

The New KCB Mobile Banking App

Frequently Asked Questions

THE SWITCH TO THE NEW APP

When will the old KCB app stop working?

The old app will be switched off on 15th October 2026. To continue accessing mobile banking services, please download and set up the new KCB Mobile Banking App before this date.

Why are you replacing the old app? Why not just update it?

We are moving to a completely new banking platform that enables us to serve you better and introduce features that the old system could not support. The old app cannot run on the new platform, so it is being retired rather than updated.

Can I keep using the old app alongside the new one?

No. After 15th October 2026, the old app will no longer work. You can still access mobile banking services through *522#, KCB iBank or at any KCB branch.

How do I tell the old app from the new one?

The new app has a red banner on its icon with the word “New” on it. If you do not see this banner, you are using the old app.

Where do I download the new app?

Search for the KCB App on the Google Play Store, Apple Store or Huawei AppGallery. Download and install it, then log in or create your profile as prompted.

Will I lose my money or my details when I move to the new app?

No. Your money and account details will remain unchanged. The new app simply provides another way to access your existing accounts. Your savings, including Goal Savings, remain safe and in your name.

If anything looks different, contact us and we will guide you through your account details. You can also access your accounts through *522#, KCB iBank or at any KCB branch.

I do not have a smartphone. What happens to my money?

Nothing changes. Your money remains in your account, and you can continue banking through *522#, KCB iBank or at any KCB branch.

Will *522# be switched off too?

No. *522# is not affected by the switch-off and will continue working as it does today. However, you will notice additional and improved features.

I bank with KCB in Tanzania, Uganda or another country. Does this affect me?

No. The switch-off applies to KCB Kenya customers only. If you bank with one of our subsidiaries, such as KCB Tanzania, your app is not affected.

If you are a KCB Kenya customer living or travelling abroad, please refer to the section for our diaspora customers.

SETTING UP THE APP

How do I set up the new app?

Download and launch the app. If you were using the old app, you can sign in using your registered mobile number. If you are new to KCB Mobile Banking, follow the prompts to create your profile.

Which PIN do I use when I first log in?

Use the PIN you used on the old app. You will then be prompted to set and confirm a new PIN, which you will use on the new app.

The Play Store (or App Store) says my phone is not supported. What can I do?

The new app supports phones running Android 8.0 or later, or iOS 12.0 or later. If your phone runs an older version, the app will not be available for download from the app stores. To check your phone's operating system version, go to **Settings > About Phone** on Android, or **Settings > General > About** on an iPhone.

Your options:

- Download the app on a newer phone that meets the requirements.
- Continue banking on your current phone by dialling *522#. Please use *522# and not *844#.

The app will not open on my phone because it is rooted. Why?

Rooting removes some of your phone's built-in security protections, which could put your money at risk. For this reason, the app does not run on rooted phones.

Your options

• Unroot your phone. If you are unsure how to do this, contact your phone manufacturer or visit a service centre for assistance.

- Restore the phone to factory settings. Back up your photos and contacts first, as this process will erase data stored on your phone.
- Use a different phone that has not been rooted.

I used the old KCB app. Why is the new app asking me to sign up from scratch?

There may be an issue with your profile. Kindly contact us for assistance.

The app says I do not have a profile.

Follow the prompts to create your mobile banking profile. If you were registered on the old App, please contact us for assistance

I was registered on the old mobile banking, but I cannot get into the new app or *522#. My OTP is not being delivered and USSD says "service not available."

Your profile may not have been activated on the new platform. Dial *522# and try a simple transaction, such as checking your balance, as this may complete the activation process. If the issue persists, visit your nearest KCB branch.

I'm unable to complete sign-up because my ID or selfie is rejected, or I receive a message stating that my selfie does not match my ID.

This may happen if you have an older-generation ID, your ID card is defaced or damaged, or the selfie does not match the image on your ID card.

If the verification fails, there is no need to keep trying. Visit your nearest KCB branch with your original ID to complete your mobile banking registration.

I cannot create a profile because my phone number is already in use. I got this number recently.

Your mobile number may have previously belonged to someone else. If the previous owner had a mobile banking profile, the number may still be linked to that profile, preventing you from signing up.

To resolve this, please visit your nearest KCB branch with your original ID and your latest six months' M-PESA statement. The statement will be used to verify ownership of the mobile number before your mobile banking profile can be set up.

Why do I have to tap my phone number every time I open the app?

This is an additional security check designed to verify that the app is running on your registered line and handset, helping to keep your account secure.

VISITING A BRANCH

Why am I being asked to visit a branch?

Most customers can self-onboard on the new mobile banking app. A branch visit is only required where your banking details need to be verified or updated, for example, if your PIN is blocked, you have changed your phone, or your records need to be amended. In such cases, you will need to visit a branch in person for verification to help keep your account secure.

The nearest branch is far from me. What can I do?

You can continue banking through *522#, which works on any phone and gives you access to your accounts. You can also contact us on 0711 087000 or 0732 187000, or reach us on WhatsApp at 0711 087087.

The app says "activation period expired, visit nearest branch."

Your mobile banking profile needs to be reactivated, which must be done at a branch. Visit any KCB branch with your original ID for reactivation.

I forgot my PIN, or my PIN is blocked after too many wrong tries. How do I reset it?

Please visit your nearest KCB branch with your ID to have your PIN reset.

The app keeps signing me out and asking me to register again like a new user.

Visit your nearest KCB branch with your ID so we can check your profile and resolve the issue.

I got a new phone and now I cannot log in.

To keep your account secure, any change of phone must be verified. The app will guide you through the following steps:

- Confirm your mobile number.
- Enter the OTP sent to you via SMS.
- Enter your login PIN.

If you are still unable to log in to the app on your new phone, please contact us on 0711 087000 or 0732 187000, or via WhatsApp on 0711 087087.

The app says my phone cannot be used for mobile banking.

Your phone may have been blocked from accessing the app. Visit your nearest KCB branch with your ID so we can check your profile and resolve the issue

The app says my profile is blocked.

Visit your nearest KCB branch with your original ID document to have your profile unblocked.

PHONE NUMBERS, SIM AND OTP

My login fails when I enter my ID details.

This may happen if your profile was created using a different ID document number. Please contact us via 0711 087000 or 0732 187000 or via WhatsApp on 0711 087087 so we can verify your details.

I have more than one phone number registered with KCB. Is that a problem?

Yes. The app works only on one registered phone number. Please visit the nearest branch for your profile to be set up on the preferred phone number.

I have a joint account and cannot get into the app.

You can still access mobile banking for a joint account as long as the phone number you are using matches the primary number registered on the account. Kindly visit the nearest branch for assistance.

I keep getting a SIM verification error when I try to log in.

During your first login, the app needs to verify that the phone number active on your handset matches the number linked to your profile. To complete the verification:

- Turn off Wi-Fi and switch on mobile data using your registered SIM.
- If your phone has two SIM cards, ensure mobile data is enabled on the SIM registered with KCB.
- Open the app and try again.

If the error persists, contact us or visit your nearest KCB branch for assistance.

I am on Airtel and the app cannot verify my number.

Customers using Airtel or Telecom lines may need to have their numbers manually whitelisted before logging in.

Please visit your nearest KCB branch for whitelisting. Once you receive confirmation, log in immediately, as the whitelist remains active for only 30 minutes.

My OTP was taking too long or being delivered after it has expired.

We have resolved the issue that was delaying OTPs. If your OTP is still delayed, check that you have a good network signal and that mobile data is enabled on your registered SIM. Please contact us if the problem persists.

YOUR ACCOUNTS, DETAILS AND CARDS

The app shows an error about my personal details, such as my ID, gender, email or date of birth.

Some of your details may need to be verified or updated in our records. Visit your nearest KCB branch with your original ID to have any incorrect information amended.

My balance on my accounts are not correct.

All accounts, including goal savings and fixed savings, now display consistent balances across all platforms. If your balances still appear incorrect, contact us for assistance.

I have logged in, but I cannot see my accounts.

To view and transact on your accounts, at least one account must be linked to your profile. For security reasons, the first account must be linked at a branch. If you do not have any linked accounts, please visit your nearest KCB branch.

I cannot add or see my card in the app.

To link your card to the mobile banking app, your name, ID number and ID document type must match the details on your profile. If the details do not match, please contact us or visit your nearest KCB branch for assistance.

FEATURES ON THE NEW APP

Where are my Simba Points?

Simba Points are not yet available on the new app, but the feature is coming soon. You have not lost any points, and you will continue earning them on your transactions as usual. Once the feature is added, you will be able to view and redeem your points.

Can I tap to pay with my phone?

Yes, if you have a KCB Mastercard. To set it up:

- Switch on NFC in your phone settings.
- Open the KCB App and add (tokenise) your Mastercard.
- Tap your phone to pay or withdraw cash for transactions below KES 3,500.

Can I withdraw cash at the ATM without a card?

Not yet. Cardless ATM withdrawals are not currently available on the new app.

Can I get my statement on the new app?

Yes. You can view and download your statements through the app. On the home page, scroll down to the **Manage My Money** section, select **Manage Statements** and follow the prompts. You can download and view your statement on your phone or send it to your registered email address.

Does the new app show how much money comes in and goes out?

Yes. You can view and download your statements through the app. On the home page, scroll down to the **Manage My Money** section, select **Manage Statements** and follow the prompts. You can download and view your statement on your phone or send it to your registered email address.

Does the new app show how much money comes in and goes out?

Yes. You can view your mini statement, which shows your most recent transactions, under the account menu. You can also access your full account statement under the **Manage My Money** section.

Why can I not take a screenshot of my balance?

Screenshots are disabled in the app to protect your information. If you need a copy of your balance, or account activity, you can download your statement from the app.

Where is the buy float option?

Buy Float is available to KCB agents and float purchase customers under the **Transact** menu, in the **Payments** section. If the option is missing, contact us or visit your nearest KCB branch so we can activate it for you.

Can I pay tills and Pochi la Biashara on the new app?

You can pay into any Till number through the new app. Pochi la Biashara is not yet available but is planned for a future update.

Is the new app more expensive to use?

No. You will pay the same charges as on the old app for the same transactions.

Can I get a virtual card for online payments and subscriptions?

Yes. You can order a virtual card or a multicurrency card through the app. You can also add your existing cards to the app and use them for online payments.

Can I open an account for my child on the app?

Yes. You can open a Cub or Leo account directly through the new app. On the home page, go to **More services from KCB**, select the **Family management** icon and follow the prompts to open a Cub or Leo account.

LOANS AND OTHER SERVICES

Where can I see my loan limit?

You can check your loan limit through the **Loans Mini App** on the home page.

How do I get a salary advance limit?

The **Loans Mini App** on the home page.

How do I get a Salary Advance limit?

Salary Advance limits are assigned automatically to customers who meet the eligibility requirements. You will receive an SMS notification once you have been pre-scored and a limit has been assigned. If you have already received the SMS but cannot access the loan, please visit your nearest KCB branch for assistance.

I have a question about my loan repayment period or loan restructuring.

Please visit your nearest KCB branch so we can review your request.

When do I get my money market fund (MMF) statement?

Your MMF statement is sent to you at the end of every month. You can also link the existing MMF account to the app to view a summary of your investment and request your MMF statement. Alternatively, you can email us at moneymarket@kcbgroup.com.

PROBLEMS WITH PAYMENTS OR THE APP

The app keeps crashing or closing.

Try the following:

- Update your phone's operating system to the latest available version.
- Update the KCB App to the latest version from your app store.
- Ensure you have a stable internet connection.

I sent money and it has not arrived, or I want to dispute a transaction.

Contact us or visit your nearest branch as soon as possible, with the transaction details at hand. Reporting the issue promptly will help us trace the transaction.

I sent the same amount several times and was told to wait 48 hours before I can transact again.

Sending the same amount to the same number several times in a row is a pattern commonly associated with fraud.

To protect you, our system may temporarily restrict further transactions. If you made the transactions yourself, contact us for assistance.

CUSTOMERS OUTSIDE KENYA

I am outside Kenya. Can I download and activate the new KCB app?

Yes. You can download the app from anywhere. To activate and use it, you need access to your registered Kenyan mobile number, with international roaming enabled.

Before you start:

- Ensure your registered number can receive SMS messages while you are abroad.
- Ensure international roaming is enabled with your mobile service provider.
- Keep the SIM card registered to your KCB account active during activation.

Please note:

- Your activation OTP will be sent via SMS to your registered number.
- If you are not receiving SMS messages, contact your mobile service provider first to check or activate roaming.

Safaricom Post-pay customers

- Roaming must be enabled before you leave Kenya.
- Corporate Post-pay customers cannot activate roaming through USSD. Contact your Relationship Manager or email advantage@safaricom.co.ke.
- Once abroad, roaming cannot be activated through USSD. If you did not activate it before travelling, contact your Relationship Manager or email advantage@safaricom.co.ke for assistance.

Safaricom Prepay customers

- Roaming is already enabled, so no additional activation is required. Ensure you have sufficient airtime on your SIM card.

If you are travelling soon, activate roaming before leaving Kenya, especially if you are a Corporate Post-pay customer.

I am abroad and the app says it cannot verify my SIM card

Check that international roaming is enabled and your registered SIM is active, as explained above. If the issue persists, contact us for assistance with the activation process for customers living abroad. In the meantime, you can continue banking through KCB iBank.

How to Reach Us:**Phone**

+254 711 087 000 / +254 732 187 000 / +254 202 287 001

WhatsApp

+254 711 087 087

Card support

+254 711 087 222

Email

contactcentre@kcbgroup.com

When we call you, it will be from +254 711 070 000. KCB will never ask you for your PIN or OTP.

BEFORE YOU VISIT A BRANCH

For most of the issues above, the branch will need to confirm who you are. Please carry your original national ID or passport. If your visit is about a recycled phone number, also bring your latest 6 months M-PESA statement.