Thank you for choosing Habib Bank AG Zurich (HBZ) as your financial partner.

This Key Facts Document provides an overview of selected HBZ banking products and services, including their key features, benefits and applicable terms. It is intended to assist customers in selecting banking solutions that align with their financial requirements.

HBZ is committed to providing customers with reliable banking solutions, personalised service and convenient access to financial services through our branch network and digital banking channels.

I. CURRENT ACCOUNTS

1. Company Current Account – KES / FCY

The Current Account provides businesses with a convenient platform for managing their day-to-day financial transactions and cash-flow requirements.

The account is available in both Kenya Shillings and Foreign Currencies, providing flexibility for businesses with local and international financial requirements.

Key Features & Benefits

» Convenient solution for business transactions and cash-flow management
» Cheque Book – 25 leaves: KES 375
» Visa Debit Card: KES 800
» Minimum balance: KES 50,000
» Ledger fee: KES 35 /min KES 1,000 per quarter
» Access to structured lending solutions
» Access to trade finance and trade services
» Competitive Foreign Exchange solutions
» Cash handling: 0.25% applies to cash amounts above KES 500,000
» FREE SMS alerts for all transactions
» FREE e-statements
» Access to all HBZ digital banking platforms
» Dedicated Relationship Manager

2. Personal Current Account – KES / FCY

The personal Current Account provides customers with a convenient solution for managing day-to-day financial transactions, including deposits, withdrawals and payments.

Key Features & Benefits

» Convenient account for everyday banking transactions
» Cheque Book – 25 leaves: KES 375
» Visa debit card: KES 800
» Minimum balance: KES 50,000
» Ledger fee: KES 35, /min of KES 1,000 per quarter
» Cash handling: 0.25% for amount KES 500,000
» Convenient access to account information and funds
» FREE SMS alerts for all transactions
» FREE e-statements
» Access to all HBZ digital banking platforms
» Dedicated Relationship Manager

3. SNTD Account

The SNTD Account provides an opportunity for customers to earn competitive interest on their available funds calculated on a daily balance

Interest is calculated on daily balances and credited monthly.

Key Features & Benefits

- Minimum balance: KES 500,000
- Interest: 3% p.a.
- Interest is calculated on daily balances
- Interest is credited monthly
- Cash handling: 0.25% on KES 500,000 and above
- Opportunity to earn interest on available funds
- FREE SMS alerts for all transactions
- FREE e-statements
- Access to all HBZ digital banking platforms
- Dedicated Relationship Manager
- Nil ledger fees

II. SAVINGS ACCOUNTS

4. Personal Deposit Account (Local Currency)

The personal deposit Account provides a convenient solution for building and managing personal savings while providing access to a range of HBZ financial services.

The account is available in both local and foreign currencies and provides customers with the flexibility to save in line with their financial objectives.

Key Features & Benefits

- Interest credited half - yearly
- Minimum balance: KES 25,000
- Penalty for not maintaining minimum balance: KES 500 per quarter
- Cheque Book – 25 leaves: KES 375
- Visa debit card: KES 800
- Cash handling: 0.25% for cash above KES 500,000
- Access to Foreign Exchange services
- Access to investment products
- FREE SMS alerts for all transactions
- FREE e-statements
- Access to all HBZ digital banking platforms
- Dedicated Relationship Manager

5. Personal Deposit Account USD

The personal deposit USD Account provides a convenient solution for customers who wish to save, hold and manage their funds in US Dollars. The account offers customers flexibility in managing US Dollar funds for future requirements, travel and international transactions.

Key Features & Benefits

- Minimum balance: USD 1,000
- Interest: 0.50% p.a. on balances from USD 5,000 credited half - yearly
- Interest: 0.75% p.a. on balances above USD 50,000 credited half - yearly
- Penalty for not maintaining minimum balance: USD 5 per quarter
- USD Visa debit card
- Convenient solution for holding US Dollar savings
- Convenient access to US Dollar funds
- FREE SMS alerts for all transactions
- FREE e-statements
- Access to all HBZ digital banking platforms

» Dedicated Relationship Manager

6. Emerald Women's Account

The HBZ Emerald Women's Account is designed to support women in building their savings and achieving greater financial independence.

The account forms part of HBZ's commitment to women's empowerment and combines savings benefits with convenient banking services and personalised relationship management.

Key Features & Benefits

» Earn as you fund – up to 5% p.a., payable monthly

» Unlimited cash withdrawals

» FREE multi-currency visa debit card

» FREE SMS alerts for all transactions

» FREE e-statements

» Access to all HBZ digital banking platforms

» Dedicated Relationship Manager

7. Gem Minor Account

The HBZ Gem Minor Account provides a structured savings solution for minors and enables parents or guardians to save towards their children's future financial needs.

The account also provides an opportunity to introduce children to responsible saving and financial planning from an early age.

Key Features & Benefits

» Nil minimum balance required

» Nil account maintenance fees

» Interest of up to 4% p.a., payable monthly on balances above KES 5,000

» 4 free withdrawals per month

» Free SMS alerts on all transactions

» SMS alerts for all transactions

» FREE e-statements

» Access to all HBZ digital banking platforms

» Dedicated Relationship Manager

III. HBZ Digital Banking

Convenient Banking, Wherever You Are

HBZ digital banking services provide customers with convenient access to their accounts and selected banking services through digital channels.

Key Features & Benefits

» Funds Transfer (Internal transfers, Local banks, International banks, Pesalink)

» Mpesa Services (Bank to Customer Transfers, Mpesa Bulk Payments)

» Utility Bill Payments

» KRA Tax Payments

» Card Management (Activate/ Deactivate Card, PIN Reset, Cancel Card, Replace Card, Card Merchant Management)

» Account Statements (Real-time View, Download Statements)

» Business Sub-Login Management (User Management, Access Control)

» Cheque Status (Deposited Cheques Tracking, Returned Cheques Tracking)

» Manage standing instructions

IV. Account Opening Form Requirement

1. Business Account Opening Requirements

HBZ digital banking services provide customers with convenient access to their accounts and selected banking services through digital channels.

» Certificate of Incorporation/ Certificate of Registration

- Memorandum and Articles of Association (CR1, CR2, and CR8)
- CR12 (Company Act 2025)
- Beneficial Owners Form (BOF1)
- Business Permit, Trade License, Industry License, or Practicing Certificate for professionals
- Company and individual Tax Identification Number (KRA PIN Certificate, TIN, SSN, etc.)
- Resolution to open a bank account on the company's letterhead
- Latest audited financial statements (Annual Report)
- Deed of Registration (Partnerships, Trusts, Non-Governmental Organizations)
- Company and individual address verification document (Utility Bill, Lease Agreement, Tenancy Agreement, etc.)
- Valid ID or Passport (Directors, Shareholders, Trustees, or Individuals)
- One colored passport-size photograph (Director, Shareholder, Trustee, or Individual)
- Work Permit (for foreign nationals)
- Dual nationals: Passport copy for the 2nd nationality
- W-9 Form, Authorization to Disclose Data Form, and TIN (for U.S. persons)
- CRS Individual Self-Certification Form (for all non-residents)
- FATCA Self-Certification Form (for sole proprietors and partnerships)
- W-8BEN-E Form and CRS Entity Self-Certification Form (for Trusts, Foundations, Societies, and NGOs)
- Organogram (for structured accounts)

2. Individual Account Opening Requirements

Convenient Banking, Wherever You Are

- Copy of National ID or valid Passport (for foreigners)
- For foreigners: Copy of a valid Visa, Alien Card, or Entry Stamp
- One recent colored passport-size photograph of the individual
- Work Permit (where applicable)
- Tax Identification Number (KRA PIN Certificate, TIN, SSN, etc.)
- Address verification document (Utility Bill, Lease Agreement, Tenancy Agreement, etc.)
- W-9 Form and Authorization to Disclose Data Form (for U.S. persons)
- Dual nationals: Passport copy for the 2nd nationality
- Dual residents: Address verification document for the 2nd residency
- CRS Individual Self-Certification Form (for all non-residents)

Estate Account (Additional Requirements)

- Death Certificate
- Grant of Probate, Grant of Letters of Administration or Confirmation of Grant

Minor Account (Additional Requirements)

- Birth Certificate
- The account shall be operated by the guardian until the minor attains the age of majority
- Upon attaining the age of majority, the minor account will be closed and the funds transferred to a new account

Contact Us

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Important Information

All products, interest rates, fees, charges, minimum balances and other terms are subject to HBZ's prevailing Tariff Guide, product terms and conditions, and applicable regulatory requirements.

Customers are advised to confirm the applicable terms, fees and charges with HBZ before opening or operating an account.

Complaints Handling Procedure

We strive to ensure that our clients receive exceptional service and are treated with courtesy, care, and diligence. In the event of any dissatisfaction, clients may file a complaint. The Bank is committed to treating clients fairly through an effective and efficient complaints-handling procedure.

To file a complaint, you may contact the Bank at any of the following:

- Submit Online: Complaints Form
- Telephone: +254 20 3341172/6/7
- Email: complaints.ke@habibbank.com
- Postal Address: P.O. Box 30584, 00100 Nairobi, Kenya
- Visit any of our branches, or speak to your Branch Manager directly
- We will make every effort to resolve your complaint at the first point of contact.