



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

Product Fact Sheet

DIB Personal Finance

DIB Personal financing is tailored to meet the needs of salaried employees or practicing professionals. Whether for purchasing or meeting emergency cash needs, this is a solution for you.

Target market

Individual Kenyan citizens or resident in Kenya, who are employed by good companies and multi-incomed individuals with salary as the main source of income.

Features and benefits

- Easy application process
- Flexible repayment terms
- Quick turnaround time
- No security needed for salaried employees
- Salary must be channelled through DIB Bank account

Requirements and qualification criteria

- Duly completed DIB Personal Finance application form
- Copy of Identity card and PIN Certificate
- Letter from employer confirming change of pay point and employment status
- Latest 3 months pay slips (if salaried)
- Credit life insurance
- Facility default and retrenchment cover

Fees and charges

- Processing fees
 - For facilities between 100,000 and 1,000,000 - 2%
 - For facilities above 1,000,000 - 1%
- Bank profit as detailed on offer letter - As per the Profit Rate Capping Law

Disclaimer and Declaration.

This product Fact Sheet should be read in conjunction with Facility offer letter and DIB Bank's Tariff Guide which is available on our website and branches. The Bank may vary the Product Facts from time to time. Customers will be notified through writing or Publication. Such variations will be binding to the customer. For more clarifications, kindly contact your Relationship Manager, our Contact Centre at +254 709 91300/+254 20 5131300, our email at contactus@dibkenya.co.ke or alternatively you can visit your nearest branch

I have read and understood the Product Facts as outlined above.

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____