

(Typology 6)

## 3 BR Maisonette - KES 20.3M\*

Plot size 50'100 | 368 sqm.



(Typology 7)

## 1,2,3 BR Apartment - KES 132M\*

Plot size 100'100 | 2760 sqm.



Cost inclusive of construction and standard fees\*  
Terms and Conditions apply

### FAQs

- ◆ **What is NCBA EasyBuild?**  
This is a construction product that seeks to enhance our customers' experience by providing a one stop shop\* for construction solutions.
- ◆ **Who has the bank engaged for delivery of EasyBuild projects?**  
The bank has engaged consortiums comprising of:
  - ◆ Project Managers
  - ◆ Architects & Interior designers
  - ◆ Quantity Surveyors
  - ◆ Structural Engineers
  - ◆ Mechanical & Electrical Engineers
 They will supervise construction works carried out by pre-qualified contractors
- ◆ **Does NCBA have a panel of approval contractors?**  
No. Contractors are vetted by respective consortiums through their pre-qualification processes and only engage for delivery of a project after approval by the customer.
- ◆ **Which locations does the bank finance for EasyBuild loans?**  
Currently, we are financing properties within Nairobi and its environs.
- ◆ **Does the bank offer a grace period to customers?**  
The bank offers a moratorium on principal for 9 months during construction. Customers service interest on drawn funds only for the period.
- ◆ **How much finance can one access?**  
We can finance up to 100% of the cost of construction, inclusive of professional fees.
- ◆ **Do I have to be an existing NCBA customer to access this facility?**  
No, our relationship teams will guide you through the loan application process.
- ◆ **Are diaspora customers eligible for EasyBuild loans?**  
Yes. We understand the challenges our customers run into while managing projects from miles away, the consortiums will continuously monitor the projects and provide timely feedback.
- ◆ **Does the bank finance properties with allotment and share certificates?**  
No, the bank only finances construction on duly registered properties with title deeds or lease agreements.
- ◆ **What documents do I need to apply for an EasyBuild loan?**
  - Copy of I.D. or Passport and KRA pin
  - 3 months pay slips
  - 6 months bank statements if not banking with NCBA
  - Letter of introduction from the employer
  - Sale agreement where applicable
  - Copy of title or lease of the property



### FAQs

- ◆ **What are the obligations on the Homeowner, the Bank and the Consortium?**

Homeowner	Bank	Consortium
<ul style="list-style-type: none"> <li>◆ Select a design and present a loan application for review.</li> <li>◆ Open and/or maintain an account with NCBA</li> <li>◆ Attend site meetings and inspections</li> <li>◆ Meet any project cost overruns not covered by facility</li> </ul>	<ul style="list-style-type: none"> <li>◆ Act as contact point and liaison between prospective home owners and the consortium.</li> <li>◆ Provide information regarding the product: by outlining the process, costs and deliverables.</li> <li>◆ Review loan application requests and enter into a financing agreement if successful.</li> <li>◆ Make available funds for construction</li> </ul>	<ul style="list-style-type: none"> <li>◆ Prepare designs, cost estimates, contracts and all documentation required.</li> <li>◆ Carry out pre-construction site surveys.</li> <li>◆ Ensure compliance of the project with all the relevant laws and regulations.</li> <li>◆ Carry out periodic inspections and supervise delivery of the house.</li> </ul>

- ◆ **What is the application process for NCBA EasyBuild ?**

Step	Details
1 Pre-Approval	<ul style="list-style-type: none"> <li>- Visit ncbagroup.com to view house designs.</li> <li>- Visit any branch or talk to your relationship manager to select your house design and submit your loan application.</li> </ul>
2 Approval	<ul style="list-style-type: none"> <li>- NCBA reviews the application and if successful, approves the house design selected with the respective construction cost.</li> </ul>
3 Valuation and Conveyancing	<ul style="list-style-type: none"> <li>- Select your desired lawyer and valuer from the panel provided by the bank.</li> <li>- Valuation and conveyancing progresses.</li> </ul>
4 Construction	<ul style="list-style-type: none"> <li>- NCBA finances the project</li> <li>- The consortium constructs and oversees the house construction.</li> </ul>
5 Handover	<ul style="list-style-type: none"> <li>- Upon completion, the house is handed over to you.</li> </ul>

ncbagroup.com **Go for it**

NCBA Bank Kenya is regulated by the Central Bank of Kenya