



Products
Key Facts Document

Key Facts Document: Hazina Account

This document sets out specific key facts you need to know regarding **TNB Hazina Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This product targets individuals with small business and small scale farmers and advance them in business through the provision of affordable banking.
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger fees • Chapaa Popote services and Retail Internet Banking • Eligible for TNB Hazina Microfinance Loan • Free Quarterly statements • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • ATM card issued at Kes. 500/= • Free Internet banking services
Terms	<ul style="list-style-type: none"> • Opening balance of Kes. 200/= • ZERO minimum Balance
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Debit Card issue and Replacement Kes. 500/= • All other charges in the Bank tariff unless exempted as a benefit • No interest earning account
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Mshahara Account

This document sets out specific key facts you need to know regarding **TNB Mshahara Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This product targets salaried individuals or employees of small business and small scale farmers and advance them in business through the provision of affordable banking.
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger fees • Chapaa Popote services and Retail Internet Banking • Free Quarterly statements • ATM card issued at Kes. 500/= • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Free Incoming Standing Order • Access to Salary Advance product
Terms	<ul style="list-style-type: none"> • ZERO Opening balance • Minimum
Fees and Charges	All fees and charges are subject to 20% excise duty: <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Salary processing fee of Kes. 50/= • Debit Card issue and Replacement Kes. 500/= • No interest earned
Requirements	To get an account, you will need the following: <ul style="list-style-type: none"> • Completed Account opening form • Opening balance of ZERO/= • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>Enquiry Procedure In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Msomi Account

This document sets out specific key facts you need to know regarding **TNB Msomi Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is a product targets students in colleges, Universities and other Education Institution
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger feesq • Chapaa Popote services and Retail Internet Banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Free Quarterly statements • No Credit facilities are offered on this product • ATM card issued at Kes. 500/= • Free Incoming Standing Order • Earn Interest on a minimum monthly balance. Below 10,000 = 0%; Above 10,001 = CBR - 7 = 2%
Terms	<ul style="list-style-type: none"> • ZERO Opening Balance • ZERO Minimum Balance
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Savers Account

This document sets out specific key facts you need to know regarding **TNB Savers Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is a product targets individual who intends to save for short or long term goals
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger fees • Free Internet Banking • Free EFT and Standing Orders • Free Quarterly statements • No Credit facilities are offered on this product • Earn Interest (Kes); <ul style="list-style-type: none"> <100,000 = CRB – 8 = 1% 100,001 – 500,000 = CRB – 5 = 4% 500,001 – 1,000,000 = CRB – 4 = 5% 1,000,001 = CRB – 3 = 6%
Terms	<ul style="list-style-type: none"> • Opening Balance Kes. 1,000 • Minimum Balance ZERO
Fees and Charges	All fees and charges are subject to 20% excise duty: <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/=
Requirements	To get an account, you will need the following: <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Transaction Account

This document sets out specific key facts you need to know regarding **TNB Transaction Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is a product targets to promote banking services to individuals
Key Features & Benefits	<ul style="list-style-type: none"> • Available in all major currencies: KES, USD, GBP, EUR • NIL monthly ledger fees • Chapaa Popote services, Retail or Corporate Internet Banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Free Quarterly statements and EFT • No Credit facilities are offered on this product • Free Incoming Standing Order • No Interest Earning
Terms	<ul style="list-style-type: none"> • ZERO Opening Balance • Minimum Balance Kes. 3,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Mrembo Account

This document sets out specific key facts you need to know regarding **TNB Mrembo Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is a product targets financially savvy ladies looking to stand out in style when it comes to financial matters.
Key Features & Benefits	<ul style="list-style-type: none"> • Available in all major currencies: KES, USD, GBP, EUR • Fixed ledger fees of Kes. 400/= • Chapaa Popote services, Retail or Corporate Internet Banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Credit facilities are offered on this product • Free Monthly statements and Electronic Funds Transfer • Salary processing of Kes. 50/= • Cheque book Issued • Free Incoming Standing Order • No Interest Earned
Terms	<ul style="list-style-type: none"> • Opening Balance Kes. 1,000 • Minimum Balance Kes. 1,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Transactions fees of Kes. 30/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Angels Account

This document sets out specific key facts you need to know regarding **TNB Angels Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This product targets parents who have children under the age of 18 years and would want to save money for them
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger fees • Chapaa Popote services • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Free Quarterly statements and Electronic Funds Transfer • Free Incoming Standing Order • Earns interest on a minimum monthly balance CBR – 4 = 5%
Terms	<ul style="list-style-type: none"> • Opening Balance Kes. 500 • Minimum Balance Kes. 500
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • Child's birth certificate • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: Lawyers Account

This document sets out specific key facts you need to know regarding **TNB Lawyers Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This product is designed for legal entities such as law firms and lobby groups
Key Features & Benefits	<ul style="list-style-type: none"> • Ledger fees Kes 300/= • Chapaa Popote services • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Credit facilities are offered on this product • Cash handling charges applicable for amounts greater than Kes. 1,000,000 • Free Quarterly statements and Electronic Funds Transfer • Free Incoming Standing Order • Cheque book issued • Withdrawal against uncleared effects for approved cheque deposit • Earn Interest on a minimum monthly balance; <ul style="list-style-type: none"> Below 999,999 = 0% Above 1,000,000 = CRB - 7 = 2%
Terms	<ul style="list-style-type: none"> • Opening Balance ZERO • Minimum Balance Kes. 10,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Transactions fees of Kes. 30/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Shughuli Account

This document sets out specific key facts you need to know regarding **TNB Shughuli Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product targeting the retail businesses in different sectors of the economy
Key Features & Benefits	<ul style="list-style-type: none"> • Fixed Ledger fees Kes 1,000/= • Chapaa Popote services • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Credit facilities are offered on this product • Cash handling charges applicable for amounts greater than Kes. 1,000,000 • Free Monthly statements and Electronic Funds Transfer • Free Incoming Standing Order • Withdrawal against uncleared effects for approved cheque deposit • No Interest earned
Terms	<ul style="list-style-type: none"> • Opening Balance ZERO • Minimum Balance Kes. 5,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Transactions fees of Kes. 30/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Current Account

This document sets out specific key facts you need to know regarding **TNB Current Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product targeting the businesses, companies and organizations
Key Features & Benefits	<ul style="list-style-type: none"> • Fixed Ledger fees Kes 1,000/= • Chapaa Popote services • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Credit facilities are offered on this product (Temporary Overdraft facilities, Term facilities) • Cash handling charges applicable for amounts greater than Kes. 1,000,000 • Free Monthly statements and Electronic Funds Transfer • Free Incoming Standing Order • 1 Free Cheque book per month • No Interest earned
Terms	<ul style="list-style-type: none"> • Opening Balance ZERO • Minimum Balance Kes. 10,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Transactions fees of Kes. 30/= • Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Mint Account

This document sets out specific key facts you need to know regarding **TNB Mint Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product targeting High Net Worth Individuals with a competitive and attractive banking product to high net worth individuals.
Key Features & Benefits	<ul style="list-style-type: none"> • Fixed Ledger fees Kes 1,500/= • Chapaa Popote services • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS) and Money-Gram • Credit facilities are offered on this product (Temporary Overdraft facilities, Term facilities) • Cash handling charges applicable for amounts greater than Kes. 1,000,000 • Free Monthly statements and Electronic Funds Transfer • Free Incoming Standing Order • 5 Free withdrawal per month • 1 Free Cheque book per month • Earn Interest on a minimum monthly balance; <ul style="list-style-type: none"> Below 999,999 = 0% Above 1,000,000 = CRB -3 = 6%
Terms	<ul style="list-style-type: none"> • Opening Balance Kes. 50,000/= or Equivalent of any currency • Minimum Balance Kes. 50,000/=
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • Transactions fees of Kes. 30/= • Free Debit Card issue and Replacement Kes. 500/=
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862 and ATMs
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Kenya Education Sector Support Programme (KESSP) Account

This document sets out specific key facts you need to know regarding **TNB KESSP Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is a product targeting Government Primary and Secondary schools receiving funding from the Ministry of Education under the Kenya Education Sector Support Programme (KESSP)
Key Features & Benefits	<ul style="list-style-type: none"> • NO monthly charges • NO transaction charge • NO minimum balance charge • For savings account – use EFT to transfer money • RTGS KES 500 per transaction • NO credit facilities can be extend to this accounts • Cash handling charges applicable for amounts greater than Kes. 1,000,000 • No Earn Interest • Bank balances will be provide at least quarterly to Permanent Secretary, Ministry of Education
Terms	<ul style="list-style-type: none"> • Minimum account opening balance zero • Minimum account operating balance KES 1,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Crediting funds to account KES 100 per transaction
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Valid signed and stamped letter from the relevant School committee • Covering letter and minutes from the Director City Education, District Education Officer, the District Adult Education Officer or Municipal Education Officer • Covering Letter must clearly specify the three(3) authorized account signatories who MUST ALL be physically present at the bank premises to provide authorized signatures as the basis for account opening • Covering Letter must stipulate the account operating mandate. All the three (3) authorized signatories are mandatory for the operation of the account • Proof of address (e.g. utility bill) • Income statement
Process Information	Deposit & Withdrawal: available at all TNB Branches, TNB Paybill 862862
Disclaimers	Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: Overdraft Account

This document sets out specific key facts you need to know regarding **TNB Overdraft Account**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Overdraft facility targets individuals and enterprises looking to manage cash flow gaps that might arise. With this product one is allowed to overdraw the account up to a certain authorized limit.
Key Features & Benefits	<ul style="list-style-type: none"> • Interest is calculated based on the amount accessed by the applicant • Lower rates for existing clients • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Maximum tenure of 12 months
Fees and Charges	<ul style="list-style-type: none"> • Kes: CBR + 4%, Ksh: Penalty interest of 9% p.a. • USD: 7.5% + 1% p.a., USD: Penalty interest of 9% p.a. • EURO: 8% + 1% p.a., EURO: Penalty interest of 9% p.a. • GBP: 4.38% + 1% p.a., GBP: Penalty interest of 9% p.a. • Commitment fee- 1% one off (Minimum Ksh 5,000/-)
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Account should not have unauthorized overdrawn positions or unpaid items over the last six months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Account must have operated for at least six months at SBM Bank • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Salary Advance Loan

This document sets out specific key facts you need to know regarding **TNB Salary Advance Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product Targets salaried individuals looking to access emergency cash advance before pay day to finance consumer related needs such as; <ol style="list-style-type: none"> 1. School fees 2. Medical bills
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Confirmed permanent employee with a monthly income • Salaried employees who receive their salaries through TNB Bank for at least 3 months • No unauthorized overdrawn positions • No unpaid items • Max to qualify is 50% of Monthly Net pay • Payable from the next month's salary
Fees and Charges	<ul style="list-style-type: none"> • Ksh: CBR + 4% , Ksh: Penalty interest of 9% p.a., • USD: 7.5% + 1% p.a., USD: Penalty interest of 9% p.a. • EURO: 8% + 1% p.a., EURO: Penalty interest of 9% p.a., • GBP: 4.38% + 1% p.a. GBP: Penalty interest of 9% p.a. • Commitment fee- 10% one off (Minimum Ksh 200/-)
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months • Salary must be sighted for the last six months in TNB Bank account
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Fanikisha/Hisa Loan

This document sets out specific key facts you need to know regarding **TNB Fanikisha/Hisa Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product Targets individual for Working capital, personal expenses, education fees, purchase of animal stock, purchase of agricultural farm inputs e.t.c.
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Tenor; up-to 12 months/cash flow based
Fees and Charges	<p>a) Lendable amount;</p> <ul style="list-style-type: none"> • Minimum; Ksh 10,000/- • Maximum; Ksh 100,000/- <p>b) Interest rates; CBR + 4%</p> <p>c) Commitment fees; 1% one off</p> <p>d) Account Turnover Ratio; 50%</p> <p>e) Group credit life insurance premiums to be recovered upfront upon drawdown.</p> <p>f) Penalty interest of 9% p.a.</p>
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Hazina Microfinance Loan

This document sets out specific key facts you need to know regarding **TNB Hazina Microfinance Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product Targets individual for Working capital, personal expenses, education fees, purchase of animal stock, purchase of agricultural farm inputs e.t.c.
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Tenor; up-to 12 months/cash flow based
Fees and Charges	<ol style="list-style-type: none"> 1. Unsecured <ul style="list-style-type: none"> • First borrower; Minimum; Ksh 10,000/- Maximum; Ksh 100,000/- • Second borrower; up-to Ksh 150,000/- • Third borrower; Up-to Ksh 300,000/- 2. Secured by easy collateral <ul style="list-style-type: none"> • Amount above Ksh 300,000/- to Ksh 500,000/- 3. Amounts above Ksh 500,000/- shall be fully secured by standard collaterals
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Jipange Loan

This document sets out specific key facts you need to know regarding **TNB Jipange Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This is product Targets individual to Finance consumer related needs e.g. School fees, Farm developments, Harvesting, Purchase of farm inputs (Tea, Milk, Coffee)
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Tenor; up-to 3 months/cash flow based
Fees and Charges	<p>Tenor: 3 months, Maximum Ksh. 300,000 Commission 10%, Interest CBR + 4%</p> <ol style="list-style-type: none"> 1. A commission of 10% minimum Ksh.2000. 2. Default rate of Base+5% will be charged 90 days after the loan has been created
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Guarantee/Bid Bond

This document sets out specific key facts you need to know regarding **TNB Guarantee/Bid Bond**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Bank Guarantee or Bond is a service where the bank steps in on behalf of an individual or company towards specific liabilities of a debtor and where the debtor fails to settle a debt, the bank undertakes to cover it e.g. Bid bonds, Performance Bonds, Bank guarantees
Key Features & Benefits	The facility targets individuals and businesses that are looking to tender for or do business which you might have previously considered out of reach, they can improve the terms of your tenders and they can help you negotiate better terms on contracts.
Terms	Commission fee 1% per quarter Tenor: 12 months
Fees and Charges	All fees and charges are subject to 20% excise duty: <ul style="list-style-type: none"> • Issue of bonds and bank guarantees • Bid bonds 1% Flat with min charge of KES. 5,000 • Performance Bond 1% per quarter min KES. 5,000 • Advance Payment Guarantee 1% per quarter min KES 5,000 • Payment/Financial/Demand Guarantees 1% per quarter min KES. 5,000 • Cancellation of Uncollected Guarantees KES. 5,000 • Amendment fee KES 1,000
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank re-requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: Letter of Credit

This document sets out specific key facts you need to know regarding **TNB Letter of Credit**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A letter issued by a bank to another bank (especially one in a different country) to serve as a guarantee for payments made to a specified person under specified conditions.
Key Features & Benefits	Your supplier (Both Local or overseas) may require you to provide an irrevocable letter of credit in their favor to secure a trade transaction. Our network of correspondent banks enables us issue Letters of Credit to beneficiaries in virtually all countries worldwide and in all freely convertible currencies.
Terms	As per customer requirements
Fees and Charges	All fees and charges are subject to 20% excise duty: Letter of Credit Opening Corporates 0.5 % for per quarter minimum KES 3000 • L/C Amendment Commission KES 2000 flat L/C Acceptance Commission 0.5% per quarter minimum KES 3000 Documents Examination KES 3,000
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: Term Loan

This document sets out specific key facts you need to know regarding **TNB Term Loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This Product tends to support working capital and capital expenditure for business
Key Features & Benefits	Lendable amount: <ul style="list-style-type: none"> Maximum: Shall not exceed 20% of the bank core capital Account Turnover Ratio: 50%
Terms	Tenor: 7 years
Fees and Charges	<ul style="list-style-type: none"> Interests; Ksh: CBR + 4%, Ksh: Penalty interest of 9% p.a. USD: 7.5% + 1% p.a., USD: Penalty interest of 9% p.a. EURO: 8% + 1% p.a., EURO: Penalty interest of 9% p.a. GBP: 4.38% + 1% p.a., GBP: Penalty interest of 9% p.a. Commitment fee- 1% one off (Minimum Ksh 5,000/-)
Requirements	<ul style="list-style-type: none"> Character assessment, KYC. CRB report must be done Business/Farm visit and Home visit report before loan approval and details of the site visit documented Business visit after loan disbursement required to verify utilization Town Council/ City council license required VAT Registration required if VAT registered VAT return as proof of sale turnover required where VAT registered Income-expense statement to be prepared with assistance of credit officer where applicable Each loan account shall be managed by a Credit/ Relationship officer Monitoring on one day arrears management basis Portfolio Management by the respective branch. Business must have been in existence for more than 2 years. Insurance to be arranged by TNB Loan application form to be filled by the applicant Letter of undertaking for payments to be made through TNBL account, where applicable Credit appraisal documentation compliance certificate to be completed by the branch Clearance certificate of land rent and rates where applicable
Process Information	<ul style="list-style-type: none"> Must be an TNB Bank account holder Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Asset Finance

This document sets out specific key facts you need to know regarding **TNB Asset Finance**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This Product tends to support working capital and capital expenditure for business
Key Features & Benefits	Lendable amount: Maximum: 80% of the valuation or invoice amount whichever is lower Valuation of the unit if used Pro-forma invoice/Sell agreement for new units
Terms	Tenor: 7 years
Fees and Charges	<ul style="list-style-type: none"> • Interests; • Ksh: CBR + 4%, Ksh: Penalty interest of 9% p.a. • USD: 7.5% + 1% p.a., USD: Penalty interest of 9% p.a. • EURO: 8% + 1% p.a., EURO: Penalty interest of 9% p.a. • GBP: 4.38% + 1% p.a., GBP: Penalty interest of 9% p.a. Commitment fee- 1% one off (Minimum Ksh 5,000/-)
Requirements	<ul style="list-style-type: none"> • Character assessment, KYC. • CRB report must be done • Business/Farm visit and Home visit report before loan approval and details of the site visit documented • Business visit after loan disbursement required to verify utilization • Town Council/ City council license required • VAT Registration required if VAT registered • VAT return as proof of sale turnover required where VAT registered • Income-expense statement to be prepared with assistance of credit officer where applicable • Each loan account shall be managed by a Credit/ Relationship officer • Monitoring on one day arrears management basis • Portfolio Management by the respective branch. • Business must have been in existence for more than 2 years. • Insurance to be arranged by TNB • Loan application form to be filled by the applicant • Letter of undertaking for payments to be made through TNBL account, where applicable • Credit appraisal documentation compliance certificate to be completed by the branch • Clearance certificate of land rent and rates where applicable
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Invoice Factoring

This document sets out specific key facts you need to know regarding **TNB Invoice Factoring**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Individual business men and women, Farmers, Sole Traders, Partnerships, Registered private companies, Hospitals, Professionals. It also includes industries such as agriculture, trade, horticulture, hospitality, transport and communication, education, import and export among others
Key Features & Benefits	Lendable amount; <ul style="list-style-type: none"> • Minimum; Kes 10,000/- • Maximum; Kes 10,000,000/-
Terms	Tenor: 7 years
Fees and Charges	Interest rates; CBR + 4% Commitment fees; 1% one off Tenor; up to 3 months/cash flow based Account Turnover Ratio; 50% Group credit life insurance premiums to be recovered upfront upon drawdown. Penalty interest of 9% p.a.
Requirements	<ul style="list-style-type: none"> • Character assessment, KYC. • CRB report must be done • Business/Farm visit and Home visit report before loan approval and details of the site visit documented • Business visit after loan disbursement required to verify utilization • Town Council/ City council license required • VAT Registration required if VAT registered • VAT return as proof of sale turnover required where VAT registered • Income-expense statement to be prepared with assistance of credit officer where applicable • Each loan account shall be managed by a Credit/ Relationship officer • Monitoring on one day arrears management basis • Portfolio Management by the respective branch. • Business must have been in existence for more than 2 years. • Insurance to be arranged by TNB • Loan application form to be filled by the applicant • Letter of undertaking for payments to be made through TNBL account, where applicable • Credit appraisal documentation compliance certificate to be completed by the branch • Clearance certificate of land rent and rates where applicable
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB

Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Staff Loan

This document sets out specific key facts you need to know regarding **TNB Staff loan**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Individual business men and women, Farmers, Sole Traders, Partnerships, Registered private companies, Hospitals, Professionals. It also includes industries such as agriculture, trade, horticulture, hospitality, transport and communication, education, import and export among others
Key Features & Benefits	Lendable amount; <ul style="list-style-type: none"> • Minimum; Kes 10,000/- • Maximum; Kes 10,000,000/-
Terms	As per the loan prerequisite
Fees and Charges	<ul style="list-style-type: none"> • Interests; Car loan CRB minus 1.5% Mortgage CRB minus 2.75 % • Salary advance: Tenor 6 months CRB + 3 % • Plot purchase; Tenor 60 months, CRB + 3% • Commercial, Furniture ; Tenor 36 months, CRB + 3 % Car insurance , School fees; tenor 12 months; CRB + 3%
Requirements	<ul style="list-style-type: none"> • Character assessment, KYC. • CRB report must be done • Business/Farm visit and Home visit report before loan approval and details of the site visit documented • Business visit after loan disbursement required to verify utilization • Town Council/ City council license required • VAT Registration required if VAT registered • VAT return as proof of sale turnover required where VAT registered • Income-expense statement to be prepared with assistance of credit officer where applicable • Each loan account shall be managed by a Credit/ Relationship officer • Monitoring on one day arrears management basis • Portfolio Management by the respective branch. • Business must have been in existence for more than 2 years. • Insurance to be arranged by TNB • Loan application form to be filled by the applicant • Letter of undertaking for payments to be made through TNBL account, where applicable • Credit appraisal documentation compliance certificate to be completed by the branch • Clearance certificate of land rent and rates where applicable
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB

Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: **Chai Revolving**

This document sets out specific key facts you need to know regarding **TNB Chai Revolving**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	This product target Small scale and medium scale tea growers within the tea growing zones of Olenguruone, Kericho, Nandi Hills and Kitale
Key Features & Benefits	Lendable amount: Maximum: Kes 100,000/- Account Turnover Ratio: 50% Credit Life insurance
Terms	Up to 30 days
Fees and Charges	CBR + 4% Penalty interest of 9% p.a. Appraisal fees: 5% one off (Minimum Kes 500/-)
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder for the last 6 months
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder • Not negatively listed on CRB
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank re-requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnbkenya

Key Facts Document: Telegraphic Transfers (TT)

This document sets out specific key facts you need to know regarding **TNB Telegraphic Transfers (TT)**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	A telegraphic transfer (TT) is an electronic method of transferring funds utilized primarily for wire transactions to foreign countries. It can be used by both individual and non-individual customers
Key Features & Benefits	This can be done at a branch or Online banking Account As it is the faster way of transferring money, chances of getting affected by exchange rate fluctuations are low Convenient way of transferring funds overseas Competitive forex exchange rates
Terms	The funds must be sent through an TNB bank account
Fees and Charges	fees and charges are subject to 20% excise duty: Outgoing Telegraphic Transfers via SWIFT - KES 2,000
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder • Supporting documents for amounts above KES 1 M
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact; - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Real Time Gross Settlement (RTGS)

This document sets out specific key facts you need to know regarding **TNB Real Time Gross Settlement (RTGS)**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	An RTGS is an electronic method of transferring funds utilized primarily for local wire transactions. It can be used by both individual and non-individual customers
Key Features & Benefits	<ul style="list-style-type: none"> • This can be done at a branch or Online banking Account • As it is the faster way of transferring money locally • Competitive forex exchange rates
Terms	<ul style="list-style-type: none"> • The funds must be sent through an TNB bank account • Funds are sent the same day if instructions are submitted before 2.30pm
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Outgoing RTGS transfers (USD, KES, GBP, EUR, TZS, UGX, RWF) - KES 300 per transaction
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder • Supporting documents for amounts above KES 1 M
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

Key Facts Document: Chapaa popote (Mobile banking) and Online Banking (Retail and Corporate Internet Banking)

This document sets out specific key facts you need to know regarding **TNB Chapaa popote (Mobile banking) and Online Banking (Retail and Corporate Internet Banking)**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	TNB Chapaa Popote/ Mobile and Online Banking are secure platforms that give you 24hrs control of your bank account.
Key Features & Benefits	<ul style="list-style-type: none"> • Funds transfers • Pay bills: KPLC pre-paid/post-paid, DSTV, GoTv, Zuku, Nairobi Water bill, Startimes • Airtime: Top-up your airtime for FREE (Safaricom /Airtel/Telecom); Buy for self or other. • Account to M-PESA transfers (self and to friends and family) • View, download and print statements for free
Terms	<ul style="list-style-type: none"> • The funds must be sent through an TNB bank account • Funds are sent the same day if instructions are submitted before 2.30pm
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Chapaa Popote (Bank Account to MPESA) Bank Charges (Excluding Safaricom M-PESA Charges) 0 - 70,000 - KES 33 • Chapaa Popote (MPESA to Bank Account) - Free • Chapaa Popote (Account E-Statements Service) - Free • Chapaa Popote Bill Payments - Free • Chapaa Popote Airtime Top-up - Free • Chapaa Popote (Funds Transfer) TNB Account to TNB Account free TNB to Local Bank (RTGS) KES 300 per transaction SBM to Local Bank (EFT) KES 150 per transaction
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Must be an TNB bank account holder • Supporting documents for amounts above KES 1 M
Process Information	<ul style="list-style-type: none"> • Must be an TNB Bank account holder
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the TNB Contact;</p> <ul style="list-style-type: none"> - JKIA 0704331786 - WhatsApp: +254 752219600 - Facebook: Transnational Bank - Email: customerservice@tnbl.co.ke - Twitter: tnblkenya

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