



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

Product Fact Sheet

DIB Auto Finance

Our Auto Finance product enables you to purchase a motor vehicle for personal use or for business (for sole proprietors). Financing is available for purchase of new or pre-owned vehicles subject to applicable age limit of the vehicle.

Target market

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

Features and benefits

- Financing is available for new and used vehicles
- Flexible repayment terms
- Quick turnaround time
- Pay in instalments payment and free up capital
- Easy and efficient application process

Requirements and qualification criteria

- Duly completed Asset Finance Application Form
- Copy of Identity card and PIN Certificate
- Proforma Invoice from the Dealer/Vendor
- Latest 3 months pay slips (if salaried)
- Copy of the log book
- Sale agreement dully executed

Fees and charges

- Processing fees
 - For facilities between 500,000 and 5,000,000 - 2%
 - For facilities above 5,000,000 - 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: _____