



Central Bank of Kenya

PUBLIC NOTICE

INVITATION FOR COMMENTS ON THE DRAFT CENTRAL BANK OF KENYA (CREDIT GUARANTEE BUSINESS) REGULATIONS, 2025

The Central Bank of Kenya (CBK) Act was amended vide the Business Laws (Amendment) Act, 2024, to provide for the regulation and supervision of credit guarantee business in Kenya. Under the framework, any entity undertaking credit guarantee business will be required to be registered or licensed. Registered credit guarantee providers will be required to meet minimum regulatory standards consistent with their operations in Kenya. However, licensed credit guarantee companies will be subjected to stringent prudential requirements to ensure that their operations are conducted soundly. All entities undertaking credit guarantee business will be required to be registered or licensed by CBK within the 5-year period stipulated in the Act.

CBK notes that entities providing credit guarantee business play a pivotal role in ensuring that critical economic sectors in Kenya, such as the Micro, Small and Medium Enterprises (MSMEs), continue to access affordable credit in a sustainable manner.

Accordingly, CBK has developed the draft CBK (Credit Guarantee Business) Regulations, 2025, to implement the framework for the credit guarantee business. The Regulations provide for, inter alia, requirements for registration, licensing, governance, risk management and other operational obligations for persons providing credit guarantee business in Kenya.

In line with constitutional and statutory requirements, CBK invites comments from the public on the draft Regulations by **Wednesday, October 15, 2025**. The draft Regulations can be accessed at <https://www.centralbank.go.ke/wp-content/uploads/2025/09/The-Draft-Central-Bank-of-Kenya-Credit-Guarantee-Business-Regulations-2025.pdf>.

Online submissions can be submitted via the link <https://forms.office.com/r/cPjJ6AVdYQ>. Alternatively, written submissions can be submitted to:



Regulations

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Comments