

FAMILY BANK LIMITED

PUBLIC NOTICE

Revision of Reference Rate for Kenya Shillings Variable-Rate Loans

Following the adjustment of the Central Bank Rate (CBR) to 9.0% by the Monetary Policy Committee on 9th December 2025, and in line with the Bank's revised Risk-Based Credit Pricing Model (RBCPM), interest rates for Kenya Shilling-denominated variable rate loans will be revised as follows:

New Loan Facilities: All new Kenya Shilling variable-rate loans processed from 11th December 2025 will be priced using the revised CBR of 9.0%, plus a premium (K).

Existing Loans: The reference rate for all variable-rate Kenya Shilling loans issued on or after 1st December 2025 will be updated to the new reference rate with immediate effect.

Kenya Shilling variable-rate loans issued before 1st December 2025 will continue under their current terms and will transition to the new pricing model by 28th February 2026, as mandated by the Central Bank of Kenya.

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.

