Product Fact Sheet

Hela Access Account

The Hela Access Account is a convenient and cost-effective banking solution designed to meet the everyday banking needs of eligible employees. It is exclusively available to employees of companies that have signed a Memorandum of Understanding (MOU) with DIB Bank Kenya Limited.

Product Summary

Currency	Features and Benefits	Fees and Charges
KES	• Free E statements. • Access to Debit Card • Free Internal Standing Orders. • Access to Retail Omni Channel (Mobile and Internet Banking) • Access to SMS alerts. • Access to financing facilities. • Access to payment solutions – RTGS, SWIFT, Pesalink. • Access to KRA Payment solutions • Minimum operating balance – KES. 500	• Account Maintenance Fee – Free • ATM withdrawal Fee – KES. 30 • Over the counter withdrawal fee – KES. 200 • Other tariff charges apply.

By opening the DIB Current Account, the depositor provides his/her funds on a Qardh arrangement (interest free loan) to be managed on his/her behalf according to the principles of Sharia.

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 **Contact Centre: +254 709 913 000, WhatsApp: +254 716 626 262, email: 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.