

Co-op Bank MSME Current Account

This is a current account that comes with packages that suit your business needs. We have solutions for all business needs in their growth life-cycle.

FEATURES	BRONZE	SILVER	GOLD
Current Account	✔	✔	✔
Debit Card	✔	✔	✔
Mobile Banking	✔	✔	✔
Internet Banking - Free monthly access	Optional	✔	✔
Overdraft Fees - Over the counter withdrawals, debit transactions	Ksh 50 per transaction	Ksh 35 per transaction	Ksh 25 per transaction
Minimum Opening Balance	Ksh 1,000	Ksh 2,000	Ksh 10,000
Monthly Maintenance Fees	Ksh 100 per month	Ksh 1,000 per month	Ksh 2,000 per month
Minimum Operating Balance	Ksh 300	-----	-----
Cheque Book	Optional	1st cheque book free (100 leaves)	All cheque books are free
Insurance - (Under Group Cover)	Free Permanent and Total Disability cover - Ksh.100,000/=	Free Permanent and Total Disability cover - Ksh.500,000/=	Free Permanent and Total Disability cover - Ksh.1,000,000/=
Credit Card	Available on request	Eligible - Up to Ksh 100,000	Eligible up to Ksh 500,000
Cash Handling Fees	As per current tariff	As per current tariff	Free
Free PDQ Machine for Merchants	Optional	✔	✔
* LNM / M-Collections	Optional	✔	✔
Membership to Business Club - TBCs Apply	✔	✔	✔
Access to Executive Lobby	Available on request	Available on request	Free Access to Executive Lobby
Dedicated RM	✔	✔	✔
Waive monthly A/C maintenance fees if minimum A/C balance across the month is:	Ksh 50,000	Ksh 200,000	Ksh 500,000

* LNM - Lipa Na M-Pesa

Additional Features:

- Free Monthly E-statements
- Alerts - SMS/Email
- Free In-house Standing Order
- Access to Trade Finance Services
- Access to Non-Financial Service Solutions
- Access to Daylight Overdrafts & MSME Asset Solutions
- Negotiated FX Conversion Rates

Co-op Bank MSME Overdraft

This is an arrangement that allows a business to withdraw from their current account beyond zero to a limit prior agreed with the bank. This allows flexibility to settle bills before payments of work done. The limit is available for maximum 12 months and renewable subject to performance.

Have a look at the amounts you can borrow based on your level of business and security that you provide:

FEATURES	BRONZE	SILVER	GOLD
Amount of Unsecured Overdraft Loan	Ksh 200,000	Ksh 3,000,000	Ksh 5,000,000
Amount of Secured Overdraft Loan	Ksh 2,000,000	Ksh 8,000,000	Ksh 10,000,000

Co-op Bank MSME Term Loan

This is money you can borrow for your business for a period of time to help your business expand or to raise business supply capabilities. The amount can be repaid up to 60 months based on your level of business and the type of security you provide to us as outlined below:

FEATURES	BRONZE	SILVER	GOLD
Amount of Unsecured Term Loan	Ksh 300,000	Ksh 3,000,000	Ksh 5,000,000
Amount of Partially Secured Term Loan	Ksh 2,000,000	Ksh 8,000,000	Ksh 10,000,000
Period of payment for unsecured borrowing	up to 24 months	up to 24 months	up to 24 months
Period of payment for secured borrowing	up to 60 months	up to 60 months	up to 60 months

Co-op Bank MSME Insurance

This will protect your business from any financial loss. The business will be covered on a lump sum premium based on the risks that your business may face. The packages available are listed below:

SME Cover

- Structured cover depending on different customer needs with competitive prices
- Most business risks are covered in this package
- Clients can have several policies insured under one package
- Competitive premiums for all classes
- Only one proposal form to be filled

Personal Accident Cover

- Client can be covered against personal accident risks with political violence and terrorism included
- It can be bought alongside an account

Micro Cover

- All the customer assets are insured
 - Burglary risks are covered
 - Last expense cover is also given
 - Personal accident cover is given to the business owner
- (covering accidental death and permanent total disability)

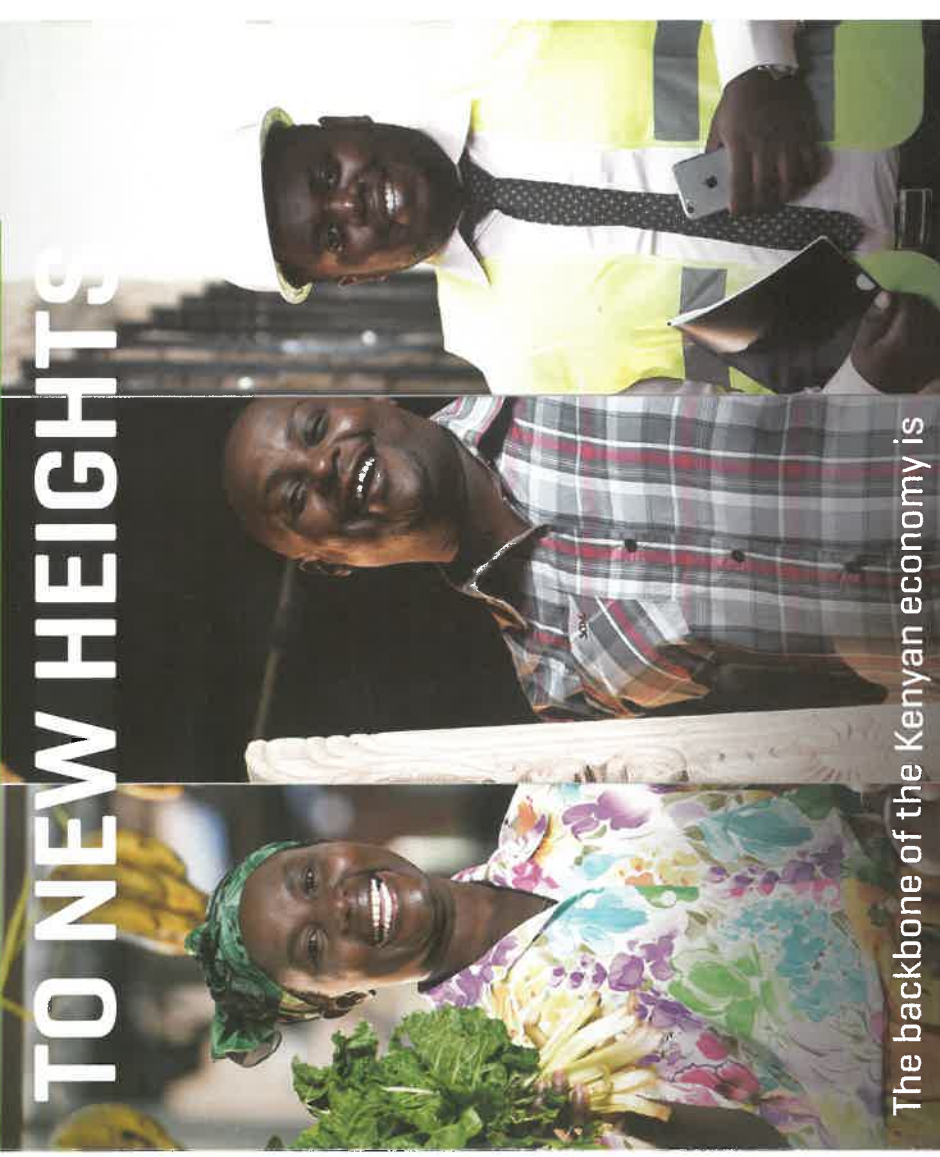
Talk to us today to get a suitable financial solution for your business.

For more information,

Contact our call centre on 020 277 6000, 0703 027 000, SMS 16111

or email us at customerservice@co-opbank.co.ke

TAKING KENYAN BUSINESSES TO NEW HEIGHTS



The backbone of the Kenyan economy is dependent on MSME businesses. Take advantage of your daily banking to access the new Co-op Bank MSME solutions tailored to scale up your business to the next level. Keep reading to find out more.

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CO-OPERATIVE BANK
We are you

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