



Central Bank of Kenya

PUBLIC NOTICE

INVITATION FOR COMMENTS FROM THE PUBLIC ON THE DRAFT FINANCIAL CONSUMER PROTECTION FRAMEWORK FOR KENYA ("THE FRAMEWORK")

The Consumer Protection Framework Technical Working Group (TWG) has finalised the drafting of the Kenya's Financial Consumer Protection Framework ("The Framework"). The Framework has been developed with the aim of establishing the overarching standards for fair treatment, transparency, product suitability, protection of consumer assets, responsible business conduct and enhanced market conduct supervision across Kenya's financial sector. It is anchored on six consumer protection principles namely: fair treatment, transparency, product suitability, asset protection, accessible complaints handling and data privacy.

We hereby invite the public, industry stakeholders, consumer groups, and all interested parties to review and submit comments on the Draft Financial Consumer Protection (FCP) Framework for Kenya.

In line with statutory requirements, comments on the draft Framework should be submitted to CBK or the participating regulators by **Tuesday, April 28, 2026**. The draft Framework is available on the Central Bank of Kenya website and can also be accessed [here](#). All submissions must be made using the prescribed comment submission template, which is likewise available [here](#).

Completed templates may be submitted either electronically to cpf-dfs@centralbank.go.ke or delivered in hard copy to any Central Bank of Kenya office. Please ensure the subject line clearly states: "*Public Participation Draft Financial Consumer Protection Framework.*"

The Framework is also available on the websites of Capital Markets Authority (www.cma.or.ke), Insurance Regulatory Authority (www.ira.go.ke), Retirement Benefits Authority (www.rba.go.ke), Sacco Societies Regulatory Authority (www.sasra.go.ke) Competition Authority of Kenya (www.cak.go.ke) and the Communications Authority of Kenya (www.ca.go.ke).

The Consumer Protection Framework Technical Working Group (TWG) comprises of Capital Markets Authority, Central Bank of Kenya, Insurance Regulatory Authority, Retirement Benefits Authority, Sacco Societies Regulatory Authority, Communications Authority of Kenya and Competition Authority of Kenya.