



## FREQUENTLY ASKED QUESTIONS

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### 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](http://www.gulfafricanbank.com) and drop it off at a GAB Branch near you once it is complete.**



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### 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](http://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.**



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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:**

**Tel:** [020 2740000](tel:0202740000)/[0711075000](tel:0711075000)

**Email:** [Customercare@gab.co.ke](mailto:Customercare@gab.co.ke)

[www.gulfafricanbank.com](http://www.gulfafricanbank.com)

**Or visit the nearest GAB Branch**