

Swivel Marketing: Taking Brand Experiences to Consumers

There are new products emerging everyday and new ways of advertising their availability. Consumers are therefore bombarded with advertising messages and brands must consistently seek ways to differentiate themselves in the market.

When George Murimi quit his lucrative job at a multinational firm in 2006 to start Swivel Marketing, he based his decision on the knowledge that many firms needed help to stand out in the market. Swivel Marketing is an experiential below-the-line advertising agency. The company specializes in creating brand experiences that drive brand value and increase sales.

The firm operates in several countries in East and West Africa, including Kenya, Uganda, Tanzania, Rwanda, Burundi, and Ghana. It emerged 10th in the Top 100 SME ranking which recognizes the best 100 small and medium-sized companies in Kenya.

The company currently has 70 permanent employees while staff on contract can number up to 1000 depending on the nature of project involved.

"When we started, most of the existing agencies were focused on basic promotional activities and had never thought of engaging in experiential marketing and event management services. This made securing a deal very difficult," says Mr Murimi.

"My partnership with ABC Bank has been fulfilling. The Bank is flexible and meets each customer's individual needs. ABC Bank has identified an opportunity in Small and Medium-sized Enterprises and I am a beneficiary."

Today, Swivel Marketing's star is fast-rising. Experiential below-the-line marketing creates targeted brand or service experiences consumers can relate to emotionally, as opposed to traditional channels like TV and radio that are more non-personal. Its aim is to enhance brand recall, increase sales and grow market share. Some of the services Mr Murimi's firm offers include

setting up mobile activations, social marketing, door-to-door campaigns, merchandizing, direct sales, and events such as street bashes, product launches, concerts and weddings.

The company prides itself in a distinguished client list composed of well known global brands. In Ghana, Swivel Marketing has worked with Vodafone, Guinness, and Cadbury. In East Africa, it has worked with East African Breweries Ltd, Safaricom, Vodacom, MTN, Coca-Cola, GlaxoSmithKline, Kenya Data Networks, Total Kenya, Haco, KETEPA, among others. Mr Murimi attributes his company's success to creativity, teamwork, and dedication.

He says: "My partnership with ABC Bank has been fulfilling. The Bank is flexible and meets each customer's individual needs. ABC Bank has identified an opportunity in Small and Medium-sized Enterprises and I am a beneficiary." Mr Murimi says that Kenyan companies are not doing enough experiential marketing. "Experiential marketing is a great way to deliver the right messages at the right time. Many companies tend to over-rely on the more visible marketing approaches," he says. He adds that, to Swivel Marketing, every customer is special. "We research about the customer's business, the target market and the competition and come up with the best brand experience strategy for them." Swivel Marketing plans to expand to other African markets such as South Africa, Nigeria, and Ethiopia.



Our Partners



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Land purchase rates		financing upto 70%
2 YEAR LOAN	AMOUNT	1,330,000
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	PERIOD(YEARS)	2
	MONTHLY INSTALLMENT	64,424
3 YEAR LOAN	AMOUNT	1,330,000
	INTEREST RATE	14.9%
	PERIOD(YEARS)	3
	MONTHLY INSTALLMENT	46,040

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In this Issue



Upgraded Internet Banking

It is here! A platform that is sure to enable ABC Bank customers to transact in a secure environment.



ABC Bank launches Collection Solution

The product helps customers increase their revenue collection and significantly reduce the cost of doing business



Pay your Domestic Taxes at ABC Bank at no charge!

ABC Bank has partnered with the KRA to enable tax payers make domestic tax payments through ABC Bank branches countrywide, at no charge.



ABC Bank Baringo Half Marathon

ABC Bank will be this year's title sponsor of the Baringo Half Marathon which will be held on 3rd November 2013 at Kabarnet town, Baringo County.



It is always a pleasure addressing you through this newsletter, and sharing with you new initiatives we are embarking on at ABC Bank Group as we seek to best meet your financial needs.

In this issue I am happy to announce the launch of our Upgraded Internet Banking platform which went live in August. This platform allows you to conduct virtually all your banking services,

except cash transactions, conveniently from wherever you are in the world; making your banking experience so enjoyable. It is easy to use, very secure and you can use it to conveniently do your banking 24 hours a day, 7 days a week, from the comfort of your home, office or while on the go.

I am happy to note the high number of customers who have already signed up for the service, and trust that you are enjoying yourselves. Are you yet to sign up? Please do, to avoid missing out on the enormous benefits of this revolutionary service. And as you take full advantage of the service, please give us feedback on talk2us@abcthebank.com or call us on +254 729 518 810. Our customer service team is always on standby to assist you.

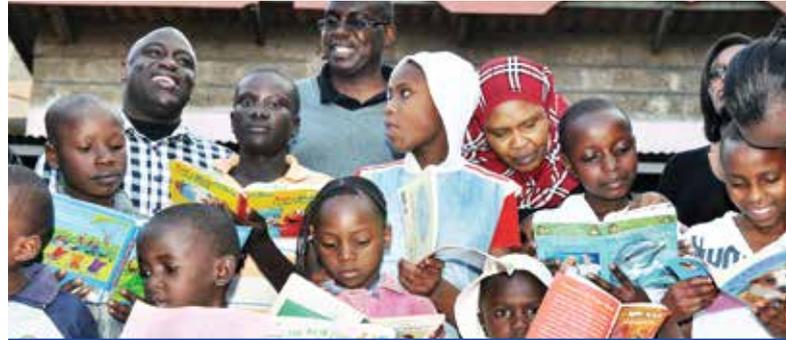
We have received a lot of positive feedback from customers who are now frequently using ABC M-Transfer to send money for free, to and from different parts of the world. Thank you for giving us the opportunity to serve you. You can find more information about the service on www.abc-moneytransfer.com.

We are always keen to update you, our customer, on the new happenings not only in the Bank but in the industry as well, which affect you. In recent days we have updated you on the latest developments in the industry, including reduction of cheque clearing timelines, and the new Excise Duty regulations. We have captured the same in this newsletter in case you missed the communications, and I encourage you to please contact your Branch Manager, Relationship Manager or our Customer Service desk should you have any queries.

As always the feedback you send us is very important in enabling us understand your specific banking needs, so please keep it coming.

Enjoy the issue!

Group Managing Director



ABC Bank Staff Zahra Mohamed (In a red checked veil) and Bennington Owino (in glasses) join children of Nairobi's Kayole Street Children's Rehabilitation Home and the Home's manager David Arika (in a black checked shirt) as they admire books the staff donated to the Home. ABC Bank staff visited the children centre which provides a home to over 95 former street children and donated food stuffs, clothing, toys and books.



Grace Njoroge, a Financial Accountant at Lanor International (2nd right) is welcomed to ABC Bank Westlands branch to make tax payments, by the Bank's E-Products Manager John Mukono (right), Head of IT James Kariuki (left) and Head of Operations Joseph Nyaga (2nd left).



Members of the public receive medical attention at a free medical camp held by the University of Nairobi's College of Health Sciences in partnership with ABC Bank. The medical camp held at Kawangware, served over 400 patients, offering them medication, de-worming, testing and diagnosis services, and public health education on disease control among others.



ABC Bank staff donate blood, during a blood donation drive held at the Bank's head office in Westlands, Nairobi, conducted by Blood-link Foundation. The activity was part of the bank's Corporate Social Responsibility (CSR) efforts aimed at supporting nationwide blood mobilization to boost the low levels at the country's blood bank.

ABC Bank Upgraded Internet Banking goes live!

ABC Bank's Upgraded Internet Banking service is now live. This new offering that takes the Bank's customer service to a new level is supported by a world class platform that is convenient, easy to use and allows customers to securely do their banking 24 hours a day, 7 days a week, from the comfort of their home, office or while on the go.

This upgrade to the Bank's existing internet banking comes with enormous benefits to customers – whether individual or business. It is better, safer, easy to use and can do much more! These new features of the Internet Banking service make banking even more enjoyable:

1. Transfers - transactions are carried out in real time. Customers can make EFT/RTGS transfers between own accounts, to third parties within the Bank and other local banks in Kenya.

2. Account Information – Customers can view their account balance, account details, transaction history and online transaction status.

3. User Options - they can personalize their account as well as maintain their beneficiary list.

4. User Tools - Access exchange rates and loan calculator

5. Orders – Place standing orders, fixed deposits, stop cheque instructions, and order cheque books and banker's cheques.

It comes with many benefits, including:

1. SMS and email alerts for every transaction a customer makes
2. Enhanced security of access and transactions – the Bank has invested extensively to ensure that the system is secure.
3. Ease of use – this new system is user friendly with easier navigation. It also comes with an online help/user manual at the click of a button.
4. Customers can operate the service from their mobile phones through the website as long as it is internet enabled

How to register

To register, existing customers are required to visit the Bank's website www.abcthebank.com and download (on the Downloads tab) the Internet Banking application forms. Fill, scan and send them to talk2us@abcthebank.com or drop them off at any of our branches.

Alternatively customer can visit any of ABC Bank branches with the identification documents they used to open their account i.e. national identity card or a valid passport, and they will be assisted to complete the registration form by the Bank's Customer Service Officers.

Kindly note that the internet banking platform is supported by the following browsers, which one will need to use to access the service:

- Internet Explorer:
- Win-XP: IE8
- Win-Vista/7/8: IE9
- Mozilla Firefox: Latest versions 18 and 19
- Chrome: Latest versions 24 and 25
- Opera: Latest version 12
- Safari: Latest version 6

www.abcthebank.com

Pay your Domestic Taxes at ABC Bank at no charge!



You can now pay your domestic taxes at any ABC Bank branch nationwide*

*A partnership of the Kenya Revenue Authority and ABC Bank.

ABC Bank has partnered with the Kenya Revenue Authority (KRA) to enable tax payers make domestic tax payments through ABC Bank branches nationwide, at no charge. This applies to both customers and non-customers.

This follows the launch of KRA's online tax payment system dubbed 'iTax' which allows tax payers to register and pay their taxes online, as a way of increasing efficiency in tax collection. This is a break from the past where tax payers manually filed their returns at KRA offices.

This comes as good news to business owners and other investors who need to file tax returns every month.

Currently the KRA iTax system accepts payment of domestic taxes i.e. Value Added Tax (VAT), Pay As You Earn (PAYE), Excise Duty, Land rates, Turnover tax, Kenya Bureau of Standards (KeBS) standard levy and Sugar development levy. With time other tax brackets under Customs and road transport will be added. As part of the service delivery, ABC Bank will also be assisting customers to register with the KRA iTax system.

To start paying your taxes conveniently at ABC Bank branches, please follow this process:

- As a Tax Payer you will need to register with the iTax system first. To do that, you will log on to the KRA website www.kra.go.ke, register accordingly (as indicated on the site) and do your returns. The system will generate an E-Slip which is a unique reference number which you will need to use for the subsequent tax payment.
- You will then walk into any ABC Bank branch to make payment and provide the E-Slip (unique reference number) to the teller.
- The teller will enter the E-Slip number (on the ABC Bank system which is linked to the KRA system) to validate you, and the system will pull up your (Tax Payer's) details i.e. E-Slip data details including amount to be paid which is key.
- The payment will be effected real-time to KRA systems, and your profile within KRA database will be updated, to reflect that payment has been made.
- The teller will then print an E-receipt generated by the Platform and give you, confirming the payment.

Should you require any clarifications do not hesitate to write to us on talk2us@abcthebank.com or call us on +254 729 518 810

Make transfers from your account in real time

Our upgraded Internet banking is here!
For more information: talk2us@abcthebank.com

Terms & conditions apply



ABC Bank Baringo Half Marathon launched to develop young athletes

ABC Bank will be this year's title sponsor of the Baringo Half Marathon which will be held on 3rd November 2013 at Kabarnet town, Baringo County.

This year the marathon, which carries the tagline 'Developing Kenya's Champions' has been themed around identifying and developing new athletes, by giving them an opportunity to launch their careers. Young promising athletes will be picked by a team of experienced athletics professionals and coaches during the marathon, and will thereafter be enrolled in reputable training camps where they will be coached and facilitated to become world champions.

"This marathon stands for a cause ABC Bank is very proud to be associated with – that of investing in developing and growing the rich talent this country is famed for; our athletes," said Mr Shamaz Savani the ABC Bank Group Managing Director. "Every year that ABC Bank has sponsored this marathon has been a fulfilling experience. The enormous contribution the marathon has made in promoting youth development and boosting tourism in Baringo County is undoubted."

ABC Bank has committed to sponsor the marathon for the next five years. This year the Bank is sponsoring the marathon to the tune of Kshs 5 million.

The Media Launch was held at the Stanley Hotel in Nairobi on September 19, 2013. Athletics legends who were present to witness the partnership included former Seoul marathon champion Joshua Chelanga, Paul Koech, Daniel Komen, Milcah Chemos, Moses Tanui, Kimutai Kosgei and Wesley Korir, the MP for Cherangany.

"Many young talented athletes lack the platform to realize their potential, and represent the country in global competitions and this marathon seeks to give them that platform, in a sustainable manner," said Mr Savani.

"It is very gratifying to see that ABC Bank has taken the lead role in complementing my efforts to grow our premier sport of athletics in Kenya by assuming the title sponsor role in this year's half marathon," said Paul Tergat the ABC Bank Baringo Half Marathon Patron and Organizer.

"This demonstrates the Bank's resolve to be partners in our national development and I want to assure them that this investment will no doubt be remembered by athletes, both now and in the future, especially in Baringo County and beyond as the race is open to all Kenyan runners. I am very pleased to welcome them in this role and look forward to a long

partnership ahead," said Mr Tergat, the recently elected International Olympics Committee (IOC) member.

For the last several years the Baringo Half Marathon has been staged, many athletes have been discovered, who have gone on to become major champions at the national and international stage. This underscores the enormous potential the marathon has in talent scouting and development of the youth in the county and beyond.

"We will go out into various regions, in schools and other educational institutions to encourage promising athletes to enroll for the marathon," said Mr Savani.

The Paul Tergat Foundation, which among other things aims to identify, tap and nurture running talent among Kenya's youth, will provide the platform for the initiative's sustainability.

"I look forward to partnerships with likeminded organizations and institutions, to see to it that these young men and women who are talented and have the potential are identified, nurtured, and can in years to come make this country proud as they stand tall with a Gold medal around their neck, as the world sings Kenya's national anthem," said Mr Savani. He called upon all Kenyans, both as individuals and in groups, including sports lovers, fun lovers, and generally patriotic Kenyans who pride in the success of our athletes – to register and participate in the marathon.



ABC Bank Group Managing Director Mr Shamaz Savani (centre) presents a Kshs 5 million sponsorship cheque to ABC Bank Baringo Half Marathon founder and organizer, International Olympics Committee (IOC) member Mr Paul Tergat (2nd left). Looking on are Cherangany Member of Parliament Mr Wesley Korir (left), Baringo County Deputy Governor Mr Mathew Tuitoek (2nd right) and Athletics Kenya Baringo County Branch Chairman Mr Barnabas Kitilit (right). ABC Bank is the title sponsor of this year's event to be held on 3rd November, which is aimed at developing new athletes, by identifying talented athletes during the marathon and sponsoring them through training thereafter.

ABC Bank launches collection solution

ABC Bank has launched a robust, multi-channel Collection Solution, which will give enormous value to customers, especially by increasing their revenue collection and significantly reducing the cost of doing business.

Dubbed 'ABC Collect' it is a highly customizable in-branch collection solution that helps the Bank to effectively render customized collection services on behalf of organizations to their cherished customers.

The solution is able to capture any specific details as required by a customer organization due to their internal Management Information System (MIS) reporting needs. Authorized personnel at the customer organization will be able to monitor payments as they happen and real-time reports sent to

authorized corporate personnel. "ABC Bank can structure a flexible collection solution that relieves an organization of the administration task of collecting payments from customers," says ABC Bank Group CEO Mr Deviinder Gupta

The first customer on the platform is Kenya Revenue Authority (KRA). ABC Bank has entered into a partnership with the KRA, which will see the Bank act as KRA's collection agent. This means that tax payers can now file their taxes in any of the Bank's branches countrywide – under KRA's newly launched online tax payment system dubbed 'iTax', which allows tax payers to register and pay their taxes online, as a way of increasing efficiency in tax collection. This is a break from the past where tax payers manually filed their returns at KRA offices.

(See separate story in page 3)

ABC Bank's Diaspora insurance product, abcD' Bouquet

ABC Vision's Q&A with Amanda Corline, Head of Retail Banking

What is abcD' Bouquet?

This is an ABC Insurance product targeting customers living in the Diaspora. Customers have the option of choosing between a value-added Medical Insurance package and an all-inclusive insurance package comprising Medical, Pensions and Life Insurance covers. These insurance policies are provided in conjunction with APA Insurance, one of the largest insurance companies in Kenya and the most innovative in product offering.

What are the benefits of abcD' Bouquet?

Customers who choose the all-inclusive package will benefit from the following:

- 1. Diaspora Return Ticket:** This covers up to a maximum of five of the Assured member's next of kin (parents, spouse, children or siblings) living in Kenya, in the unfortunate event of their passing away. With this cover, they can purchase a travel ticket and make contributions towards the funeral expense of the departed. The amount is payable once, on the first demise of any of the above dependents during the insurance period.
- 2. Diaspora Funeral Expense:** This cover caters for the last expense to ensure that Kenyans and their families living in the Diaspora receive a dignified funeral and return home in the unfortunate event of death. It also covers repatriation of the body back home. This covers the Assured member and his/ her family living in the Diaspora.
- 3. Diaspora Life:** Upon loss of life of the Assured member (in the Diaspora) the next of kin in Kenya will receive payment of either Kshs 100,000 per month for 12 months or Kshs 50,000 for 24 months.
- 4. Individual Pension Plan:** This allows a member to plan for their retirement with only Kshs 1,500 monthly contributions. This is an investment accumulation account that is simple, secure and flexible.

Who qualifies for the package?

All ABC Bank customers living in the Diaspora. It is a great product to share with friends and relatives living abroad.

What if I want the medical insurance package only?

Customers interested in medical insurance only can pick abcD' Bouquet's all inclusive medical insurance cover, which offers Kenyans living in the Diaspora an assortment of benefits including outpatient and outpatient covers among an array of additional benefits. The additional benefits include cover for pre-existing medical conditions, maternity related complications, dental, last expense, rescue and evacuation, post hospitalization cover among others. All these are however subject to terms of the policy. In addition customers can make use of a 24 hour emergency line and a dedicated relationship officer. APA Insurance has a countrywide network of service providers for easy access.

How do I go about signing up for abcD' Bouquet? Customers can sign up or enquire about the product by sending an email to talk2us@abcthebank.com

Excise Duty now applicable on bank charges

ABC Bank joined other banks to comply with directives of the recently enacted Finance Act 2012 and the amendments contained in the Finance Bill 2013, that requires a 10 percent Excise Duty (Tax) be levied on service fees charged by banks.

The service fees now taxed include fees and commissions charged on money transfer services and other bank fees, charges and commissions, excluding interest. Implementation of this tax commenced on 1st August 2013.

As an example we charge Kshs 500 for Real Time Gross Settlement (RTGS). On this charge a 10% excise duty will be applied and the customer will be debited with a total of Kshs 550 with Kshs 50 being paid to KRA.

Customers are advised that this is by no means an increase of ABC Bank's charges, but merely an implementation of a new tax that the government introduced, which the industry is complying with as guided by the Kenya Bankers Association (KBA). The excise duty on all such service fees will be payable to the Kenya Revenue Authority (KRA).

Should you require any clarifications please do not hesitate to write to us on talk2us@abcthebank.com or call us on +254 20 4263000.

Cheques payment period reduced

Customers are now receiving payment of their cheques faster, following commencement of a new cheque clearing cycle across the banking industry.

With the new cycle (known as T + 1), the time it takes for banks to process interbank charges has been reduced by a day compared to the previous cycle. Customers now receive funds on the third business day following the banking of a cheque. For example for a cheque banked on Monday the funds are available on Wednesday morning. A customer will however need to bank the cheque before the cut off time of 4pm, for it to follow through these timelines.

This comes as good news to customers who can enjoy the reduced timelines. However the shortened timelines mean that decisions on whether to honour or dishonor cheques received by the Bank will be made within a very short period, leaving the Bank no time to call customers to verify any cheque details or to advise the customer to fund the account before paying or returning a cheque.

Customers have been advised to contact their Branch Managers or Relationship Managers and make early arrangements to secure any facilities they may need to ensure that their cheques are honoured as and when they are presented. ABC Bank also sends out SMS and email alerts which customers sign up on, to receive notifications whenever their cheque clears, among other alerts.



You can still take care of your family while away with the abcD' Bouquet.



The abcD' Bouquet is an all inclusive insurance package designed for Kenyan's living in the Diaspora providing life benefits for your peace of mind.

+254 (20) 4441162/0722200476/0734200476

insurance@abcthebank.com

NSE fortunes rise steadily as trading goes electronic

By Patrick Ngugi

The first eight months of the year 2013 witnessed a marked improvement of fortunes on the Nairobi Securities Exchange (NSE), even though with volatility attributed to profit-taking by investors. The NSE 20 Share Index gained 12.36% between January and August.

The chart below illustrates the movement of the NSE 20 Share Index from 2nd January to 6th September 2013



The Nairobi All Share Index for the first eight months of the year rose 29% to 122 points in August from 95 points in January.

Market capitalization stood at Kshs 1.72 trillion with total issued shares at Kshs 80 billion. Equity turnover for the first eight months of 2013 totaled Kshs 105 billion. This is a 120% (Kshs 47.8 billion) rise compared to the performance in the similar period last year. We expect the market to record the highest turnover levels by close of the year.

The following counters have been trading in high volumes as investors continued to show interest in them: Safaricom, Kenya Commercial Bank (KCB), Equity Bank, KenolKobil, Co-operative Bank, Kenya Power, KenGen, Barclays Bank, CFC Stanbic and CIC Insurance.

Home Afrika Limited listed in July 2013 and with this the real estate developer plans to raise Kshs 2 billion through Real Estate Investment Trust (REITs). The REIT will be based on Migaa (a housing project based in Kiambu County, set on a 774 acre piece of land). Uchumi Supermarkets also intends to undertake a capital raising Issue in the last quarter of the year. The retailer will offer 100 million shares to its shareholders through a Rights Issue once all regulatory approvals are obtained.

Going forward we anticipate the index volatility to continue as investors continue to cash in on trading opportunities. The market also awaits full year results from Kenya Power and Kengen as these counters experience heightened activity. The banking sector will continue to be actively traded as they draw closer to announcing their Q3 performance numbers in October.

The NSE and the Central Depository & Settlement Corporation (CDSC) have commenced the process of

converting paper certificated into electronic form, otherwise known as dematerialization, and have set a deadline of end of November 2013. This will apply to all securities quoted at the NSE. Ownership of securities will now be in electronic holdings maintained in the Central Depository System (CDS) operated by the CDSC.

Investors who will not have immobilized their share certificates by the dematerialization date of 30th November 2013 will have their shares reflected as a record in the depository in the shareholders' name pending the opening of a CDS account. This means that they cannot trade (buy or sell shares), or even pledge their shares to get a loan.

The dematerialization process will be undertaken in three tranches.

Quoted companies in Tranche 2 which will be declared materialized by 1st October 2013 are:

Dematerialization Date: 1st October 2013	
Security	Registrar
1. ARM Cement Ltd	Co-op Bank
2. Carbacid Investment Ltd	Axis Kenya
3. Car & General (K) Ltd	C & G
4. Liberty Kenya Holding Ltd (formerly CFC Insurance)	Comprite
5. CFC Stanbic of Kenya Holding Ltd	Comprite
6. CIC Insurance Group Ltd	Co-op Bank
7. Diamond Trust Bank Kenya Ltd	Comprite
8. Kenya Re Insurance Corporation Ltd Ord 2.50	Image Registrars
9. Sasini Ltd	Sasini
10. Standard Group Ltd	Image Registrars
11. Total Kenya Ltd	Comprite
12. TPS Eastern Africa Ltd	Image Registrars
13. Uchumi Supermarket Ltd	C & R
14. Williamson Tea Kenya Ltd	Williamson Tea K Ltd

Quoted companies in Tranche 1 which were declared materialized by 1st September 2013 are:

Security	Registrar
1. KENOLKOBIL	Deloitte - Livingstone Reg
2. KPLC	KPLC
3. LONGHORN KENYA	Deloitte
4. MUMIAS SUGAR	Image Registrars
5. PAN AFRICA INSURANCE	Image Registrars
6. REA VIPINGO	C & R
7. SAFARICOM	Image Registrars
8. TRANS-CENTURY	Co-op Bank
9. E.A. PORTLAND	Haki Registrars
10. EAAGADS	Deloitte - Livingstone Reg
11. EVEREADY	Image Registrars
12. HFCK	Comprite
13. JUBILEE HOLDINGS	Jubilee
14. KAKUZI	C & R
15. KAPCHORUA TEA	Williamson Tea K Ltd
16. KENYA AIRWAYS	C & R

For any questions or comments write to patrick.ngugi@abccapital.co.ke

Visit any of our branches:

NAIROBI

- Koinange Street - Koinange Street, Nairobi
- Westlands - Woodvale Grove
- Libra House - Mombasa Road
- Industrial Area - Dar es Salaam Road

MOMBASA - Moi Avenue

LAMU - Seafont, Lamu town

MERU - Moi Avenue

NAKURU - Kenyatta Avenue
ELDORET - Oginga Odinga Road
KISUMU - Oginga Odinga Road

OPENING HOURS:

MON - FRI : 8:30AM - 4:00PM
MON - FRI : 8:30AM - 7:00PM
(Westlands, Koinange, Eldoret)
SAT: 9:00AM - 1:00PM

Terms and conditions apply.

For more information contact us

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