



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

Product Fact Sheet

Hela Access Account

The Hela Access Account is a product that has been designed to provide convenient, cost-effective banking designed with you in mind.

Only available to employees of companies who have signed an MOU with DIB Bank Kenya Limited.

Product Summary

Currency	Features and Benefits	Fees and Charges
KES	<ul style="list-style-type: none"> Free E statements. Free Internal Standing Orders. Access to Debit Card Access to Mobile banking Access to Internet Banking. Access to SMS alerts. No access to Cheque Book. Access to financing facilities. Minimum operating balance - KES. 500 	<ul style="list-style-type: none"> Account Maintenance Fee - KES. 200 ATM withdrawal Fee - KES. 30 Over the counter withdrawal fee - KES. 200 Other tariff charges apply.

This document should be read in conjunction with the Terms and Conditions of the Product and DIB Bank Kenya Tariff Guide which is available in our branches and our website www.dibkenya.co.ke. The Bank shall be entitled to vary these Conditions from time to time. Notification of any such variation shall be given to you either in writing or by publication thereof by such means as the Bank may select and a variation so effected shall be binding to you.

Complaint Procedure

Should you have any complaint related to this product or any other product or service offered by DIB Bank Kenya, we welcome you to lodge your complaint through 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.

Acceptance

I/ We confirm that I/ We have understood all the charges related to the Bank's products. I/We confirm that the accounts will be used for legal purpose as outlined in the laws of Kenya. I/ We confirm that I/ We have been provided with a copy of the Products Facts Sheet which has been explained to me and which I have read and understood.

Name _____ Signature: _____ Date _____

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