

CfC Stanbic Bank Card Division
P.O Box 30550 - 00100
Nairobi, Kenya

Source code
KQ-Msafiri
loyalty number

Regional card centre contact details

Customer services

Telephone number: 020 3268 280 Fax number: 020 3748 446

email address

Queries: cardqueriesEA@stanbic .com
Application forms: cardapplicationsEA@stanbic .com

Supporting documentation

A certified copy of one of the following documents must be attached to this form with a copy of your PIN certificate

- National ID
- Kenyan passport
- Other passport

Additional requirement

- Certificate of Business Registration or Partnership deed (self employed)
- License to practice or certificate of registration with regulating board (specialists/ professionals)

The following original documentation must be attached to this form

- Most recent salary slip or proof of income
- Last six (6) months bank statements of current or savings account (non CfC Stanbic Bank customers and self employed)

One of the following documents reflecting your name and current residential address (not less than three months old)

- Utility bill
- Visit of residence
- Lease agreement
- ID letter from local authority
- Tenancy agreement

A card may not be issued to any person under 18 years of age

Updated client information

Title

- Mr
- Mrs
- Ms
- Miss
- Dr
- Prof
- Rev
- Other

If other please specify

Gender Male Female

Surname

Initials

First names

Date of birth

Identification number

Nationality

Postal address

Personal details (continued)			
Residential address			
Length of stay at current address (YY-MM)			
Type of accommodation			
<input type="checkbox"/> Rented	<input type="checkbox"/> Boarding	<input type="checkbox"/> Shared accommodation	
<input type="checkbox"/> Owned	<input type="checkbox"/> Living with parents		
Type of dwelling			
<input type="checkbox"/> Standalone house	<input type="checkbox"/> Flat/Town house	<input type="checkbox"/> Traditional	
<input type="checkbox"/> Room	<input type="checkbox"/> Other		
If other please specify			
Previous address			
Length of stay at previous address (YY-MM)			
Telephone (Home)	254 ()		
Telephone (Business)	254 ()		
Cellphone	254		
email address			
Marital status			
<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Traditional marriage	
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Separated	
<input type="text"/> Number of dependents			
Level of education			
<input type="checkbox"/> Post graduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Secondary school	
<input type="checkbox"/> Primary school	<input type="checkbox"/> Other		
If other please specify			
Employment / Source of income details			
Name of employer or business details			
Employer physical address / Business physical address			
Employers' / Business contact telephone number 254 ()			
Length of service (YY-MM)			
Occupation status			
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Contractor/ self employed	
Employer / Business type			
<input type="checkbox"/> International company	<input type="checkbox"/> Private company	<input type="checkbox"/> Small company	
<input type="checkbox"/> Government	<input type="checkbox"/> Partnership	<input type="checkbox"/> Self employed	
<input type="checkbox"/> Other			
If other please specify			

Employment details (continued)		
Type of industry		
<input type="checkbox"/> Telecommunications	<input type="checkbox"/> Civil service	<input type="checkbox"/> National forces
<input type="checkbox"/> Financial services	<input type="checkbox"/> Fisheries	<input type="checkbox"/> Travel and entertainment
<input type="checkbox"/> Education	<input type="checkbox"/> Transportation	<input type="checkbox"/> Agriculture
<input type="checkbox"/> Other		
If other please specify		
Occupation level		
<input type="checkbox"/> Director	<input type="checkbox"/> Manager	<input type="checkbox"/> Professional
<input type="checkbox"/> Supervisor	<input type="checkbox"/> Clerk	<input type="checkbox"/> Labourer
<input type="checkbox"/> Other		
If other please specify		
Name of previous employer		
Length of service (YY-MM)		
Income and expenses		
Gross monthly salary	KES	
Net monthly salary	KES	
Other monthly income	KES	
Total monthly expenses	KES	
Pay date	Pay / Salary frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Other
If other, please specify		
Banking details		
Do you have other transactional account/s at another Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Direct debit order		
I authorise CfC Stanbic Bank to debit the following account each month with the minimum amount due (10%) or KES 450, which ever amount is greater.		
Account number		
Bank		
Branch		
Account will be debited on the due date of each month.		
Alternative contact details		
Name		
Residential address		
Telephone (Home)	254 ()	
Telephone (Business)	254 ()	
Cellphone	254	
email address		

Application for additional card (continued) (include certified copy of identity document)	
I, the principal cardholder, (full names and identity number) _____	
_____ hereby authorise	
you to issue an additional credit card to	
Title	
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs
<input type="checkbox"/> Dr	<input type="checkbox"/> Prof
<input type="checkbox"/> Ms	<input type="checkbox"/> Rev
<input type="checkbox"/> Miss	<input type="checkbox"/> Other
If other please specify _____	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Surname _____	
Initials _____	
First names _____	
Date of birth _____	
Identification number _____	
Type of ID	
<input type="checkbox"/> National ID	<input type="checkbox"/> Kenyan passport
<input type="checkbox"/> Other Passport	
Nationality _____	
Residential address _____	

Telephone (Home) 254 () _____	
Telephone (Business) 254 () _____	
Cellphone 254 _____	
email address _____	
I, the additional cardholder,	
- confirm that I have read the terms and conditions on the reverse hereof and agree to be bound by these; and	
- agree to be responsible for all amounts owing relating to transactions through the use of the additional card and I also agree to assume full responsibility as a co-principal debtor in respect of these transactions.	

Signature of additional cardholder	Date

Signature of principal cardholder	Date

Credit protection plan
We will provide credit protection cover to settle the outstanding debt on your credit card up to a maximum of KES 1 million in the event of your death or permanent disability. In case of temporary disability minimum monthly installments will be paid for the duration of the outstanding card account balance of for a maximum of 12 months, whichever comes first. In case of involuntary retrenchment a maximum of three monthly installments will be payable, as long as you have not found alternative employment. The maximum monthly installment payable for retrenchment is KES 30 000 a month . The insurance cover is subject to separate terms and conditions, which are available on request.
Permission to market products and services
As part of our service, companies in our group may provide you with information on products and services offered by them, that we believe will be of benefit to you. In order to do this these companies will need your details from us. Please let us know if this suits you.
<input type="checkbox"/> Yes <input type="checkbox"/> No
We sometimes research our market to help us improve our products and services. The research companies we use follow strict codes of conduct and treat customers' information confidentially. Please let us know if you are willing to be contacted for research purposes.
<input type="checkbox"/> Yes <input type="checkbox"/> No
We sometimes tell our customers about other companies' products and services. We do so only if we believe that the information may be of interest to you. Your contact details remain confidential and are not given to these companies unless you indicate that you are interested in the offer. Please let us know if this suits you.
<input type="checkbox"/> Yes <input type="checkbox"/> No
This KQ-Msafiri Credit Card is issued to the Kenya Airways frequent flyer's and by signing the below you consent to us that we can share your demographic information with Kenya Airways.
Name of applicant _____
Signature _____
Date _____
Card delivery details
To which CFC Stanbic Bank branch do you wish the card to be sent? _____ Branch
Declaration and signature
I, the principal cardholder,
- Confirm that I have read the terms and conditions and agree to be bound by these; and

Declaration and signature (continued)
- Consent to the bank making enquiries about my credit record(s) with any credit reference agency and any other party to confirm any or all the information provided by me; and
- Should I default on my account, I consent the use of any credit balance which is due and payable in my other CFC Stanbic Bank accounts to set-off any amount owing on my card account.
Please provide details of any relevant additional information that may affect the bank's decision. _____ _____
I declare to the best of my knowledge and belief that the particulars as set out in this application are true and correct, and that no additional information which may affect the decision of the bank has been withheld.
Signature of principal cardholder _____ Date _____
For bank purposes only
KYC documentation viewed and information verified by:
Name _____
Personnel number _____
Signature _____ Date _____
Application approved by
Title _____
Full name _____
Credit Limit _____
Limit in words _____
Customer number _____
Source code _____
Signature _____
Date _____

Terms and conditions for Credit Card/s

Your application for and use of the KQ-Msafiri credit card is subject to the following terms and conditions (rules). You must understand each clause of the rules set out here. Remember you must always keep to these rules, as they are a binding agreement between you and us, CFC Stanbic Bank Limited (registration number C. 9520). Please contact us if you need further explanations of anything related to the use of your card. You may contact us at cardqueriesEA@stanbic.com or speak to a consultant at a CFC Stanbic Bank branch.

What we mean

- “**account holder**” means the person who has applied for and will be granted a KQ-Msafiri card account and who will use the account for its intended purpose.
- “**account limit**” means the total credit limit approved by us to be used by you for a revolving credit facility on the card account.
- “**additional cardholder**” means the person/s to whom an additional card, which is linked to your card account, is issued at your request.
- “**agreement**” means your application and these rules together with all payment instructions, letters and notices given.
- “**ATM**” means an automated teller machine.
- “**card**” means the relevant credit card, including any additional cards that we issue to you after we have approved your application.
- “**card account**” means the credit card account opened in the name of the account holder.
- “**merchant**” means a supplier of goods and services and includes an ATM owner.
- “**PIN**” means your personal identification number. This will either be the number we give you or the number you choose.
- “**transaction**” includes, but is not limited to, any transaction done on your card account with or without your card, card number and/or PIN to pay for any goods or services or to withdraw cash or to transact using an electronic device.
- “**revolving credit facility**” means a credit facility with a minimum repayment option as determined by us from time to time.
- “**we**”, “**us**” or “**Stanbic Bank**” means CFC Stanbic Bank Limited.
- “**you**” or “**your**” means the account holder and any additional cardholder.
- “**SMS**” means short message service which is an electronic communication done using a cell phone or cellular network.
- “**KQ-Msafiri**” means a credit card issued to the Kenya Airways frequent flyers and is subject to the Kenya Airways loyalty program Terms and Conditions.
- “**Loyalty program**” means a program operated by Kenya Airways in which members earn KQ-Miles / points which can be redeemed as per the Terms and Conditions governing the programme.

1 Applying for a card

- 1.1 Any application for a card is subject to our normal credit approval process and criteria and to the Kenya Airways Loyalty program Terms and Conditions (Separately provided by Kenya Airways)
- 1.2 Only a natural person may apply for a card.
- 1.3 We will ask you for certain information before we consider your application. You must provide complete and accurate information.
- 1.4 We may decline your application at our discretion.
- 1.5 We must verify your identity and may decline your application if you cannot give us satisfactory proof of your identity.
- 1.6 We may issue you with an additional card, depending on whether you qualify under our normal credit criteria.

2 Your card

- 2.1 Sign your card in ink as soon as you receive it. Use the space provided on the back of the card. You are not allowed to use your card if you have not signed it.

- 2.2 You may have additional cards linked to your card account. You will be liable for all amounts owing on your card account through the use of these cards, whether the transactions were authorized by you or not.
- 2.3 You and the additional cardholder/s will be jointly and severally liable as co-principal debtors for all amounts owing on your card account through the use of the additional cards. We may recover the full amount owed to us on the additional cards from you or the additional cardholders or both.
- 2.4 You and the additional cardholder/s will be bound by this agreement.
- 2.5 The issue of additional cards will not affect the credit limit we allow on your card account.
- 2.6 We will always remain the owner of the card/s.

3 Using your card

- 3.1 Only you may use your card. Only the additional cardholder may use the card issued in their name, which has been authorised by you.
- 3.2 Your card has an expiry date and is valid until the last day of the month shown unless the card account is closed or the card is revoked as per clause 8.
- 3.3 Having a PIN allocated to your card will allow you to use electronic banking facilities to do transactions such as draw cash from an automated teller machine (ATM).
- 3.4 You may use the card to pay for goods and services at merchants who accept the card. When paying you must sign a transaction slip. You will not have to sign a slip when doing remote transactions, such as ordering by mail, telephone or through the Internet.
- 3.5 You must sign a cash withdrawal slip if you withdraw cash through any means other than an ATM.
- 3.6 Your card account has an account limit and you may not exceed it. You will remain liable for all amounts even if you exceed the limit. A fee will be charged if the outstanding balance on the card account exceeds the account limit on the date of the statement.
- 3.7 When you use the card to access and transact over our other delivery channels, for example, Internet banking, the rules of that channel apply in addition to these rules.
- 3.8 By using your card you accept and agree to be bound by these rules.
- 3.9 You may not use the card for illegal transactions. It is your responsibility to ensure that your card is used for lawful transactions only.

4 Unauthorised use of your card and PIN

- 4.1 You are responsible for the safekeeping and proper use of your card. You must either memorise your PIN or keep any record of it separate from your card and in a safe place.
- 4.2 Notify us immediately if you realise you have lost your card or it has been stolen, or your PIN has become known to any other person. We will stop your card as soon as reasonably possible after being advised to do so.
- 4.3 You will be responsible for all cash drawn and purchases made with your card before we stop it in terms of 4.2.
- 4.4 Lost card protection (LCP) is automatically provided to you free of charge. It protects you against proven fraudulent non PIN based transactions.
- 4.5 You may dispute that any purchase or withdrawal charged to your card account was not authorised by you. We will investigate it after we receive a statutory declaration from you confirming that you did not authorise the transaction.
- 4.6 We may call you from time to time to confirm certain transactions. To avoid the inconvenience of a security block being put on your card, please ensure that the contact details we have for you are up to date at all times.

5 Authority to charge your account

- 5.1 You will remain liable for any amount owing until your card account is paid in full.
- 5.2 Any purchases or cash withdrawals you make using your card, will be charged to your card account, whether or not the slips or vouchers are signed.
- 5.3 The transaction is your authority to us to pay merchants and to charge the amount concerned to your card account. You cannot withdraw this authority.

- 5.4 We are unable to reverse or charge back any payment should you have a dispute with a merchant. You should sort out any such dispute with the merchant.

6 Monthly statement and payment

- 6.1 We will send a statement to your chosen postal address every month. The statement will show all transactions on your card account up to the date of the statement.
- 6.2 The statement will show both the full and minimum amounts payable to us, on or before the due date shown on the statement.
- 6.3 You must advise us in writing within 30 days of the date of the statement should you believe the statement is incorrect. You will have no claim if you do not advise us within that period.
- 6.4 You should contact our Customer Contact Centre if you do not receive a monthly statement. Failure to receive a monthly statement will not entitle you to refuse or fail to pay any amount that is due to us.
- 6.5 We may verify and confirm any record of a deposit into your card account. Our records will be taken as correct unless the contrary is proved.
- 6.6 Your card account will be credited immediately with any deposit made into it, but the proceeds will only be made available once they are cleared. We will not accept any postdated cheques or any other cheques made out to anyone other than the account holder followed by the 16-digit card number.
- 6.7 If your debit order is returned unpaid for any reason, we reserve the right to re-submit your debit order until all amounts outstanding have been paid in full.
- 6.8 All deposits to your card account will first go towards interest then to fees and finally to the principal debt.
- 6.9 Where applicable, we will send you regular updates on the status of your card via short message service (SMS) to the cell phone number provided on your application form or notified to us in writing.
- 6.10 If your account is in arrears, we may send you an SMS to remind you of the outstanding amount.
- 6.11 We do not guarantee the security of any SMS or other communication we may send you with regard to your card account and we will not be liable for any disclosure of information relating to your account that is not attributable to our negligence or willful default.

7 Interest and other charges

- 7.1 You must pay interest to us on all overdue accounts.
- 7.2 Interest will be payable;
 - 7.2.1 if you do not pay the full outstanding amount owing on your account on or before the payment date shown on your monthly statement, all transactions shown on the latest statement and future statements will attract interest from the date of each transaction on the account until you have settled the full outstanding amount owing to us;
 - 7.2.2 On the amount of each cash advance (for example, cash withdrawals, travelers cheques and casino chip purchases) if the cash advance results in a debit balance on your account. Interest is calculated from the date of each cash advance until the amount is paid to us in full.
- 7.3 Interest is calculated on a daily basis on the outstanding balance.
- 7.3.1 Charged monthly in arrears and is due and payable immediately and debited to your account.
- 7.4 We may change the interest rates, product features and other charges from time to time on notice to you.
- 7.5 We determine the annual or monthly fee payable on your card. The fees are published each year in our pricing brochure.
- 7.6 You will be charged service and other account fees as set out in the pricing brochure, as amended from time to time.
- 7.7 International purchases are subject to a currency conversion fee.

8 Closing of your account and revoking of your card

- 8.1 You must advise us in writing if you want to close your card account or cancel your card. You must destroy and return the card(s) to us with your letter. To

- destroy a card so it cannot be used again:
 - Cut through the magnetic stripe and account number.
 - Scratch out the numbers on the signature panel of the card. A card that is not destroyed correctly may still be used. Should this happen you will be responsible for the transactions.
- 8.2 We may choose, at any time, to revoke your card or to close your card account to protect our interests.
- 8.3 All amounts you owe us, including accrued interest, will immediately become due and payable to us if:
- you request us to close your card account; or
 - you request us to cancel a card; or
 - we revoke your card or terminate this agreement; or
 - we close your card account; or
 - you breach any aspect of this agreement; or
 - you are declared bankrupt or your estate is provisionally or finally placed under a receiver or other administrator; or
 - you die; or
 - you stop being a member of the Kenya Airways Loyalty Program.

9 Consents and conduct of the account

9.1 Credit reference agencies

You consent to us:

- Making enquiries about your credit record with any credit reference agency and any other party to confirm the details on this application.
- Providing regular updates regarding the conduct on your card account to the credit reference agencies and allowing them to in turn make the record and details available to other credit grantors.
- Listing your details with any credit reference agency should you default on your repayment obligations to us.
- Releasing information to third parties for recovery and/or debt collection purposes.

9.2 Disclosure within Standard Bank Group

9.2.1 You consent to us sharing information relating to your card application, card or card account, any of our affiliates or associates within the Standard Bank Group for all purposes, including marketing.

9.2.2 You agree that we may request or authorise any of our affiliates or associates within the Standard Bank Group to perform any or all of our obligations under these rules and that any of our affiliates or associates within the Standard Bank Group may exercise our rights under these rules. We may disclose information relating to your application, card or card account to our affiliates or associates within the Standard Bank Group for purposes of the above including card issuing, administration, dispute handling and debt collection.

9.2.3 You consent that we may share your information with Kenya Airways for the purpose of the loyalty program.

9.2.4 You agree that your KQ-Miles / points will be redeemed as per the terms and conditions governing the operations of the loyalty program.

10 Malfunction of electronic facilities

We are not responsible for any loss arising from any failure, malfunction or delay in any point-of-sale terminal or ATM, or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

11 Addresses for notices

11.1 The street address you supply on your application form will be regarded as your chosen address where notices may be given and documents in legal proceedings may be served. You must notify us in writing, one of our branches or via email immediately if your chosen street address or email addresses changes.

11.2 You should send any legal notice to us at our chosen address: Cfc Stanbic Bank Limited, Chiromo Centre, Nairobi, Kenya, for the attention of the Company Secretary.

11.3 You acknowledge and agree that our agreement will be regarded as having been entered into in Kenya and any breach of this agreement will be considered as having taken place in Kenya.

11.4 We are entitled, but not obliged, to send you any notice in terms of this agreement to an email address you specified on your application form. Such email communication will be regarded as having been received by you unless the contrary is proved.

11.5 Any correspondence that we send to you by post will be considered to have arrived within seven days of posting and any correspondence that we send to you by fax or email will be considered to have arrived on the day that it was sent.

11.6 We are obliged by law to regularly update your personal particulars, such as your residential address and contact information. We may contact you from time to time in this regard.

12 General

12.1 We may at any time amend these rules by giving you written notice.

12.2 On renewal or replacement of your card, updated rules will be sent to your last chosen address. You are bound by the rules in force at the time of such renewal or replacement.

12.3 You may not vary these rules.

12.4 This agreement will be governed by and interpreted in accordance with the laws of Kenya. The card(s) will be administered by The Standard Bank of South Africa Limited.

12.5 You agree that we may sue you in a Magistrate's court or any other competent court to recover any levies due as at the date of instituting the proceedings.

12.6 Any favour or concession we may give you will not affect any of our rights against you.

12.7 Should you default on your card account, the law allows us to use any credit balance in another of your Cfc Stanbic Bank accounts or accounts with other financial institutions to set off any amount owing on your credit card.

12.8 You must tell us immediately if you are under a bankruptcy order, become insolvent or have any other form of legal disability.

12.9 You will pay all our expenses and other costs in recovering any outstanding amounts you owe us, including legal fees on an attorney and own client scale, collection, tracing and penalty fees.

12.10 A certificate signed by any of our managers (whose appointment need not be proved) as to the amount of your debt to us, the fact that the amount is payable, the rate of interest payable and the date from which such interest is calculated and any other matter relating to the debt, will on its mere production, be sufficient proof of the facts stated in the certificate, unless the contrary is proved.

12.11 We can close your account, restrict activity, reduce your limit or suspend access to your card account if we in any way know or suspect that your card account is being used fraudulently, negligently or for illegal activities or if we must do so to comply with the law, without notice to you.

12.12 If we close or suspend access to your account for any reason, we will not be liable to you for any direct, indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible, whether arising in contract, or statute.

12.13 We will provide credit protection cover to settle the outstanding debt on your credit card up to a maximum of KES1 million in the event of your death or permanent disability. In case of temporary disability minimum monthly installments will be paid for the duration of the outstanding card account balance or for a maximum of 12 months, whichever comes first. In case of involuntary retrenchment a maximum of three monthly installments will be payable, as long as you have not found alternative employment. The maximum monthly installment payable for retrenchment is KES30 000 a month. The insurance cover is subject to separate terms and conditions, which are available on request.

12.14 We will purchase the KQ-Miles / loyalty points from the Kenya Airways loyalty program and the redemption of the points will be subject to the terms and conditions of the program. The bank will not be involved on how the loyalty program is managed.

12.15 We will provide a free Travel Insurance Cover as provided separately in terms and conditions of the plan.(these terms and conditions may be supplied on request)

Kenya Airways

Application

for a

credit card

