

# Product Guide Book



**DTB**

DIAMOND  
TRUST  
BANK

# DTB ACCOUNTS

DTB offers a range of personal and business accounts that offer quick access to funds and are also designed for clients who would like to save for the future. Customers are able to manage their accounts easily through our mobile and internet banking platforms. Accounts offered include:

## DTB Classic Account

### Target Market

*Individuals, Partnerships, Sole proprietors and Corporate entities*

The DTB current account is a transactional account with a flexible pay as you go price structure. Clients are only charged when they transact.

### Benefits

- No minimum account balance
- Free e-statements
- Access to a debit card that can be used for ATM, POS and online transactions
- Access to road emergency ambulance service

### Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	N/A
Channels/Account & Information Access	Debit card Cheque book Mobile banking Internet banking E-statements

### Charges

Debit Card	Mastercard Gold - Kshs. 500 Card Replacement - Kshs. 600
Withdrawal Fees	DTB ATMs - Kshs. 30 Interswitch and Kentswitch ATMs - Kshs. 70 Other Bank ATMs - Kshs. 200
Ledger Fee <i>(per transaction)</i>	Kshs. 30
Cash Handling Fee	0.25% <i>(over Kshs. 1 million)</i>
Cheque Book:	As per Tariff

**Note:** All charges are subject to applicable Tax





# DTB Elite Account

## Target Market

Affluent Customer

This is an individual current account designed for affluent customers and offer value adds like insurance, pre-approved credit card limits, access to free chequebooks among others.

## Benefits

- Free road emergency ambulance service\*\*
- Personal accident cover of Kshs. 100,000

\*\* Terms and Conditions apply

## Product Features:

Currency	Kenya Shillings
Credit card	Card limit of upto Kshs.100,000*
Minimum Balance	Kshs.5,000
Debit card	One free Platinum Card
Personal Accident Cover	Death – Kshs. 100,000 Permanent Disability – Kshs. 100,000 Medical Expenses – Kshs. 50,000
Channels/Account & Information access	• Mobile banking • Internet banking • E-statements
Monthly Fee	Kshs. 750
Cheque Book:	One free 25 leaf chequebook

\* Subject to the bank credit appraisal terms and conditions

# DTB Titan Account

## Target Market

### High Net worth Customers

This is an individual current account designed for high-net-worth customers and offer value adds like insurance, pre-approved credit card limits, access to free chequebooks among others.

## Benefits

- Free road and air emergency ambulance service \*\*
- Personal accident cover of Kshs. 300,000

*\*\* Terms and Conditions apply*

## Product Features:

Currency	Kenya Shillings
Minimum balance	KES.50,000
Monthly Fee	KES.2,000
Debit card	One free Platinum Card
Personal Accident Cover	Death – Kshs. 300,000 Permanent Disability – Kshs. 300,000 Medical Expenses – Kshs. 100,000
Channels/Account & Information access	<ul style="list-style-type: none"><li>• Mobile banking</li><li>• Internet banking</li><li>• E-statements</li></ul>
Credit card	Credit card limit of up to Ksh.300,000*
Cheque Book	Two free 25 leaf chequebook

*\* Subject to the bank credit appraisal terms and conditions*



# DTB Foreign Currency Current Accounts

## Target Market

*Individuals, Sole proprietors, Partnerships and Corporate entities*

These are a group of accounts aimed at attracting foreign currency deposits. The accounts have no transaction fees, monthly fees nor a debit card.

## Benefits

- No ledger fees
- Free e-statements
- Interest is calculated and credited monthly (USD)
- Access to internet banking

## Product Features:

Currency	US Dollars (USD), Euro (EUR), Great Britain Pounds (GBP)United Arab Emirates Dirham (AED), Australian Dollar (AUD), Burundian Franc (BIF), Indian Rupee (INR), Japanese Yen (JPY), Ugandan Shilling (UGX), South African Rand (ZAR), Swiss Franc (CHF), Canadian Dollar (CAD), Renminbi (CNY)
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	Attractive interest rates on balances over USD - 5,000
Channels/Account & Information Access	Cheque book Internet banking E-statements

## Charges

Cash Handling Fee	0.5% <i>(over GBP/EURO/USD/AED/ AUD/ BIF/ CNY/ INR/ JPY/ ZAR/ CNY 5,000 or equivalent)</i>
Ledger Fee <i>(per transaction)</i>	Nil
Cheque Book:	As per Tariff

**Note:** All charges are subject to applicable Tax





# DTB Salary Account

## Target Market

### Salaried Employees

The DTB Salary is a transactional account for salaried individuals. Customers can opt to have a debit card for this account and salary processing for corporate client is carried out through the internet banking platform.

### Benefits

- No minimum account balance
- No ledger fees
- Access to a debit card that can be used for ATM and POS transactions
- Free e-statements
- Access to internet and mobile banking

### Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	N/A
Channels/Account & Information Access	Debit card Mobile banking Internet banking E-statements

### Charges

Debit Card	Mastercard Gold - Kshs. 500 Card Replacement - Kshs. 600
Withdrawal Fees	DTB ATMs - Kshs. 30 Interswitch and Kentswitch ATMs - Kshs. 70 Other Bank ATMs - Kshs. 200
Cash Handling Fee	0.25% (over Kshs. 1 million)
Ledger Fee (per transaction)	Nil

**Note:** All charges are subject to applicable Tax





## DTB Savings Account

### Target Market

*Individual customers*

The DTB Savings account is an account designed for individuals who would like to save for the future. Interest on the account is credited half yearly. The account comes with a debit card but has no cheque book facility.

### Benefits

- No ledger fees
- Free e-statements
- Interest is calculated and credited half yearly

### Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	Attractive interest rate on balances above Kshs. 1,000
Channels/Account & Information Access	Internet banking E-statements Mobile Banking

### Charges

Debit Card	Mastercard Gold - Kshs. 500 Card Replacement - Kshs. 600
Withdrawal Fees	DTB ATMs - Kshs. 30 Interswitch and Kentswitch ATMs - Kshs. 70 Other Bank ATMs - Kshs. 200 Over the counter - Kshs. 30
Cash Handling Fee	Nil

**Note:** All charges are subject to applicable Tax

# DTB Prime Dollar, Euro and Sterling Savings Accounts

## Target Market

*Individual customers*

These accounts are best suited for accumulating savings in foreign currency deposits. The applicable foreign currencies are indicated in the product features section below.

## Benefits

- No ledger fees
- No account maintenance fee
- Free e-statements

## Product Features:

Currency	US Dollars (USD), Euro (EUR) and Great Britain Pounds (GBP)
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	Attractive interest rates on balances over USD - 1,000
Channels/Account & Information Access	Internet banking E-statements

## Charges

Deposit/ Withdrawal Fees	N/A
Ledger Fee <i>(per transaction)</i>	Nil
Cash Handling Fee	0.5% <i>(Equal or above 5,000 USD,GBP,EURO)</i>
Minimum Monthly Fee	Nil







## Just 4 Me Account

### Target Market

The DTB Just 4 Me account is an account designed to help parents/ legal guardians save for their children. Customers enjoy the benefit of having up to 4 free withdrawals and 4 free Bankers Cheques per year for paying school fees.

### Benefits

- One free withdrawal and one free banker's cheque respectively per quarter
- No ledger fees
- No account maintenance fee
- Free e-statements
- Interest is credited half yearly.

### Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Channels/Account & Information Access	Internet banking E-statements Mobile Banking

### Charges

Cash Handling Fee	0.25% <i>(over Kshs. 1 million)</i>
Minimum Monthly Fee	Nil
Banker's Cheque	Kshs. 400

**Note:** All charges are subject to applicable Tax



# DIGITAL ACCOUNT

## Primary Target Market:

Individual Customers

The DTB digital account is a Kenya shilling current account that is app based and clients have the option of opening the account instantly from the comfort of their mobile phones. Open a bank 24/7 digital account by downloading the DTB m24/7 app on the iOS or Android app store and enjoy the convenience of banking 24/7.

### Benefits

- Better on boarding experience
- Access to a full range of convenient services to operate the account e.g. funds transfer, bill payment among others

### Product Features:

Monthly Fee	Nil
Minimum Balance	Nil
Access Channels	M24/7 and E-statements
Chequebook & Debit Card	N/A
Available Transactional Services	Send to mobile money (M-Pesa and Airtel) Funds transfer (Pesalink, IFT, RTGS) Airtime purchase Buy airtime Bill payment Fixed Deposit Booking

### Requirements

- Kenya National Identity Card
- KRA PIN certificate
- Selfie

# ACCOUNT OPENING DOCUMENTATION

The checklist on account opening requirements is highlighted hereunder:

## KENYAN CITIZENS

- National ID KRA PIN
- Proof of physical address: Lease Agreement, Any Individual Utility Bill, Letter from Chief, New Generation KRA PIN Certificate, Alien Card that displays current proof of residence or Walk-In/Interview/Call Visit Report Form

## SALARY ACCOUNTS:

- Introduction letter from the employer

## FOREIGN NATIONALS

- In addition to the above:
- Valid Passport with Visa Page
- Tax PIN
- W9 for US nationals
- Foreign Certificate/Alien Card

## MINOR ACCOUNTS

ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals), Tax PIN & Proof of Physical Address for Parents or Guardians

- Birth Certificate of the child
- If signatories are other than the parents, the parent(s) to write a letter confirming the relationship of the signatory(s) with the child and authorizing opening of the account.
- Adoption papers (in case of adoptive parents) or affidavit specifying the same and cleared by Legal.

## SOLE PROPRIETORSHIP

- Certificate of Registration Form BN/3
- ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals) & Tax PIN for sole proprietors
- Proof of physical address: Business Permit, Lease Agreement, Any Company Utility Bill, New Generation KRA PIN Certificate OR Walk-In/Interview/Call Visit Report Form
- Latest Management Accounts/Un-Audited Accounts:
  - If registered for >2 Years - Mandatory*
  - If <2 Years or if the company has not been in operation since the Date of Registration at Registry, customer to provide an undertaking to avail the accounts within 24 months duly signed by Director(s)*
- Practicing/Trading License (applicable for Lawyers, Insurance Companies, Brokers & Agents only)

## PARTNERSHIP

- Partnership Deed duly signed by all partners
- Escrow Accounts must provide the Escrow Agreement
- Certificate of Registration for Incorporated Partnerships
- ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals) & Tax PIN for all partners
- PIN Certificate for the partnership or Individuals
- Proof of physical address: Business Permit, Lease Agreement, Any Company Utility Bill, New Generation KRA PIN Certificate OR Walk-In/Interview/Call Visit Report Form
- Latest Management Accounts/Un-Audited Accounts:
  - If registered for >2 Years - Mandatory*
  - If <2 Years or if the company has not been in operation since the Date of Registration at Registry, customer to provide an undertaking to avail the accounts within 24 months duly signed by Director(s) KYC documents for all Partners as specified under personal accounts*
- Practicing/Trading License (applicable for Lawyers, Insurance Companies, Brokers & Agents only)

## LIMITED LIABILITY PARTNERSHIP (LLP)

In addition to the above, provide:

- Certificate of Registration
- Statement of Particulars
- Pin for the LLP

## LIMITED COMPANY

- Certificate of Incorporation
- Memorandum and Articles of Association for companies incorporated pre 2015 (Co. Act 486) while CR 1 and 2/3 & 8 for companies incorporated post 2015 (Co. Act 2015)
- Signed Board Resolution by at least two directors or 1 director + company secretary with his CPS stamp (can use in built one in AOF)
- Tax Pin Certificate of Limited company
- Proof of physical address: Business Permit, Lease Agreement, Any Company Utility Bill, New Generation Tax PIN Certificate OR Walk-In/Interview/Call Visit Report Form
- Latest Audited Accounts: -
  - If registered for >2 Years - Mandatory
  - If <2 Years or if the company has not been in operation since the Date of Registration at Registry, customer to provide an undertaking to avail the accounts within 24 months duly signed by Director(s)
- ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals) & Tax PIN for all Directors and Signatories
- Passport copies for Foreign Nationals who are Directors, Partners or Signatories to the Company incorporated in Kenya must be Notarized by the Company Secretary with CPS Stamp or Notary Public if the Foreign National has never visited Kenya. Note: for Foreign Nationals in Kenya, the Branch can certify the passport copy upon sighting of original passport.
- Practicing/Trading License (applicable for Lawyers, Insurance Companies, Brokers & Agents, Sacco's (SASRA), CBK License for Financial Institutions only)

## OFFSHORE COMPANIES

- Certificate of Compliance
- All Documents as stated in Limited Companies
- All Offshore Documents to be Notarized in Country of Origin

## COUNTY GOVERNMENT DEPARTMENTS & PARASTATALS

### *Common Documents*

- KRA Pin Certificate (applicable for parastatals)
- Certificate of Registration (where applicable)
- Duly signed letter of introduction from the National Treasury/County Treasury authorizing the entity/department to open and operate the account.
- Resolution by the Government entity/County Government to open an account
- Latest Audited Accounts
- ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals) & KRA PIN for all Directors, Officials and Signatories

## CLUBS/ASSOCIATIONS/SOCIETIES/NGO/SACCO/FOUNDATION

- Constitution & By-Laws for Clubs, Associations, Societies & Foundations
- Confirmation of current officials from a governing body for Self -help groups/Society, NGO Co-ordination Board and any other organization listing officials on its certificate
- Certificate of Registration from the Society/Club/Association/SACCO

## TRUSTS

- Trust Deeds filed with Ministry of Lands – Central Registry approved by Legal Department (Trust Deeds can be incorporated/un-incorporated)

## CHURCHES/MOSQUES/TEMPLES

- A letter from Mother Church (where applicable) approving the church branch to open account indicating the officials operating mandate of the account
- If the Church is a registered body with the Registrar of Societies they MUST provide the Certificate of Registration

## SCHOOLS

### Public Schools

- Ministry of Education, Science & Technology Certificate
- Minutes & Resolution confirming the current board of Governors and officials and mandate of the account
- A letter of introduction from the local (County) education office

### Private Schools

- Certificate of Registration or Incorporation
- Ministry of Education, Science & Technology Certificate

### Common Documents

- In addition to the above common documents, provide:
- KRA Pin Certificate of Clubs/Associations/Trusts/NGO/SACCO/Foundation/Church/ School
- Proof of physical address: Business Permit, Lease Agreement, Any Organization Utility Bill, New Generation KRA PIN Certificate OR Walk-In/Interview/Call Visit Report Form
- Minutes & Resolution confirming election of current officials and mandate of the account for Clubs, Associations, Societies, Churches & Foundations
- Latest Audited/Management Accounts:
  - If registered for >2 Years - Mandatory
  - If <2 Years or if the entity has not been in operation since the Date of Registration at respective registry bodies, customer to provide an undertaking to avail the accounts within 24 months duly signed by Director(s)
- ID (Kenyan's)/ Valid Passport with Visa Page, Foreign Certificate/Alien Card (Foreign Nationals) & KRA PIN for all Directors, Officials and Signatories

## COMMON NOTES FOR CORPORATE ACCOUNTS

(a) In an event if there is a Holding Company listed as a shareholder/ director, in addition to the above provide:

- Certificate of Incorporation for the holding company
- Board Resolution from the holding company authorizing opening of the account
- If there are other companies that are Directors/Shareholders of the Holding Company, all Certificate of Incorporations must be provided to trace the ultimate beneficial Directors/Shareholders of the companies
- ID/Passport, for all Directors and Shareholders of the holding company(s) must be provided

(b) Offshore Companies - All The Documents Must Be Notarized in Country of Origin

(c) Passport copies for Foreign Nationals who are Directors, Partners or Signatories to the Company incorporated in Kenya must be Notarized by the Company Secretary with CPS Stamp or Notary Public if the Foreign National has never visited Kenya. Note: for Foreign Nationals in Kenya, the Branch can certify the passport copy upon sighting of original passport



# FIXED AND CALL DEPOSITS

DTB Fixed Deposits are placements for a fixed contracted period currently ranging from 3 months to 1 year to DTB account holders. The Bank also offers call deposits that can be opened for a minimum of period of 7 days and can be liquidated as and when required.

## Benefits

- Interest is earned on deposits
- Funds are available on demand (Call Deposits)
- Funds on fixed deposit can be used as security against advances

## Product Features:

Currency	Kenya Shillings, US Dollars and Great Britain Pounds
Minimum Balance	KSH. 100,000 USD 10,000 GBP 10,000
Term	Fixed Deposits • 3 months • 6 months • 1 year Call Deposits • Minimum – 7 days



# CARD OFFERING

## DTB Credit Cards

### Target Market

Individual customers (DTB and Non DTB Customers)

DTB is currently offering Platinum and World Credit cards to enhance customer experience and offer customized benefits to both existing and potential clients.



## DTB Platinum Credit Card

The DTB Platinum Credit Card offers customers a range of services that include MyUS premium membership and access to a unique collection of travel and shopping experiences.

### Benefits

- Worldwide recognition and acceptance
- Customized offers from MasterCard that include MasterCard buy 1 get 1 offers, purchase protection, exclusive offers in over 40 cities worldwide and booking a round trip international air ticket or hotel

### Product Features:

Currency	Kenya Shillings
Joining	Free
Annual	KSH. 5,000
Additional Card	KSH. 2,500 (waived)
Card Replacment	KSH. 1,000
Minimum Repayment	15% of total outstanding
Interest Rate	18% p.a.
Cash Advance	5% of amount withdrawn
Credit Protection	0.5% of the limit
Late Payment	5% of minimum due
Excess over limit	5% of excess amount
Access Channels	ATM, Merchant outlets, Online payment

**Note:** All charges are subject to applicable Tax



# DTB World Credit Card

The DTB world credit card is linked to a rewards program that enables cardholders earn points as per their expenditure and offers a combination of worldwide acceptance and valuable features that perfectly match customer needs and lifestyle.

## Benefits

- Offers reward points locally and globally for all purchases redeemable globally from selected airlines and hotels
- Lounge access at over 800 airport lounges at competitive rates
- Unique experiences and privileges for dining, shopping and travelling around the world by registering for priceless experiences

## Product Features:

Currency	Kenya Shillings
Joining	KSH. 5,000 (Waived)
Annual	KSH. 8,000
Additional Card	KSH. 4,000
Card Replacment	KSH. 600
Minimum Repayment	15% of total outstanding
Interest Rate	18% p.a.
Cash Advance	5% of amount withdrawn
Credit Protection	0.5% of the limit
Late Payment	5% of minimum due
Excess over limit	5% of excess amount
Access Channels	ATM, Merchant outlets, Online payment



**Note:** All charges are subject to applicable Tax

## Credit card documentation requirements

### Employed individuals

- Copy of payslip (latest 3 months)
- Copy of National ID (mandatory for all Kenyans) or Passport Copy
- Copy of PIN Certificate
- Certified bank statement (Last 6 months) if not banking with DTB
- Passport size photo
- Work permit/Alien Certificate (Non-Kenyan Citizen)

### Self-employed individuals

- Certificate of Incorporation/Registration
- Copy of National ID (mandatory for all Kenyans) or Passport
- Copy of PIN Certificate Personal and Business
- Company certified bank statement (Last 6 months)
- Passport size photo

# DTB Multicurrency Prepaid Card

## Target Market

### Individual customers

The DTB Multi-currency prepaid card is aimed at providing consumers with greater access to online transactions, digital wallets and an efficient way to manage and monitor expenditure. The prepaid card can support up to sixteen currency wallets with the Kenya shilling acting as the default wallet.

## Benefits

- Access to 16 currency wallets and contact-less terminals globally
- Access to a self-help card holder portal that has multiple functionalities

## Product Features:

Purpose	General purpose spend
Brand	Mastercard
Acceptance	Domestic/ International
POS Transaction Fee	Free
ATM withdrawal	International KSH. 250 Local KSH. 100
Balance Inquiry	KSH. 25
Card Replacement Fee	KSH. 500
Card Issuance Fee	KSH. 500
Balance Inquiry ATM	KSH. 25
Spend Channels	POS, Online, ATMs
Card Expiry	5 years
Currency	KES, AUD, EURO, INR, ZAR, AED, USD, GBP, CAD, CHF (Swiss Franc), BIF (Burundi franc), PKR (Pakistani rupee), UGX, TZS, JPY, SEK (Swedish Krona)
Loading Options	M-Pesa, DTB App
Withdrawal Channels	DTB branches <i>(Over the counter and ATMs)</i>



## Documentation requirements

- Copy of National ID/Valid Passport with valid visa
- KRA PIN

**Note:** All charges are subject to applicable Tax

# DIGITAL CHANNELS

The Bank is committed to giving clients new features that delight them and simplify their banking needs considering a good number of them are turning to digital channels to manage their financial lives.

## Mobile Banking

### Target Market

*DTB Account Holders*

The Mobile Banking platform is accessed through a DTB app downloaded from google play/apple app stores or by dialling the USSD short code \*382#. The platform offers transactional, query and account management services.

### Benefits

- Transact on the go from the comfort of your location day and night
- Real time notifications for debit and credit transactions
- Facial, fingerprint and PIN transaction authentication is available on the DTB app

### Product Features:

Currency	Kenyan Shillings
Balance Inquiry	Free
Air time Top-Up	Free
Internal Funds Transfer	KSH. 15
Bill Payment	KSH. 30
Mini Statement Request	Free
Debit / Credit Alerts	Free Debit alerts 10 per credit alert
Bank to M-Pesa/ Airtel Money	KSH. 60
Cheque Status	KSH. 15
Masterpass Payment	Free
Forex Rate Display	Free

### Pesalink Charges

0 - 500	Zero
501 – 5,000	KSH. 70
5,001 – 10,000	KSH. 85
10,001 – 100,000	KSH. 110
100,001 – 999,999	KSH. 130

***Note:** All charges are subject to applicable Tax*







## Internet Banking

Access to the Internet Banking platform is available to DTB customers signed up for the service through a link provided on our website. Functionalities available on the platform include:

- i Transactional services comprising of funds transfer (IFT, EFT, SWIFT, Pesalink and RTGS), Bulk transactions/bulk beneficiary upload, forex, Cheque book services and M-Pesa transfers.
- ii Query services comprising of account Balance request, Transaction status, Statement request and transaction reports
- iii Account management facility that enables clients manage beneficiaries, Schedule payments among others

### Benefits

- Transact on the go from the comfort of your location day and night
- Initiate bulk transactions and bulk beneficiary uploads
- Gain a higher level of visibility and control over your banking needs

### Product Features:

User Training	Free
SWIFT	KSH. 1,500
RTGS	KSH. 500
EFT	KSH. 100
Internal funds transfer	Free
Balance Inquiry	Free
Account Statement	Free
Email Alert <i>(per transaction)</i>	Free

**Note:** All charges are subject to applicable Tax

# CREDIT FACILITIES

The Bank finances individuals and business entities (Micro/Small/Large/Very large segments) subject to analysis of an applicant's background, needs and repayment capacity.

## Overdraft Facilities

### Primary Target Market:

- *Individuals (middle income with good repayment capacity and not listed as Non-performing in the Credit Reference Bureau)*
- *Corporates/MSME who require working capital*

DTB's Overdraft facility is offered to clients to help them met their day to day capital requirements. The facility is renewable annually and can be recalled at the bank's discretion.

### Product Features:

Purpose	Working capital financing
Maximum Credit Limit	Dependent on repayment capacity of a borrower and purpose
Repayment period	Monthly repayment of interest Subject to 12 months annual review
Interest rate	Prevailing market rate
Fees	Commitment fee 2%
Currency	LCY/FCY

### Documentation requirements

#### Individuals/Sole proprietors/Partnerships

- National Identity Card/Passport/KRA PIN certificate of borrowers – original and copy
- Certificate of Registration (if proprietor or partnership)
- Latest bank statements for the last 6 months
- Copy of LOF and account status in respect of loans /other facilities from other banks if any
- Security details: *Write ups, plans and projections justifying need supported by information and repayment capacity*  
*If cash covered details of fixed deposit to be availed*  
*If property, copy of title, copy of valuation report, details of the property, guarantor's details if any*  
*If secured by other securities (e.g Chattle mortgage, Treasury bills etc)- customer to provide the security*

#### Companies

- Certificate of Incorporation
- Company KRA pin
- National Identity Card/Passport/KRA Pin certificate of the directors– original and copy
- Certified copy of Memorandum and Articles of Association
- Certified copy of the resolution authorizing borrowing from DTB
- Audited accounts for the last three years together with copy of the latest management accounts
- Financial projections and plans for the business i.e. cash flow month by month for the next 12 months
- Copies of bank account statements for the last 12 months
- Latest annual returns & filing receipt/CR-12
- Company Profile
- Write ups, plans and projections justifying need supported by business information

# Hire Purchase

## Primary Target Market:

- *Individuals (middle income with good repayment capacity)*
- *Corporates/MSME*

DTB Hire Purchase Loans for new commercial vehicles are for a maximum term of 48 months. The Bank may also consider financing second hand / factory reconditioned assets, which include Motor vehicles and second-hand / used equipment.

### Product Features:

Purpose	Asset Financing
Currency	LCY/FCY
Loan period	Maximum of 48 months for new vehicles and 36 months for used vehicles
Interest rate	Prevailing market rate
Fees	Appraisal Fee 2% on the loan amount 1% on the anniversary of the loan

### Documentation requirements

- Registration form duly completed
- National Identity Card/Passport – original and copy
- KRA PIN certificate
- 3 month’s payslip (if employed)
- Latest 6 months’ bank statements if not banking with DTB
- Request to contain purpose/need
- Certificate of Registration (if proprietor or partnership)
- Copy of log book, if vehicle is used
- Valuation report from authorized valuer, in case of used vehicle
- Latest audited for accounts and annual returns (for companies)
- Copies of Memorandum and Articles of Association (for companies)
- Certificate of Incorporation (for companies)
- Board Resolution authorizing the borrowing (for companies)

### Other Terms and Conditions

- Joint registration receipt
- Three blank transfer forms
- Comprehensive insurance cover for 1 year
- Directors Joint Several and Personal Guarantee and Indemnity
- Right of set off fitted
- All financed vehicles to be fitted with a satellite tracking device from panel of service providers
- Certificate confirming fitting of satellite tracking device to be obtained from service providers addressed to the Bank



# Mortgage

## Primary Target Market:

- *Business owners, employed and self-employed individuals*

The DTB mortgage product is a loan with a repayment period of up to 20 years. Facilities are disbursed once securities have been perfected and all terms of sanction have been met.

### Product Features:

Purpose	Purchase of new/existing residential houses Renovations, repairs or extensions of existing unencumbered property Takeover of existing housing loans from other financial institutions
Location	Properties located in cities and major municipalities
Currency	LCY/FCY
Minimum Credit Limit	KSH. 1 Million
Maximum Credit Limit	KSH. 100 Million
Minimum Term	1 Year
Maximum Term	20 years and no later than the 60th birthday or date of retirement whichever comes first
Debt Burden Ratio	No more than 50% of net salary for salaried individuals
Security / Collateral	Charge over property
Loan To Value (LTV) Ratio of Collateral	90% of cost price / or market value whichever is lower
Repayment	Monthly principal and interest
Interest Rate	Prevailing market rate
Fees / Commission	Appraisal fees 2% and 1% on anniversary
Insurance	Fire & burglary protection cover Mortgage protection cover for the borrower

### Documentation requirements

#### For employees

- Copy of PIN& National ID
- Payslip for the last 3 months for salaried borrowers
- Must have worked with their current employers for 2 years
- Must be confirmed in their present positions
- Must open/ maintain account(s) with DTB where their salary is channelled by their employer
- Statement of Net Asset & Income
- Reference letter from employer; and or bankers
- Bank statements for the last 12 months
- Last repayment date not to exceed the retirement age or 60th birthday whichever comes first

#### Self-employed & Business Entities

- Bank statements for the last 12 months
- Must open/ maintain account(s) with DTB

#### Other terms & Conditions Applicable

- Copy of duly executed Sale Agreement, duly signed dated and stamped
- Valuation report from authorized valuer
- Letter of Offer between seller & buyer
- Certified copy of Title Deed

# Insurance Premium Financing

## Target Market:

- *Individuals*
- *Corporates*

DTB pays the premium amount to be financed for clients directly to an underwriter. The bank's minimum criteria for acceptance include the following: -

- *Financing applicants who demonstrate ability to meet subsequent monthly instalments*
- *Financing only applicants who have a direct relationship with DTB or applicants recommended to the bank by insurance company*

## Product Features:

Purpose	To facilitate the financing of Insurance premiums
Currency	LCY/FCY
Security	Tripartite agreement duly signed by insured, the insurer and the Bank
Minimum IPF amount	KES 20,000
Repayment period (loan period)	Maximum of 10 months
Interest rate	Prevailing market rate

## Documentation requirements

### *Individuals/Sole proprietors/Partnerships*

- National identity card / passport/KRA Pin certificate of individual borrowers – original and copy
- Certificate of registration (if proprietor or partnership)/Business PIN
- First current cheque/Instalment
- Post-dated cheques

### *Companies*

- National identity card / passport/KRA Pin certificate of borrowers – original and copy
- Certificate of incorporation/Business PIN
- First current cheque
- Post-dated cheques





# Term Loan

## Primary Target Market:

- *Individuals and Corporates*

The DTB Term loan facility is provided to finance both business and individual customers to fund property development and other commercial purposes.

## Product Features:

Purpose	Capital expenditure /Working capital
Currency	LCY/FCY
Maxmum Credit Limit	Subject to appraisal
Repayment Period	Maximum of 120 months
Interest Rate	Prevailing market rate
Fees	Appraisal 2% and 1% on every anniversary

## Documentation requirements

### *Individuals/Sole proprietors/Partnerships*

- National identity Card/Passport/KRA PIN certificate of individual borrowers – original and copy
- Certificate of Registration (if proprietor or partnership)
- Latest bank statements for the last 6 months
- Copy of Letter of Offer and account status in respect of loans /other facilities from other banks if any
- Security details: - *If motor vehicle, copy of log book, copy of valuation report if any*  
*If cash covered details of fixed deposit*  
*If property, copy of title, copy of valuation report, details of the property, guarantor's details if any*  
*Request should contain the need and purpose of the loan with a justification on economic return*  
*Details of assets to acquire and cost*

### *Companies*

- National identity card / passport/KRA Pin certificate of borrowers – original and copy
- Copy of LOF and account status in respect of loans /other facilities from other banks if any
- Certified copy of Memorandum and Articles of Association
- Certified copy of the Resolution authorizing borrowing from DTB
- Audited accounts for the last three years together with copy of the latest management accounts
- Audited accounts for the last three years together with copy of the latest management accounts
- Schedule of Debtors and Creditors as per the latest management accounts – age wise
- Financial projections and plans for the business i.e. cash flow month by month for the next 12 months
- Valuation report(s), if available and copy of the document evidencing ownership of the asset offered as security
- Copies of bank account statements for the last 12 months
- Organization chart and employees' statistics
- Profile of the promoters and top management
- Company profile
- Present Marketing set-up and strategies adopted / introduced to increase the sales volume
- Sales target for the current year with projected profit & loss and balance sheet
- List of major customers and suppliers
- Volume of orders and enquiries on hand, as on date
- Request should contain the need and purpose of the loan with a justification on economic return
- Details of assets to acquire and cost
- Feasibility study for new projects

Other terms & Conditions Applicable

Construction Loans

- Bill of Quantities
- CVs of the professionals involved in the project
- Approvals from NEMA and other authorities
- Profiles of promoters in relation to projects of similar nature
- Feasibility – marketing plan, SWOT analysis, Projections, Comparative analysis to similar projects, cost per square foot



Leasing

Target Market:

- Blue chip companies
- Insurance companies (especially for “buy and lease back” arrangements)

DTB offers leasing facilities to a handful of companies, individuals and insurance companies in partnership with leasing companies by way of full sale option.

Product Features:

Purpose	Asset acquisition through operating lease
Maximum Leasing Period	48 months (vehicles) 24 months IT equipment
Maximum Approval Amount	KSH. 100 million per customer
Currency	LCY /FCY
Interest Rate	Prevailing market rate
Tenor	Maximum 48 months
Appraisal Fee	2%
Security	<ul style="list-style-type: none"><li>• Master facility agreement incorporating the supplier, lessee and the bank stipulating terms &amp; conditions of the lease</li><li>• Lessees open receivable account with us against which our lien is registered</li><li>• Executed service and maintenance contract between the supplier and lessee</li><li>• Landlord waiver of any interest whatsoever over the assets under leasing if any</li><li>• Comprehensive insurance cover over assets under leasing with the bank’s interest noted</li><li>• Joint, several and personal guarantees of directors of the leasing company</li><li>• Sale and cession agreements</li></ul>



# Trade Finance

## Target Market:

- DTB account holders only

Trade finance activities include opening and advising of import letters of credit, handling of import/export documents on collection and issuing of guarantees.

## Letters of Credit

These are facilities that are fully secured and the amount covered varies on a case by case basis depending on the nature and value of the tangible security held.

## Collections

DTB also acts as an agent for collection and all collections are routed through the International Banking Department for processing. The Bank acts as an agent for our correspondent banks and receives bills from banks in other countries for presentation to a local drawee (Import bills on collection)

## Bank Guarantees

The Bank Issues Letters of guarantee on behalf of customers and these facilities are subject to the same credit vetting and approval process as any other credit facility. Guarantees include all forms of guarantee commitments issued by the Bank i.e. Bid Bonds, Advance Payment Guarantees, Performance Guarantees among others

## Product Features:

	Letters of Credit		Collections	Bank Guarantee
Currency	KES,USD,GBP,EUR		KES,USD,GBP,EUR	KES,USD,GBP,EUR
Tariff Guide	<b>Import LCs</b>  <b>Issue</b> <ul style="list-style-type: none"> <li>Opening Commission 0.50% per quarter, minimum charge KSH. 3,000</li> <li>Swift Charges KSH. 500</li> <li>Postage Charges KSH. 500</li> <li>Revenue Stamp Charge KSH. 100</li> </ul> <b>Acceptance</b> <ul style="list-style-type: none"> <li>Acceptance Commission 0.25% per quarter, minimum charge KSH. 1,500</li> <li>Swift Charges KSH. 500</li> <li>Postage Charges KES 500</li> </ul> <b>Settlement</b> <ul style="list-style-type: none"> <li>Settlement Commission 0.25%, minimum charge KSH. 3,000</li> <li>Swift Charges KES 1,500</li> <li>Postage for sight LCs KSH. 500</li> </ul>	<b>Export LCs</b> <ul style="list-style-type: none"> <li>Advising Commission KSH. 1,500</li> <li>Negotiating Bills under LC 0.25% or minimum charge KSH. 2,000</li> <li>Courier Charges KSH. 3,000</li> <li>Export LC Confirmation 0.25% per quarter or minimum charge of KSH. 1,500</li> </ul>	<b>Import Bills on Collection</b> <ul style="list-style-type: none"> <li>Handling Fees 0.25% or minimum charge of USD 10</li> <li>Acceptance Swift Charges KSH. 1,500</li> <li>Settlement Swift Charges KSH. 1,500</li> </ul> <b>Export Bills on Collection</b> <ul style="list-style-type: none"> <li>Courier Charges KSH. 3,000</li> <li>Negotiation Charges 0.25% or minimum charge KSH. 2,000</li> </ul>	<b>Issuing Commission</b> 0.50% per quarter or minimum charge of KSH. 2,500  <b>Cash Covered Guarantee</b> 0.25% per quarter or minimum KSH. 2,500

**Note:** All charges are subject to applicable Tax

## Documentation requirements

### Individuals/Sole proprietors/Partnerships

- National Identity Card/Passport/KRA PIN certificate of borrowers – original and copy
- Certificate of Registration (if proprietor or partnership)

### Companies

- Certificate of Incorporation
- Company KRA PIN
- National Identity Card/Passport/KRA PIN certificate of the directors– original and copy
- Certified copy of Memorandum and Articles of Association
- Certified copy of the Resolution authorizing borrowing from DTB
- Audited accounts for the last three years together with copy of the latest management accounts
- Copies of bank account statements for the last 12 months
- Latest annual returns & filing receipt/CR-12
- Write ups, plans and projections justifying need supported by business information

### Bank Guarantees

- Format of Bond/Guarantee
- Details of contract for Performance Bond
- Details of tender application (Bid bonds)
- Counter Guarantee

### Letters of Credit

- Invoice (Local LC) and import declaration form (Foreign LC)
- Marine cover



## DTB INUA LOAN

The DTB Inua Loan is a small, short-term unsecured loan with both principal and interest scheduled to be repaid within 30 days. Customers can apply digitally without having to visit our branches, fill in any paperwork or making countless calls to our relationship managers.

### Primary Target Market:

Employees of corporate customers who bank and process salaries with DTB.

#### *Benefits*

- The DTB Inua Loan product saves you from penalties incurred by late payment since it is payable with the next paycheck. This means you are only in debt for a few weeks of the month.
- The employees can get their loans approved all from the comfort of their homes or offices! With the DTB Inua Loan Product, the processes and interactions involved are all carried out online.
- Easy access since it will require no security as collateral.

#### *Product Features:*

Description	Salary Advance Loan
Maximum Loan Amount	50% of net salary
Minimum Loan Amount	KSH. 1,000
Tenor	Maximum 30 days
Application Fee	7%
Interest	At prevailing market rate
Rollover	N/A
Repayment Channel	Checkoff

#### *Requirements*

- The employees must have a DTB Account.
- The employer must be banking with DTB.



# DTB POS AQUIRING



## Target Market:

- Sole proprietors, partnerships and limited liability companies (DTB and Non DTB Customers)

POS Acquiring allows the bank to extend DTB's brand to a broader market segment and offer an alternative payment channel to businesses countrywide.

## Benefits

- Increased sales opportunities for merchants derived from having an additional payment option
- Increased efficiency for merchants

## Product Features:

Settlement Currency	Kenya shillings
Merchant Services	Purchases Reversal Receipt reprint End of day report Transaction summary report Void of transactions
Charges	Purchases - Nil Reversals - Nil
Merchant Service Commission (MCC)	Merchant service fee is between 1% to 7% The rate is determined by examining a number of factors not limited to the following MCC code, account turnover, number of years in operation for a business among others.

## Documentation requirements

- Board Resolution
- Certificate of Incorporation/Business Registration
- Business PIN certificate
- Copy of Directors' ID/Passports
- Copy of Directors' KRA PIN Certificates
- Copy of Directors' Photos
- Memorandum and Articles of Association
- Latest Company Returns (CR12)
- 3 months Bank Statements for non-DTB customers and 3 months' turnover summary of DTB customers

# ASSET FINANCE – BEBA LEO



Beba Leo is a vehicle financing scheme by DTB that enables SME's to acquire brand new vehicles for either business or family use.

Under the Beba Leo scheme, SME clients can buy brand new vehicles as per below pre approved brands with 100% financing from DTB.

## ***Product Features:***

Currency	LCY
Loan Period	Maximum of 48 months
Interest rate	At prevailing market rate
Fees	Appraisal Fee 2% on the loan amount 1% on the anniversary of the loan
Model	Mercedes, Mistubishi, Toyota, Hino, Isuzu, Tata, Ford, Mazada, Nissan, VW,Hyundai, Volvo, FAW, Foton, Sino Truck, Renault, Ashok Leyland, Man Track, Mahindra.
Value Addition	Credit Card - Ksh 300,000

## ***Documentation required***

- Registration form duly completed
- National identity card / passport – original and copy
- KRA Pin certificate
- 3 month's payslip (if employed)
- Latest 6 months bank statements
- Certificate of registration (if proprietor or partnership)
- Copy of log book, if vehicle is used
- Valuation report from authorized valuer, in case of used vehicle
- Latest audited for accounts and annual returns (for companies)
- Copies of Memorandum and articles of association (for companies)
- Certificate of incorporation (for companies)
- Board resolution authorizing the borrowing (for companies)

## ***Other Terms and Conditions***

- Joint registration receipt
- Three Bank transfer forms
- Comprehensive insurance cover for 1 year
- Directors Joint Several and Personal guarantee and indemnity
- Right of Set Off fitted
- All financed vehicles to be fitted with a satellite tracking device from panel of service providers approved by MCC
- Certificate confirming fitting of satellite tracking device to be obtained from service providers



## Target Market

*Corporates & MSMEs in the trade industry*

DTB offers a value chain financing solution that enables the Bank to finance the gap between sellers and buyers in the market.

Customers can manage their invoices through a secure end to end web-based platform as well as obtain funds from the bank against approved invoices and within a Bank established credit limit.

### ***Product Features:***

Interest Rate	At prevailing rate
Commission per Discounted Invoice	1%
Tenor	Up to 90 Days

*Please contact the Bank for further information.*

# MONEY TRANSFER SERVICES



## Target Market:

• *DTB and Non DTB Customers*  
DTB has partnered with Western Union, MoneyGram and Worldremit allowing the bank to offer money transfer services for both send and pay out transactions. Note, the Bank only offers receive services for Worldremit (cash pick up and remittances to a DTB account).

## Services offered at DTB branches and sub-agent outlets include:

- Receive** Transfer of money outside the country into Kenya payable at any DTB branch, sub-agent outlet or received directly into a DTB account
- Outbound** Transfer of money from within Kenya at a DTBK branch or its outlets payable at any Agent locations worldwide
- Local** Transfer of money from one town to another within Kenya payable at a DTB branch or sub-agent outlet

## Benefits

- Send and receive money worldwide through reliable international money transfer service providers
- Funds are available for pick-up within minutes

## Product Features:

Currency	Kenya Shillings <i>(Conversion rates are available for all currencies)</i>	
Functionalities	Bank Deposit <i>(Worldremit and Western Union)</i>	
	Cash pick up	
Channels	DTB Branches	Mobile (Western Union)
	DTB agent outlets	

## Charges

### WESTERN UNION

1% of Principle Amount

### MONEY GRAM

Band Amount	Charge (KES)
0 – 8,000	95
8,001 – 16,000	180
16,001 – 24,000	350
24,001 – 48,000	550
48,001 – 160,001 >	600

*Note: All charges are subject to applicable Tax*



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