

Access Bank (Kenya) PLC

Products Key Facts



more than banking

Key Facts Document: Access Hazina Account

This document sets out specific key facts you need to know regarding **Access 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 businesses and small-scale farmers and advance them in business through the provision of affordable banking
Key Features & Benefits	<ul style="list-style-type: none"> • No monthly ledger fees • Cheque book given at KES 18 per leaf
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • 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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Students Account

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

Description	The product promotes banking services to students in colleges, universities, tertiary and other education institutions.
Key Features & Benefits	
Terms	ZERO opening balance ZERO minimum balance
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • Counter Withdrawal Kes. 50/= • All other charges in the Bank tariff unless exempted as a benefit • No monthly maintenance fees
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	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 the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com

Key Facts Document: Access Early Savers Account

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

Description	The product encourages parents to save for their children.
Key Features & Benefits	
Terms	ZERO opening balance Minimum balance of KES 500
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • Counter Withdrawal KES 50 • All other charges in the Bank tariff unless exempted as a benefit • No monthly maintenance fees
Requirements	To get an account, you will need the following: <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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	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 the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com

Key Facts Document: Access Target Savings Account

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

Description	This is a contract account which allows customers to save towards specific projects.
Key Features & Benefits	
Terms	ZERO opening balance ZERO minimum balance
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none"> • KES 50 over the counter • Withdrawing is at the end of tenor/savings plan (minimum of 6 months) • No Monthly Maintenance Fees • All other charges in the Bank tariff unless exempted as a benefit
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	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 the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com

Key Facts Document: Access Salary/Everyday Banking Account

This document sets out specific key facts you need to know regarding **Access Salary / Everyday Banking 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 who earn salary.
Key Features & Benefits	<ul style="list-style-type: none"> • 4% interest if no withdrawal is done in the year. • 3% interest subject to 1 withdrawal per quarter. • No interest if withdrawal is done more than once in a quarter. • Interest to be calculated on a minimum monthly average balance.
Terms	<p>ZERO opening balance</p> <p>ZERO minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter
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	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Individual Current Account

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

Description	This product seeks to provide generic current account banking services to individuals (Retail Customers)
Key Features & Benefits	<ul style="list-style-type: none"> No Cash Handling charges
Terms	<ul style="list-style-type: none"> ZERO opening balance Minimum balance of KES 1,000
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> KES 50 over the counter Minimum ledger fee of Kes 300 Cheque book given at KES 18 per leaf
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Corporate Account

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

Description	This product provides innovative banking services to SME's and Corporate organizations
Key Features & Benefits	<ul style="list-style-type: none"> • Minimum ledger fee of Kes 300 • Cash handling charge for amounts greater than Kes 1,000,000 • Cheque book given at KES 18 per leaf
Terms	<p>ZERO opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter
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	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Community Current Account

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

Description	An account targeted at community based organizations such as Churches, Mosques, NGOs, Temples, Chama, etc.
Key Features & Benefits	<ul style="list-style-type: none"> • No Ledger fees • Cash handling charge for amounts greater than Kes 1,000,000 • Cheque book given at KES 18 per leaf
Terms	<p>ZERO opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • No Ledger fees
Requirements	
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access MPower Biz Account

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

Description	To facilitate for convenient banking services to retail banking and SME business
Key Features & Benefits	<ul style="list-style-type: none"> • No Ledger fees • Cash handling charge 0.20% above Kes 1,000,000 • Cheque book given at KES 18 per leaf
Terms	<p>Minimum opening balance of 1,000</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • No Ledger fees
Requirements	<p>Completed Account opening form</p> <ul style="list-style-type: none"> • Kenyan National ID • VAT and PIN certificate for the firm • Certificate of registration • 2 passport size photos
Process Information	Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Current Account- Premier

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

Description	Target affluent banking customers to conveniently cater for day to day transactional needs.
Key Features & Benefits	<ul style="list-style-type: none"> • Minimum ledger fee of KES 1,500 • No Cash Handling charges • Cheque book given at KES 18 per leaf
Terms	<p>Minimum opening balance of 1,000</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Minimum ledger fee of KES 1,500
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

Key Facts Document: Access Lawyers Account

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

Description	This account facilitates for convenient and affordable banking services to lawyers
Key Features & Benefits	<ul style="list-style-type: none"> • Minimum ledger fee of KES 300 • Cheque book given at KES 18 per leaf
Terms	<p>Opening balance of 10,000</p> <p>ZERO Minimum balance</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> • KES 50 over the counter • Minimum ledger fee of KES 300
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	<p>Deposit & Withdrawal: available at all Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs</p>
Disclaimers	<p>Charges indicated on the products are subject to review by the Bank</p>
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>

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

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

Description	To support the Kenya Government policy of providing Free Primary and Free Day Secondary Education in all public schools and in consideration of the need to reduce the cost of education.
Key Features & Benefits	<ul style="list-style-type: none"> No ledger fees Cheque book given at KES 18 per leaf
Terms	<p>ZERO Opening balance</p> <p>Minimum balance of KES 1,000</p>
Fees and Charges	<p>All charges, fees and commissions are subject to all relevant applicable Government duty.</p> <ul style="list-style-type: none"> Crediting funds to account KES 100 per transaction No ledger fees No cash handling charges
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>



Key Facts Document: Access Individual Savings Account

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

Description	To provide banking services to individuals, savings for short- or long-term goals
Key Features & Benefits	<ul style="list-style-type: none">• 4% interest if no withdrawal is done in the year.• 3% interest subject to 1 withdrawal per quarter.
Terms	Opening balance of KES 500 ZERO minimum balance
Fees and Charges	All charges, fees and commissions are subject to all relevant applicable Government duty. <ul style="list-style-type: none">• KES 50 over the counter
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 Access Bank Kenya Branches, Paybill 862862, USSD code *862# and ATMs
Disclaimers	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 the Access Bank Kenya PLC Contacts: For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com , W www.kenya.accessbankplc.com

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 **Access 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	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 Access Bank Kenya 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) <p>Access Bank Kenya Account to Access Bank Kenya Account free ABK to Local Bank (RTGS) KES 300 per transaction SBM to Local Bank (EFT) KES 150 per transaction</p>
Requirements	<ul style="list-style-type: none"> Duly filled application form Must be an Access Bank Kenya account holder Supporting documents for amounts above KES 1 M
Process Information	Must be an Access Bank Kenya 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 the Access Bank Kenya PLC Contacts:</p> <p>For more Information, please contact T +254704331786, +254752219600 E contactcentrekenya@accessbankplc.com, W www.kenya.accessbankplc.com</p>