



FREQUENTLY ASKED QUESTIONS

1. WHY SHOULD I SIGN UP FOR MOBILE BANKING?

Mobile Banking is a fast, easy and secure way of accessing your bank 24 hours a day, 7 days a week from wherever you are. It allows you to carry out menu driven transactions without having to visit the bank physically, allowing you to bank anytime, anywhere.

2. DOES GULF AFRICAN BANK OFFER MOBILE BANKING?

Yes, the service is known as GABPesa

3. WHAT SERVICES ARE OFFERED UNDER GABPesa?

- **Balance enquiry**
- **Funds transfer which include**
 - **Account to Mpesa**
 - **Mpesa to bank**
 - **Between your GAB accounts**
 - **To any other GAB accounts**
- **Airtime top-ups**
 - **Safaricom**
 - **Airtel**
- **Banking services**
 - **Mini statements**
 - **Invite a Friend**
 - **Forex Rates**
- **Pin change**

4. ARE THERE ANY CHARGES FOR THE REGISTRATION OF MOBILE BANKING?

Yes. A customer is charged Kes 10 for subscription.

5. HOW DO I APPLY FOR THE ABOVE SERVICE?

Visit any of our branches countrywide and fill in an application form or you can also download the application form from our website www.gulfafricanbank.com and drop it off at a GAB Branch near you once it is complete.



FREQUENTLY ASKED QUESTIONS

6. WHAT IS CIF NUMBER?

This is the first 8 digits of your account number.

7. HOW DO I ACCESS THE SERVICE VIA MY MOBILE PHONE?

Once you are registered, you will receive a confirmation SMS containing your PIN and a link to download the GABPesa mobile banking application.

Android enabled handsets will be able to download the GAB Pesa application through the Android app that is available on gabpesa.gab.co.ke. This will be accessible to all networks. However, handsets without Android can access GAB Pesa using the USSD Code *399#. This is currently only limited to Safaricom users. Other networks will be incorporated in the next phase.

8. CAN I USE MORE THAN ONE NUMBER TO ACCESS MY MOBILE BANKING SERVICE?

No. One CIF number is ONLY linked to one mobile phone number

9. AFTER HOW LONG WILL I RECEIVE MY PIN?

Maximum of two business days upon submission of the application form.

10. WHAT DO I DO IF I FORGET MY PIN?

Visit a branch near you and make a written request for PIN reset.

11. WILL I BE ABLE TO ACCESS ALL MY ACCOUNTS?

You can access all registered accounts *[including Foreign Currency accounts]* apart from your loan accounts.

12. CAN SASA ACCOUNTS BE REGISTERED?

No, to encourage saving. However, a customer can deposit funds to a SASA account without necessarily registering it.



FREQUENTLY ASKED QUESTIONS

13. CAN THE FOLLOWING ACCOUNTS BE REGISTERED;
JOINT, SOLE PROPRIETORSHIP, PARTNERSHIP AND COMPANY ACCOUNTS

This product is for individuals. Joint {EITHER TO SIGN or ANY ONE TO SIGN} and Sole Proprietorship accounts may be considered on receipt of written request and signed by all signatories. Partnership and Company Accounts are encouraged to use GABNet.

14. CAN YOU TRANSFER FUNDS TO ANOTHER BANK?

At the moment you cannot transfer funds to an account outside GAB.

15. IS THERE A LIMIT ON THE AMOUNT OF MONEY THAT I CAN TRANSACT?

Yes:

- **GAB to GAB and GAB to Mpesa the limit is Kes 40,000 per day but you can request for enhancement.**
- **M-PESA to GAB, Safaricom limits apply i.e. Maximum Daily Transaction Value is Kes 140,000. Maximum per transaction is Kes 70,000**

16. WHAT BILLS CAN I PAY WITH THE SERVICE?

The option is currently unavailable on GABPesa, however, you can transfer money from your account to Mpesa then do your bill payments.

17. CAN NON CUSTOMER/ UNREGISTERED GABPESA MOBILE USER DEPOSIT CASH TO GAB ACCOUNT?

Yes. Through the Mpesa Pay Bill menu, use GAB pay bill no 985050 and enter the beneficiary account number at GAB.

17. WHAT ARE THE AMOUNTS FOR MOBILE TOP-UPS?

The amounts available are as follows;

Kes 100

Kes 250

Kes 500

Kes 1,000

18. WHAT ARE THE CHARGES FOR USING THE SERVICE?

SERVICE	CHARGES [KES]
Subscription fee	10
Balance Enquiry	30
Mini-statement Request	30
SMS Notifications	5
GAB to MPESA Transactions	60
M-PESA to GAB Transactions	All M-PESA charges apply
Funds Transfer (GAB to GAB)	40
Airtime top-up	10
Forex Rate Enquiry	Free

19. WILL MY MOBILE OPERATOR CHARGE ME FOR AIRTIME USAGE?

Yes, all network charges apply.

20. HOW SECURE ARE THE TRANSACTIONS CARRIED ON MY MOBILE PHONE?

The transactions are limited to a single registered mobile number. When you sign up for Mobile Banking, you create a unique PIN that ensures only you can access the accounts. Our firewalls and timed log-offs help ensure your privacy. In addition you are encouraged to regularly change your password.

For enquiries, please contact us on:

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www.gulfafricanbank.com

Or visit the nearest GAB Branch