

# FAQs

## Revamped Retail and SME accounts

### 1) Where can I find information about the new features?

You can be able to access additional information on the products through our website <https://gulfafricanbank.com>, product brochures or visit our branches and engage our staff.

### 2) What will happen to the account that I currently have?

For existing account holders this will be a revamp of features and pricing where applicable. The account will be the same but will now have changes on features and pricing.

### 3) Will my account number change?

Your account number and domicile branch will remain the same.

### 4) Will I need to replace my credit card and cheque book for my existing account?

Considering that the account details will remain the same, you will not be required to change your credit/debit card or cheque book.

### 5) Will I use the same credentials for GABPESA and Gabnet?

You will still be able to access your account through GABPESA & GABNET using the existing credential.

### 6) If I want a different account to the one that I have, can I change my account?

The accounts have been tailored made to suit of our customers at different stages of their life. You can review the different accounts available and choose the one which meets your needs.

### 7) I currently have an Ujira account which receives my salary, do I need to open the Salary account or what I have is sufficient?

Your Ujira account changes to Me Account and you will be able to receive your salary through this account and transact accordingly. But if you earn income above KES150,000 we recommend that you open a Salary account which will allow you to enjoy additional benefits.

### 8) How is the transactional fees applied?

This will vary depending on the type of account that you have chosen or currently have. The charges are as follows:

- Pay as you go: this is where you will be charge as you transact
- Monthly maintenance fees: This is a lump sum monthly charge
- Hybrid: here you have a both a monthly fees as well as transactional fees

### 9) Can I replace the complimentary 25 leaves cheque book with a 50 leaves?

You cannot replace the 25 leaves with a 50 leaves as the feature of the Biashara account is a complementary cheque book of 25 leaves. Any subsequent cheque book will be charged as per the Tariff.