +254 703 095 000**.

Terms and Conditions Apply
Family Bank is regulated by the Central Bank of Kenya.



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