REPUBLIC OF KENYA

THE PRESIDENCY
MINISTRY OF PUBLIC SERVICE, YOUTH AND GENDER AFFAIRS
HUDUMA KENYA SECRETARIAT

Huduma Smart Service and Payment Card Information Pack



huduma
KENYA
service excellence

HUDUMA CARD GUIDE

1. What is a Huduma Card?

1.1 Huduma Card is a Government of Kenya owned multi-purpose pre-paid card for receiving and making payments.

1.2 Pre-paid means customers must load the card to be able to use it.



2. Where can I get a Huduma card?

2.1 Huduma Centres

2.2 Diamond Trust Bank (DTB) Branches

2.3 Equity Bank Branches

2.4 Kenya Commercial Bank(KCB)Branches

2.5 Commercial Bank of Africa(CBA) Branches

3. What are the requirements of getting the card?

3.1 Applicant must be a Kenyan adult aged 18 years and above.

3.2 Applicant must be holders of Kenyan National ID.

3.3 Applicant shall fill an application form.

4. Can I obtain Huduma Card on behalf of an individual?

4.1 No. The other person(s) can apply for the card themselves as long as they have a national identification card.

5. Do I need to have a bank Account with DTB, KCB, CBA or Equity bank?

5.1 No, you do not have to be a bank account holder to qualify for Huduma card. Everyone above the age of 18 years is eligible.

6. How much will I pay to get the card?

6.1 The card is free of charge for first time applicants.

6.2 You will be charged Ksh. 400.00 for Card Replacement.

7. How long does it take to obtain the card?

7.1 The card is issued instantly upon application and verification of details at Huduma Centres and Selected Bank Branches.

8 What are the charges/ fees for using the card?

8.1 The card charges exclusive of Tax are as per Huduma Card Tariff.

The most common transactions are:

8.1.1 Cash Withdrawal at Card Bank ATM – Ksh. 30.00

8.1.2 Cash Withdrawal at Other Huduma Bank ATM – Ksh. 50.00

8.1.3 Cash Withdrawal at Other Local Banks ATM – Ksh. 100.00

8.1.4 Cash Withdrawal at Internatinal Banks ATM – Ksh. 250.00

8.1.5 Cash Transfer to Mobile Wallet – Ksh. 50.00

9 Where can I use my card?

9.1 You can use your card for any of the following

transactions:

9.1.1 Cash withdrawal at any MasterCard Branded ATM.

9.1.2 Cash withdrawal at Selected Bank Branches (DTB, Equity, KCB, CBA).

9.1.3 Cash withdrawal at Selected Bank Agents (DTB, Equity, KCB, CBA).

9.1.4 Payment of goods and services at retail stores such as supermarkets.

9.1.5 Payment of goods and services online (Only use trusted online services)

9.1.6 Payment of Government services.

9.1.7 Cash transfer to other Huduma cardholders.

10 Can I use my card abroad/ online?

10.1 You can use your card outside the country anywhere that displays the MasterCard (what about VISA?)acceptance mark.

11 Where will I be required to use my Pin?

11.1 You will be required to use your PIN during transactions such as:

11.1.1 ATM Withdrawal

11.1.2 Payments through Point of Sale(POS) Terminals

11.1.3 Cash Deposit or Withdrawal at Selected Bank Branches or Agents



12 How can I load my card?

12.1 You can load your Huduma card through the following options:

12.1.1 Mobile Money Wallet (MPESA, Airtel Money, Equitel)

12.1.2 Huduma-Life mobile application: you can download the application to your phone from the Google play store for android smart phones.

12.1.3 Selected Bank Branches (DTB, KCB, Equity, CBA).

12.1.4 Selected Bank Agents (DTB, KCB, Equity, CBA).

12.1.5 Cash Transfer from another Huduma Card.

12.1.6 Direct Government Dibursement for selected Government Social Programmes such as the Youth Empowerment Programme.

13 How can I check balance in my Huduma card?

13.1 You can check balance in your Huduma card:

13.1.1 At any ATM that accepts MasterCard.

13.1.2 At selected bank branches (DTB, Equity, KCB, CBA).

13.1.3 At selected Bank Agents (DTB, Equity, KCB, CBA).

13.1.4 Through Huduma Life mobile banking application

14 What happens in case my card gets Lost/Misplaced or Stolen?

14.1 Contact Huduma Contact Centre to report lost stolen card with instructions to block the card.

14.2 Report and block card through Huduma Life mobile platform.

14.3 Report to selected Bank branch or Huduma Centre.

15 What happens when my card gets retained by the ATM?

15.1 Report to the selected Bank branch immediately or call Huduma Contact Centre with the details of the ATM location.

16 How do I replace a lost or stolen or expired Huduma card?

16.1 Report to selected Bank Branch or Huduma Centre and fill a card replacement form.

16.2 Pay card replacement fee.

16.3 Apply and receive a new card.

17 What happens when my card is blocked as a result of using the wrong PIN?

17.1 Report to the contact centre for PIN reset. You must remember your Old PIN to be able to reset.

18 What happens when I have completely forgotten my PIN?

18.1 You will apply for a card replacement at selected Bank Branches or Huduma Centre.

19 Does my card have limits?

Yes. Limits can be classified into:

19.1 Minimum amount that can be topped up per transaction - Ksh. 100.

19.2 Maximum amount that can be topped up per transaction - Ksh. 100,000

19.3 Maximum amount that the Card can hold at any one time Ksh. 1,000,000

19.4 Number of times card can be topped up /day or /week – Open

19.5 Number of times card can transact on Point of Sale/day - 15 times

19.6 Number of times card can transact on ATM/day - 999 times

19.7 Maximum daily Point of Sale transaction amount limit – Ksh. 500,000

19.8 Maximum daily ATM transaction amount limit – Ksh. 40,000

19.8 Maximum daily ATM transaction amount limit – Ksh. 40,000

19.9 Maximum daily 'Tap and Go' transaction limit without PIN (PINLESS) – Ksh. 3,000

19.10 Maximum daily Online purchase transaction amount limit – Ksh. 200,000

19.11 Maximum wrong PIN trials; to warrant Card to be blocked – 3 times



20 Can I have more than one card at the same time?

20.1 No. You can only have one active card at any given time.

21 Can I manage my Huduma card account without visiting Huduma Centre or Bank branch?

21.1 Yes. You can manage all your Huduma Card transactions through Huduma Life Mobile Banking App.

22 What happens if there is a payment that I do not recognise on my card?

22.1 Report to Huduma Centre or selected Bank Branch and fill a Dispute Resolution form.

22.2 Attach copies of supporting receipts/ statements.

23 Does my Huduma card ever expire?

23.1 Yes. You can find the expiry date on the front of your card. If your card is about to expire, but is still active, please visit a Huduma Centre or selected Bank branch for replacement.

24 Will I incur any debt?

24.1 No. Huduma card is a prepaid card. You can get to enjoy the convenience of using a card without ever running into the risk of going into debt. Simply load and swipe.

25 Can I get point accumulation when I do shopping at supermarkets or shop outlets?

25.1 No. Huduma card does not earn points on shopping but this can be introduced in the future

26 Can I use the card to pay fare?

26.1 Yes. Through the public transport vehicles that accept cards.

27 How do I change my address or contact information?

27.1 Visit a Huduma Centre or selected Bank branch to update your details..

28 Is the card safe and secure to use?

28.1 As with all bank cards that we use, every precaution needs to be taken to keep the Huduma card safe and the PIN secure.

28.2 The card reduces the need to carry large amounts of cash.

29 How can I minimize fraud while using the card?

29.1 You can help minimize the risk of fraud by taking the following simple precautions:

29.2 Never share with anyone your PIN or Huduma Life mobile banking login details.

29.3 Only shop online from known sites.

29.4 Always shred or destroy receipts and documents containing personal information before disposing them.

30 In case of any card issue, how can I reach the Customer Care?

30.1 You can reach the customer care by dialing

(+254) 20 6900020

or sending an email to card@Hudumakenya.go.ke

Payment of goods and services at retail stores such as supermarkets.



www.hudumakenya.go.ke/card