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Product Guide Book

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 road emergency ambulance service

Product Features:

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





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 a free chequebooks among others.

Benefits

- 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*

Refer to our Tariff Guide for comprehensive details on this product charges and fees.

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	• Mobile banking • Internet banking • E-statements
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



Refer to our Tariff Guide for comprehensive details on this product charges and fees.

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 only*). Kindly contact your branch for current rates.
- 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
Channels/Account & Information Access	Cheque book Internet banking E-statements



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
Channels/Account & Information Access	Debit card Mobile banking Internet banking E-statements





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. Kindly contact your branch for current rates.

Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	Kindly inquire with your branch for current rates
Channels/Account & Information Access	Internet banking E-statements Mobile Banking

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
- Tiered interest rate for USD account (Kindly contact your branch for current rates)

Product Features:

Currency	US Dollars (USD), Euro (EUR) and Great Britain Pounds (GBP)
Opening Amount	Nil
Minimum Balance	Nil
Channels/Account & Information Access	Internet banking E-statements





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. (Kindly contact your branch for current rates)

Product Features:

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

DTB Explorer

Savings Account

DTB Explorer Savings Account

Target Market

Individual customers

The DTB Explorer account is an account aimed at providing customers with the flexibility of investing an amount of their choice each month for a pre-determined term. At the end of the term, the amount along with the accumulated interest will be paid to the customer.

Benefits

- No ledger fees
- No account maintenance fee
- Interest earning account. (Kindly contact your branch for current rates)

Product Features:

Currency	Kenya Shillings
Opening Amount	5,000
Minimum Balance	5,000
Minimum Period	6 months
Maximum Period	Unlimited
Channels/Account & Information access	E-statements

DTB Zawadi Current Account

Target Market

Women in business, Career women, Stay at home mums

This is a transactional current account with a flexible pay-as-you-go price structure bundled with a recurrent savings account that will be opened upon request for customers wish to save.

Benefits

- Access to an insurance (group and Micro Health cover), school Fees Loan, Weza Loan.
- Free monthly e-statements
- Access through USSD Channel
- No set-up fees for both mobile and internet banking

Product Features:

Currency	Kenya Shillings
Opening Balance	Nil
Minimum Balance	KSH. 1,000
Debit Card	Access to a debit card
Channels/Account & Information access	• Mobile banking • Internet banking • E-statements • USSD
Cash Handling	0.25% for transaction over 1 Mill
Ledger fee	Nil

Zawadi

Current Account



DTB Zawadi Savings Account

Target Market

Women in business, Career women, Stay at home mums

The DTB Zawadi savings aimed at providing customers with the flexibility of saving the amount of their choice each month for a pre-determined term. At the end of the term, the amount along with the accumulated interest will be paid to the customer.

Benefits

- No ledger fees
- Free monthly e-statements
- Interest calculated and credited half yearly
- Kindly contact your branch for current rates.

Product Features:

Currency	Kenya Shillings
Opening Balance	KSH. 1,000
Minimum Balance	Nil
Minimum Period	3 months
Channels/Account & Information access	Mobile banking Internet banking USSD, E-statements



Zawadi

Savings Account

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



Refer to our Tariff Guide for comprehensive details on this product charges and fees.

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
- 5% Cash back promotion – DTB Platinum Credit Card

Product Features:

Currency	Kenya Shillings
Joining	Free
Minimum Repayment	5% 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

Benefits

- Lounge access at over 800 airport lounges at competitive rates
- Unique experiences and privileges for dining, shopping and traveling around the world by registering for priceless experiences
- 5% Cash back promotion

Product Features:

Currency	Kenya Shillings
Minimum Repayment	5% of total outstanding
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
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>



Note: All charges are subject to applicable Tax

Documentation requirements

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

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.

Features

- Transfer to Mobile
- Pesalink Transfer
- Weza Loan Access
- RTGS Transfer
- Internal Funds Transfer
- Card Services
- Buy Airtime
- Bill Payment
- Branch & ATM locator

Services available for bill payments are:

Government Services

- E-Citizen
- KPA - Kargo Pay
- NSSF
- Social Health Authority

Airline Services

- Emirates
- Ethiopian Airline
- Jambojet
- Kenya Airways

Utilities

- KPLC - Post Paid
- Nairobi Water

Other Services

- Insurance Payments

County Services

- Nyandarua County
- Kiwasco
- Thiwasco

Digital Entertainment Services

- DStv
- GOtv
- Showmax
- Zuku

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
- Bulk payments.
- Payroll Processing.
- Mobile payments.
- Government Billers such as E-citizen, KPA Kargo Pay, KIWASCO, THIWASCO, NYANDARUA County, NSSF, NAIROBI WATER, KPLC, SHA.
- Credit Card Payments.
- Fixed Deposit Booking.
- SI Management

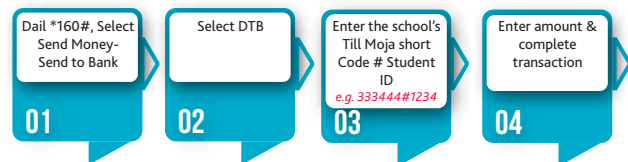
Note: All charges are subject to applicable Tax

Till Moja

Till Moja is a Collections solution that enables our customers to receive payments via various payment types using a simple 6-digit code instead of customers quoting the collecting customer's DTB Bank Account Number.

Benefits

- Real time credits into your DTB Account
- Accepts Multiple payments from M-Pesa, Airtel and T-Kash and Pesalink
- Zero Fees to DTB customer's account.
- SMS & Email notifications to your chosen mobile number and email address
- Swift Till setup with simple 6-digit short code instead of a full account number
- Unlimited no. of Tills crediting a single or multiple DTB customer account(s)
- 100% Reconciliation Transaction pre-validation to eliminate erroneous receipts.
- Easy API Integration- M-Pesa STK push & automatic update to customers' receipting system.



Till Moja solution has an inbuilt reference validation service for customers such as schools, Traders, utility companies etc. who would like student IDs or Bill numbers to be validated for a 100% reconciliation outcome and capability to integrate to customer's accounting systems for automated receipting and M-Pesa STK push integration for Super/Mini Markets, Online stores etc.

REMOTE CHEQUE CAPTURE - RCC

Remote Cheques Capture is a service that allows DTB Corporate customer to scan cheques and transmit the scanned images to DTB branch for clearing.

The DTB Remote Cheque Capture (RCC) solution enables our corporate customers to remotely scan multiple bank cheques from the comfort of their offices. This allows our customers to transmit the cheque images over an encrypted internet connection to the bank for posting and clearance.

Features

- Single sign on for maker-checker user.
- Single sign on/access to multiple accounts.
- Ability to capture drawers name and narration.
- Ability to drawer's name on the report.
- Ability to capture post-dated cheques.
- Reworking cheques instead of rejecting and scanning again.

Benefits

- Facilitates the means to remotely bank cheques from the comfort of your office.
- Minimizes fraud.
- Saves time, offering high value to your institution.
- Reconciles easily to your internal ERP system.
- Easy track of cheque transactions.
- Real-time review of your liquidity.

Set Up Requirements

- Business Account with DTB
- Remote Cheque Capture application form
- A PC
- An internet connection
- A cheque scanner

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	Kindly inquire with your branch for current rates
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	Kindly inquire with your branch for current rates
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	Kindly inquire with your branch for current rates
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 be confirmed in their present positions
- Must open/ maintain account(s) with DTB where their salary is channelled by their employer
- Introduction letter from employer
- 6 Months bank statements
- 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
- 12 Months bank statements

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



Access mortgages at fixed single digit interest rates for a period of up to 25 years.

Features – Personal Banking Customers

- **Interest rate:** Kindly inquire with your branch for current rates
- **Loan Term** - Up to 25 years subject to retirement age.
- **Target market** - A fixed monthly salary or income, Workplace banking customers, Business owners, Diaspora Customers
- **Loan to Value (LTV)** – up to 105%
- **Balance Transfer/Take over** - Loan should have been disbursed within the last 3 years)
- Mortgage capped at Kes. 10.5M in Nairobi metropolitan area (Nairobi, Kiambu, Machakos & Kajiado) and Kes. 5M elsewhere
- All Counties in Kenya

Features – Business Banking Customers

- **Interest rate:** Kindly inquire with your branch for current rates
- **Term** - Up to 25 years.
- **Target market** - Business Banking customers VSE & MSME, Salaried customers, Diaspora customers
- **Loan to Value (LTV)** – up to 80%
- Mortgage capped at Kes. 10.5M in Nairobi metropolitan area (Nairobi, Kiambu, Machakos & Kajiado) and Kes. 5M elsewhere
- All Counties in Kenya. (No ancestral property)
- **Balance Transfer/Take over** - Loan should have been disbursed within the last 3 years.

Requirements

- Age 21 years to 60 years or retirement age whichever is earlier.
- Must be a Kenyan Citizen whether employed or self employed
- Maximum Debt Income Ratio of 60% of net income
- Good credit reference bureau rating
- Upon approval open an account and salary & business income channeled into the account
- KYC Documents – ID, KRA PIN
- Sale Agreement /Offer Letter.
- Title/Lease agreement/Sectional title of property
- Latest 3 months payslips certified by employer (salaried applicants)
- 12 months income proof (self-employed)
- Latest 6 months certified bank statements (if not banking with DTB)

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	Kindly inquire with your branch for current rates

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
Maximum Credit Limit	Subject to appraisal
Repayment Period	Maximum of 120 months
Interest Rate	Kindly inquire with your branch for current rates
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	Kindly inquire with your branch for current rates
Tenor	Maximum 48 months
Appraisal Fee	2%
Security	• Master facility agreement incorporating the supplier, lessee and the bank stipulating terms & conditions of the lease • Lessees open receivable account with us against which our lien is registered • Executed service and maintenance contract between the supplier and lessee • Landlord waiver of any interest whatsoever over the assets under leasing if any • Comprehensive insurance cover over assets under leasing with the bank’s interest noted • Joint, several and personal guarantees of directors of the leasing company • Sale and cession agreements



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	Import LCs Issue - Opening Commission 0.50% per quarter, minimum charge KSH. 3,000 - Swift Charges KSH. 500 - Postage Charges KSH. 500 - Revenue Stamp Charge KSH. 100 Acceptance - Acceptance Commission 0.25% per quarter, minimum charge KSH. 1,500 - Swift Charges KSH. 500 - Postage Charges KES 500 Settlement - Settlement Commission 0.25%, minimum charge KSH. 3,000 - Swift Charges KES 1,500 - Postage for sight LCs KSH. 500	Export LCs - Advising Commission KSH. 1,500 - Negotiating Bills under LC 0.25% or minimum charge KSH. 2,000 - Courier Charges KSH. 3,000 - Export LC Confirmation 0.25% per quarter or minimum charge of KSH. 1,500	Import Bills on Collection - Handling Fees 0.25% or minimum charge of USD 10 - Acceptance Swift Charges KSH. 1,500 - Settlement Swift Charges KSH. 1,500 Export Bills on Collection - Courier Charges KSH. 3,000 - Negotiation Charges 0.25% or minimum charge KSH. 2,000	Issuing Commission 0.50% per quarter or minimum charge of KSH. 2,500 Cash Covered Guarantee 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 where you can access up to 50% of your net monthly salary with repayment due at your next salary payment date. Customers can apply digitally without having to visit our branches, fill in any paperwork or make 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.
- The DTB Inua Loan product saves the employer from monthly deductions of loan amounts from staff salary.

Product Features:

Description	Salary Advance Loan
Maximum Loan Amount	KSH. 100,000
Minimum Loan Amount	KSH. 1,000
Tenor	Maximum 30 days
Application Fee	7%
Rollover	N/A
Repayment Channel	Checkoff or Direct Debit from employee's DTB account

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	Kindly inquire with your branch for current rates
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

MONEY TRANSFER SERVICES



Target Market:

DTB and Non DTB Customers

DTB has partnered with Western Union and MoneyGram 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).

Western Union is available only to DTB Kenya Shilling account holders and individual accounts

Customers can send and receive money using the western union app

Customers can send money within Kenya and directly to the bank 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	



School Fees loan

Get up to Kshs. 1,000,000 loan per student, towards payment of school fees for the current year.

Target Market:

This product is offered to parents with school going children from pre-primary education institutions to higher education institutions.

Benefits

- Caters for school fees for the current academic year
- Peace of mind by keeping students in school

Key features:

- Unsecured school fee loan facility
- School fees paid directly to the school against current school invoice
- Repayment tenure of upto 10 months

Requirements:

- Confirmed school invoice for the current year
- Parents to have a DTB account

Pricing:

- The interest rate: Kindly inquire with your branch for current rates

Terms and conditions apply



Diaspora Voyager LCY Current Account:

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

Product Features:

Currency	Kenya Shillings
Opening Amount	Nil
Minimum Balance	Nil
Channels/Account & Information access	Mobile banking Internet banking Cheque book E-statements





Diaspora Voyager FCY Current Account

These are a group of accounts aimed at attracting foreign currency deposits.

Product Features:

Currency	USD, GBP, CAD, EURO, AED, AUD, BIF, INR, JPY, UGX, ZAR, CHF, CNY
Opening Amount	Nil
Minimum Balance	Nil
Interest Rate	Kindly inquire with your branch for current rates
Debit Card	Access to a GBP, USD, and EURO Platinum Card
Ledger Fee	Incoming & outgoing transactions - Kshs. 30
Channels/Account & Information access	Mobile banking Internet banking Cheque book E-statements



Diaspora Savings Account

This is a savings account designed for individuals who would like to save for the future. The account will be offered in local and foreign currency to encourage people to utilize the account as a savings option.

Product Features:

Currency	KES, USD, GBP, CAD & EURO
Opening Amount	Nil
Minimum Balance	Nil
Monthly Fee	Nil
Interest Rate	Kindly inquire with your branch for current rates



Diaspora Salary Account

This is a transactional account for salaried individuals. The account will be offered in both local and foreign currency.

Product Features:

Currency	KES, USD, GBP, CAD & EURO
Opening Amount	Nil
Minimum Balance	Nil
Monthly Fee	Nil
Debit Card	Mastercard Platinum Card available (KES, USD, GBP, EURO)
Channels/Account & Information access	Mobile banking <i>(As per existing tariff)</i> Internet banking <i>(As per existing tariff)</i> E-statements
Cash handling	0.25% for transactions over 1 Million



Diaspora Just 4 Me Account

The DTB Diaspora Just 4 Me account will be available to children and is designed to help parents/ legal guardians save for their children. Interest will be credited half-yearly.

Product Features:

Currency	KES, USD & GBP
Opening Amount	Nil
Minimum Balance	Nil
Monthly Fee	Nil
Interest Rate	Kindly inquire with your branch for current rates
Channels/Account & Information access	Mobile banking <i>(As per existing tariff)</i> Internet banking <i>(As per existing tariff)</i> E-statements



Credit Products:

Diaspora Mortgages
Diaspora Construction Loans
Diaspora Personal Loans
Diaspora Asset Financing (Auto Loans)
Diaspora Land Purchase Loans



Insurance Products:

Mortgage Protection Insurance
Property Insurance (Applies in Kenya)
Auto Insurance (Applies in Kenya)
Last Expense
Medical for Family Members in Kenya
Diaspora Return Ticket



Bidii Chama is the ultimate chama management solution aimed at enabling groups that come together to save, invest, and manage their finances.

Bidii Chama allows you to seamlessly manage your investment groups, effortlessly pool funds and achieve your financial goals together. Bidii simplifies the process of organizing contributions, setting up loans, tracking group performance and much more.

Target Market

Various types of chamas, including investment groups, savings clubs, cooperatives, and social clubs etc

Benefits

- Manage Chama finances with ease.
- Full digital onboarding.
- Access to affordable credit curated specifically for the target group.
- Financial advisory services through Bank sponsored events, and networking forums.
- Financial literacy programs aimed at improving the management skills of Chamas.

Access Channel

- A mobile app platform.

Product Features:

DTB Chama Member Wallet	Full digital onboarding	• Enabling digital wallet opening
	Store of value	• Access to a bank support wallet
DTB Chama Transactional Wallet	Payment Capabilities	• Access to different payment rails including Mobile Money, PesaLink and IFT
	Reporting	• Access to Dashboards and On-demand statements.
	Chama Management Capabilities	• Savings Management • Member Management • Loan Management • Contribution Reminders
	Others	• Chama meeting hosting packages • Bank-led investment advisory and financial literacy programs



InfinitiPay is the ultimate business and financial tool for all SMEs. It empowers customers to run their businesses smoothly through automated processes and business management capabilities, and integrated Financial Services. InfinitiPay helps SMEs grow by enabling them to track and record their business activities through capabilities such as sales and inventory management, which drives improved decision making which is crucial to guiding your business to success.

Using InfinitiPay also puts customers in a better position to gain access to credit facilities due to the keeping of business records which can vouch for the health and repayment capacity of their businesses.

Target Market

- *Small and Medium Enterprises (SMEs)*
- *Sole proprietors*
- *Unregistered Businesses*

Benefits

- Self-service onboarding via Mobile App and Web.
- Track your sales, reconcile your expenses, manage your invoices etc. all at the convenience of your mobile phone or computer.
- Access to on-demand financial statements.
- Access to Financial Literacy Programs and events run by the bank.

Access Channel

- Available through Mobile App and Web platform

Transaction & Wallet Balance limits:

Transaction & Wallet Balance limits	UNREGISTERED BUSINESS	TIER 1	TIER 2	TIER 3
		Per transaction: 100k	Per transaction: 150k	Per transaction: 200k
		Daily Transactions: 350k	Daily Transactions: 500k	Daily Transactions: 750k
		Max balance: 350k	Max balance: 500k	Max balance: 750k
	SOLE PROPRIETOR	Per transaction: 500k	Per transaction: 750k	Per transaction: 1M
		Daily Transactions: 1M	Daily Transactions: 5M	Daily Transactions: Unlimited
		Max balance: 1M	Max balance: 5M	Max balance: Unlimited



InfinitiLite is a merchant management system that empowers merchants with payment acquiring capabilities and business performance insights. Merchants can receive payments from their customers through various methods, such as M-PESA, facilitated by QR codes, payment links, and STK Push. Additionally, the product provides access to comprehensive reports on transactions from different payment types.

Target Market

This product is offered to aggregators collecting on behalf of merchants, large businesses with different branches and small businesses looking for payment rails.

Benefits

- Supports various payment methods.
- View of real-time transactions.
- Valuable insights through comprehensive reporting.
- Supports informed decision-making and business growth.
- Access to account statements from Core Banking.

Access Channel

InfinitiLite can be accessed through a web platform.

Requirements

Merchant must have a DTB account

Product Features:

Multiple payment options	Make payments through QR Code, Payment Link and Prompt
Integration options	Available APIs for seamless integration with various e-commerce platforms, mobile apps, and websites.
User friendly dashboard	An intuitive interface for merchants to manage transactions, view analytics, and monitor business performance.
Automated settlement into a DTB account	Aggregate your transaction amounts and transfer the consolidated funds your bank account at predetermined intervals.
Access to Account statements via the portal.	Get on demand statements from the portal
Merchant Management	Streamline an organization's administration and oversight of its merchant operations.
Comprehensive reports	Detailed transaction reports, real-time analytics, and insights to help merchants understand their sales performance and customer behavior.
Customer support	Allow merchants to raise issues efficiently



Access instant 30-day loans on - the - go

Features

- Instant loan disbursement to your DTB account
- Accessible via DTB m24/7 mobile app or USSD (*382#)
- 30-day loan term
- 7% loan processing fee upon disbursement
- Currency – KES
- Loan minimum amount of Kes. 500 and maximum amount of Kes. 300,000
- Rollover Fees 7% of outstanding debt, roll over is automatic for a similar tenure as the initial loan

Repayment

- Automated System recovery of the full outstanding amount from the customer's nominated DTB CASA account at anniversary due date
- Customer initiated partial/full payments from the digital loan channels or from Inward

Requirements

- An active DTB account for at least 6 months
- Active DTB mobile banking profile
- Good credit reference bureau rating



API Banking aims to enable tech-enabled businesses to integrate swiftly with banks and directly consume services from their ERP platforms. APIs, or Application Program Interfaces, facilitate communication between systems. They exemplify a bank's ability to meet the needs of tech-based organizations and customers by allowing these partners to send digital requests to the bank, thereby fulfilling the end-users' requirements that our partners address.

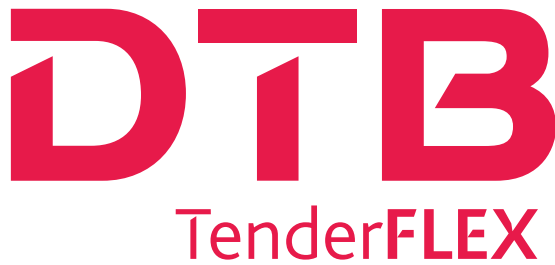
Definition of API: An application programming interface (API) is a way for two or more computer programs or components to communicate with each other. It is a type of software interface, offering a service to other pieces of software.

Benefits

- Ability to integrate to their ERP systems to the bank through a simplified API
- Automated payment capabilities which increase efficiency on the Customer's end and TAT on their payment requests
- Automated Reconciliation processes for the customer
- Increase customer satisfaction & retention
- Quick availability and access to financial services at an affordable cost.

API Banking Features

- Developer portal where partner can:
 - Signup and get access to API documentation
 - Access to the sandbox environment
 - Link to the portal <https://www.astraafrica.co/>
- Back end portal for API, API documentation & go live request management
- The following are the set of APIs to be debuted:
 - Query services - Balance Enquiry, Transaction Query, Full state, Mini state, Query Currency rate, Query IPRS
 - Payments - IFT, Pesalink (Single Payment), Mpesa (B2C, STK Push), Airtel (B2C, STK), RTGS
 - Utility Payments - Thika Water
 - Notifications – IPN



BID BONDS/TENDER SECURITY

Bid bond or Tender security is required in the bidding process which is presented to guarantee the procuring entity that if the bidder is awarded the bid, he/she will take up the contract as per the terms of the bid.

At DTB, we are continuously innovating to increase the chances for you to win that bid- introducing TenderFLEX.

Benefits:

- *Generate digital bid bonds up to Ksh 5,000,000 without providing any security/ collateral.*
- *The bid bond can be generated at anytime and anywhere at your convenience to beat the last-minute rush to fulfil tender requirements.*
- *Our digital bid bonds are tamper proof with a feature for verification by the employer.*
- *Our pricing is pocket friendly.*

Requirements:

- *To be a DTB Customer*
- *Fill in the DTB TenderFLEX Onboarding Application Form and drop it at any of our branches countrywide. (once set-up is done, log in credentials will be shared)*

Pricing

- *Unsecured bid bonds up to Ksh 5 million – 0.5% per quarter with a minimum of Ksh 3,500 per quarter.*
- *Get your online bid bond securely and conveniently using our TenderFLEX digital platform.*

AGRICULTURE PRE- HARVEST LOAN

DTB's Pre-Harvest loan gives farmers direct pre-harvest financing to cover a variety of pre-harvest expenses, such as farm preparation, fertilizer application, and harvesting labor, among other things. DTB will collaborate with aggregators, Saccos, and cooperatives to act as middlemen between farmers and banks, assisting in risk assessment, verification of farming techniques, and loan disbursement and repayment.

Pre-Harvest Product Features

Available channels (requisition/ repayment, monitoring)	Branch USSD Mobile API, Partner Applications
Uses	Short-term finance to enable farmers to complete crop production, harvest and prepare produce for market/sale or storage/warehousing (Includes preservation of produce, storage, transportation to market etc.)
Description	Short-term finance to enable farmers to prepare produce for harvest/ storage/market/sell the crops.
Processing Fee	2% on the loan amount
Insurance	Crop insurance will be required
Loan Tenor	1 Year – Regular Crops
Repayment	Maximum of 1 year or crop period/cycle, whichever is shorter for farm inputs financing.
Disbursement Of Loans	Farmers will be required to open DTB accounts where loans will be disbursed directly.
Documents Required	KYC documents Duly filled in (e)/ application form Identity proof- National ID card/KRA pin card/Valid Passport Address proof: Bank statement and farmer record. Any other document requested for by the bank/ DTB
Other benefits	Training and advisory services on production and marketing, Access to training by the Ministry of Agriculture

Benefits

- The loan will be granted to farmers to cover for short-term finance and enable them complete crop production, harvest and prepare produce for market (including transportation labor, etc.)
- The loans will be given to farmers with off taker arrangement or farmers who are members of a SACCO or a Cooperative.

Eligibility

Eligible farmers of this Loan are – Farmers, Farming cooperatives, Agri-food and food processing, Input suppliers (seed, fertilizer, pesticides)

AGRICULTURE POST HARVEST LOAN

Our post-harvest loan is intended to bridge the gap between the harvest and sale periods. The loan helps farmers with liquidity before they get sales profits from the off taker.

Our post-harvest loans will help farmers cover the costs of storing, processing, and transporting their produced crops, allowing them to avoid selling their produce at a low price right after harvesting due to a lack of storage or processing capacity. These loans allow farmers to preserve their harvests until market circumstances improve, resulting in more revenues and lower losses.

Post Harvest Product Features

Available channels (requisition/ repayment, monitoring)	Branch USSD Mobile API, Partner Applications
Interest rates	Kindly inquire with your branch for current rates
Processing Fee	2% on the loan amount
Insurance	Crop insurance will be required
Loan Tenor	Maximum of 6 months
Repayment	Method of loan repayment is either monthly installment or balloon payments of select farm produce.
Quantum of Loan	Financing up to 90% of the invoice receipt amount The value of the crop to be determined by a bank appointed agronomist.
Loan Limits	Each off taker /SACCO will be credit assessed and a limit granted to facilitate farmers loan.
Disbursement of loans	Farmers will be required to open accounts with DTB where loans will be disbursed directly.
Other benefits	Training and advisory services on production and marketing Access to training by the Ministry of Agriculture.
Approval Authority	As per Banks existing approval matrix

Benefits

- The loan will be granted to farmers to cover for short-term finance and enable them complete crop production, harvest and prepare produce for market (including transportation labor, etc.)
- The loans will be given to farmers with off taker arrangement or farmers who are members of a SACCO or a Cooperative.

Eligibility Farmer Product Eligibility

- The product will be offered to farmers who have supplied/delivered produce to Off-takers/SACCOs/Umbrella bodies/Processors with whom the bank has an MoU/Agreement and assignment of proceeds to DTB.
- The farmer should provide us with a valid delivery notes and invoice showing the quantity supplied, the expected date of payment and amount to be paid to the farmer.
- Both Off-taker and farmer to be DTB customers

AGRICULTURE TERM LOAN

The product is a Term Loan given to large Farmers for capital expenditure (Irrigation, machinery, farm expansion & improvement). It targets formal farmers with demonstrated cash flows and repayment capacity. The facility can be secured by tangible securities or by assignment of receivables.

Key Features

Uses:	Term Loans to Farmers for capital expenditure (Irrigation, machinery, farm expansion & improvement)
Processing Fee	2% on the loan amount
Loan tenor	Up to 36 months for farm improvement and irrigation and up to 48 months for machinery, equipment and any asset based financing
Loan Limits	Based on Scorecard/ cash flow and repayment capacity. Limits shall be based on the farmers' repayment capacity.
Repayment schedule	The repayment schedule should coincide with the harvest of crops to be grown by the farmer or EMI
Security/Collateral	All loans to be secured
Crop insurance	Crop insurance will be required
Disbursement through the following channels	Through DTB account. Transfer to agricultural input dealers.
Security	Security will be applicable as per DTB guidelines prescribed from time to time. i.e. • Collateral security: Collateral security will be obtained at the discretion of Bank for all loans in this category including the agricultural land and debentures. • Hypothecation of crops, all machinery /equipment & other assets created out of Bank's finance. • Collateral: Mortgage of land /charge on land or floating collaterals.

Eligibility Client appraisal criteria / procedure

- Must be DTB customer
- Established farmer with records/audited accounts of at least two years for appraisal.
- Farmers to avail agreement with Off takers.
- Crop Insurance mandatory
- Loan to be disbursed directly to the farmer.
- Facility to be secured through tangible security.
- Tenor of loans to be aligned to the crop cycle.
- Regular loan repayment to be aligned to the crop proceed cycle.
- 100% financing of equipment example Tractors may be allowed

Documents Required

- Proof of Security
- Duly filled in application form
- Identity proof- National ID card/KRA pin card/Valid Passport
- Address proof:
- Proof of agricultural land/ cultivation/ Land/asset documents.
- Any other document requested for by the Bank



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