

FREQUENTLY ASKED QUESTIONS

CREDIT CARDS

Which are the different types of cards offered at Prime Bank?

- VISA Gold card – Personal/Corporate
- VISA Classic Card - Personal/Corporate
- VISA Platinum Card
- VISA Golf Card – Exclusively for Golfers only
- VISA Debit Card

What documents are required when I apply for a credit card?

Individual

- Certified copy of ID/Passport
- Two passport size photographs
- Certified copy of your bank statement for the last 6 months
- Certified copy of the last two pay slips
- Certified Copy of PIN certificate
- Copy of valid work permit (For foreigners)

Corporate

- Memorandum and Articles of Association
- Certificate of Incorporation
- Company's Board Resolution
- Two passport size Photos of each applicant
- Certified Copy of Company PIN
- Certified True Copy of the Directors' and applicants ID/Passport
- Certified Copy of your bank statement for the last 6 months
- Audited accounts of the company for the last 2 years
- Copy of valid work permit (For foreigners)

Golf card/ Individual

- Two passport size photographs
- Certified Copy of ID/Passport
- Certified Copy of PIN certificate
- Certified Copy of bank statement for the last 6 months
- Certified true copy of the last two pay slips
- Copy of golf membership card
- Copy of valid work permit (For foreigners)

How do I apply for a credit card?

To apply for a Prime Credit card you can:

- ✓ Call Card Centre on 0724-253289/0735-388872 or
- ✓ Visit the nearest branch, obtain the application form and submit with all details filled in.

When will I receive my new credit card?

Once we have received your application form at Card Centre with all the required documents, your application will be processed in 2 working days. If your application is approved, you will receive your credit card within 7 working days and you will receive a written notification of your credit limit.

How many additional cards can I request for on my credit card?

You can request for as many cards under the primary cardholder. The limit for one card will be shared between the primary and supplementary cardholders.

How can I request an increase in credit card limit?

You can request a credit card limit enhancement by sending an email to Card Centre at primecard@primebank.co.ke or by writing a letter requesting for a credit limit increase. We will notify you via email in 2 working days.

Whom do I contact, if I want to use my credit card abroad?

Before you travel please contact Card Centre on 0724-253289/0735-388872 with the below information:

- Your name
- Your card number
- Travel destination/s including stopovers
- Travel start and end dates

When will I receive my Credit Card statement?

Your credit card statement will be generated on the 15th of every month (*The statement date*) we send the statement via email and via Post. If you do not receive your statement within 10 days of the statement date please call card center on 0724-253289/0735-388872 and we will advise you of the amount payable and arrange to send you a copy of the statement via email.

Where and how can I pay my credit card bills?

You can choose from the below payment options:

- Cheque
- Cash
- MPesa
- PrimeMobi

What is the minimum payment due?

The minimum amount due on or before due date is calculated as *15%* of the total outstanding due for that month. If you pay the minimum due, the remaining balance will be carried over to the next month's statement with the applicable charges.

How do I setup a direct debit to pay my credit cards?

You can write to us, stating that you want direct debit in place and the Prime Bank account number where the auto-debits will take place from.

How can I report a lost or stolen card?

Please notify us immediately by calling Card Centre on 0724-253289/0735-388872, so that we can block your card. This will protect you from any unauthorized transaction on your card.

How can I close my Prime Credit card account?

You will be required to submit a written request to cancel the card and also surrender the card.

What should I do if there is a fraudulent activity on my card?

You should immediately notify us by calling Card Centre on 0724-253289/0735-388872 we will block the card immediately. You have to send a request for replacement.

How can I stop a recurrent credit card transaction?

You will need to approach the specific merchant to cancel the recurring transaction or the bank can replace your credit card at a fee.

I don't remember my Credit card PIN, what should I do?

You can request for a new PIN by sending a request in writing. The new PIN will be re-issued at a fee and dispatched to your branch.

DEBIT CARDS

How do I obtain a debit card on my account?

You will be required to fill in a debit card application form at the branch where your account is maintained. We will require one photo and a copy of your ID/Passport.

I don't remember my Debit card PIN, what should I do?

You can request for a new PIN by sending a request in writing. The new PIN will issued at a fee and dispatched to the branch where your account is held.

Can I change the PIN for my debit card?

No, you cannot change the PIN for your debit card.

If I try to make a withdrawal at the ATM or run the card on the POS machine and my transaction has not gone through, but my bank account has been debited, whom should I get in touch with?

You can call Card Centre on 0724-253289/0735-388872 and give your transaction details and we will respond to you in 2 working days. Alternatively, you can also contact the branch where your account is maintained.

What do I do if my debit card is captured at the ATM?

You can call Card Centre on 0724-253289/0735-388872 and give the details of the card. You will be required to write a letter for replacement of card. Charges for card replacement will apply.

Do I need to open an account with Prime Bank to qualify for a debit card?

Yes, you must have an account with us to qualify for a debit card.

Where does my VISA debit card work?

Your VISA debit card works locally where there is VISA logo on the ATMs and Stores. At present the card cannot be used for online transactions or outside Kenya

What happens when my debit card is about to expire?

The branch where your account is maintained will get in touch with you a month before the expiry date to confirm if you wish to renew your card.

PESALINK

What is PesaLink?

PesaLink is a service that enables interbank transfers from one person to another through the retail payment channels of the bank.

Why should I use PesaLink?

PesaLink is real-time, available 24/7 and one can transfer any amount between KES10 and KES.999, 999. It is safe, eliminates the use of cash or cheque as a mode of payment.

Which banks are part of PesaLink?

All banks who are members' of Kenya Bankers Association.

How do I send payments using PesaLink?

You can send payments using your bank channels by going to the PesaLink menu on your mobile.

How do I receive payments using my mobile phone number on PesaLink?

To receive payments through your mobile phone, you should register for PesaLink services at your bank. On registration, your mobile number will be linked to your account.

How do I change my registration from one Bank to another one?

PesaLink allows the user to change the default account and choose the bank account which they want linked to PesaLink by visiting the 'Update PesaLink Profile' menu on PesaLink.

Can I use PesaLink to send money abroad?

Currently, PesaLink will facilitate local funds transfer only. International transfers will be scoped in later phases of the service.

Can I send money to someone in Kenya from abroad?

No, PesaLink will facilitate local funds transfer only at the moment. International transfers will be scoped in later.

Can I send money to someone who is not registered?

Yes you can by using 'Send to Account' and 'Send to Card' option on PesaLink

How long does it take money sent through PesaLink to hit my account?

It takes about 45 seconds for a transaction to be completed

Which currency will I use while sending money through PesaLink?

PesaLink will facilitate Funds transfer from KES to KES, USD to USD, GBP to GBP and EUR to EUR accounts. There will be no currency conversion at the switch. However foreign currency transactions have not been enabled via PesaLink. This will be done at a later stage.

Can I use PesaLink outside Nairobi?

Yes, you can use PesaLink outside Nairobi but within Kenya.

Is PesaLink owned by the government?

No. PesaLink is a service offered by IPSL which is a company fully owned by KBA.

Can I deposit money on PesaLink?

No. PesaLink will only facilitate funds transfer from account to account or from account to card.

Will PesaLink provide loans?

No. PesaLink will only facilitate 'Person to Person' funds transfer.

Which languages are available on PesaLink?

English.

Do I need a PIN for PesaLink?

You do not need a PIN to access PesaLink. The service will be available on the existing banks channels.

How will I know that my transaction has gone through?

You will receive an SMS confirming successful transaction

How will I know that I have sent money to the right person?

The last step of sending money to a recipient requires the user to confirm the details of the transaction i.e. the name of the person (send to Phone), the account number and bank of recipient (send to account) and the card number of the recipient (send to card)

Do I need a different SIM card to access PesaLink on my mobile phone?

No. You will be able to access PesaLink through the mobile banking platform of your Bank.

Will I be able to receive funds at night and on public holidays?

Yes, you can receive funds of up to KES 999,999 any day and time 24/7.

Can I use PesaLink to pay bills during an emergency such as hospital bills?

Yes, one can use PesaLink to transfer funds from their account to the hospital's account, if they have the account number, via the 'Send to Account' option on PesaLink menu.

Will I be charged to receive money on PesaLink?

No, users will not be charged to receive funds on PesaLink

Can I link all my bank accounts to my mobile phone?

A customer can link one account from each bank that they bank with.

Can I send money to someone who does not have a bank account?

PesaLink does not provide funds transfer or withdrawal by those without a bank account.

Can I access PesaLink outside banking hours?

Yes you can. PesaLink is a 24/7 service.

PRIME NET

What Is Prime Net?

This is our internet banking platform which is a convenient and easy way to access banking through the Internet.

What can I do on Prime Net?

- Get your Mini Statement
- Account Statement
- Cheque Image Retrieval
- Deposit Details
- Loan Details.

- Make Payments
 - ✓ Transfers within your own accounts at Prime Bank
 - ✓ Transfers to other accounts in Prime Bank
 - ✓ Other local Bank transfers through Electronic funds transfer (EFT) OR Real Time Gross settlement
 - ✓ Mobile /Airtime Top Up (Retail Clients)
 - ✓ Tax payments to KRA using Itax
 - ✓ Bulk Payments e.g. salary uploads (For corporate clients only)
 - ✓ Scheduled transfers-i.e. initiate transfer to take place at a later date
 - ✓ View transfer history

- Service Requests
 - ✓ Request for a cheque Book
 - ✓ Issue a stop payment request
 - ✓ Register for SMS alert
 - ✓ Register for mobile banking
 - ✓ Apply for debit card
 - ✓ Request for Bankers Cheque
 - ✓ Cash withdrawal slip with denomination
 - ✓ Customer Feedback Form

- Utility payments subject to KPLC, Nairobi Water, ZUKU, DSTV e.t.c

What is the difference between a PIN Mailer and Secure token?

A secure token is a two factor security authentication device that generates a random 6-digit number that you will use. The Token number cannot be re-used by a user in the system.

A PIN Mailer on the other hand consists of a sign on password and a transaction password. These passwords expire after 365 days however a user can change the same at whichever time they wish to.

How much will the Bank charge me for the Token?

The secure token is given free to ALL Prime Net Clients. If a client loses the Token then we will charge Kes.10,000 for replacement.

What happens when I lose my RSA token?

Visit the nearest branch and fill in the RSA token lost form to enable deactivation.

Which transactions will require me to use the transaction password?

All payments and transfers from your account through internet banking and service requests.

What if I forget my User ID and Password?

Send an email requesting for regeneration of password to primenet@primebank.co.ke

What if my user ID is disabled on three wrong login attempts, how can I have it activated?

Send an email to your branch for your password to be enabled.

What if I forget my User ID and Password?

You can download the PrimeNET Password Reset Application Form from the bank's main webpage, fill it up and take it to the branch for submission to IT for resetting. The same form can be obtained from any of our branches.

PRIME MOBI

What Is Prime Mobi?

This is an innovative mobile banking platform that allows individual customers (retail), to carry out transactions on their accounts using their smart mobile phones. You can download the app from Google store or play store.

How can I access the mobile banking services?

You need to sign up for the services from your branch, once set up log into the Prime Mobi application using your login ID and login password called as MPIN (Mobile PIN).

If I'm registered, which services can I access on Prime Mobi?

- Account Balance Inquiry.
- Account Mini Statement Inquiry.
- Send request for full account statement to the bank.
- Inquire on Cheque status e.g. Paid, Unpaid and Stopped.
- Inquire on Treasury Rates.
- PIN Change – For both MPIN and TPIN
- Bank to M-Pesa transfers- Transfer of funds from your bank account, to an M-pesa account
- PesaLink.



Which transactions will require me to use the transaction password?

You can initiate funds transfer and confirm transactions using your TPIN password (Transaction PIN)

What happens if I forget my Password?

You should request for reset of MPIN and TPIN by filling up the PIN regeneration form at the branch where your account is held. Once reset the PIN will be sent to your phone via SMS