

Assets in the Act

Asset Classes	Dormancy Period
Ownership interest (Shares and Dividends)	3 Years
Travellers' cheques / money orders	2 Years
Cheques, drafts or similar instruments	2 Years
Demand, Savings or matured time deposit	5 Years
Life or endowment Insurance Policy or Annuity contract	2 Years
Deposit for utility services	2 Years
Determination or Order by Court of refund by holder	2 Years
Assets from dissolved business entity	2 Years
Assets held in fiduciary capacity	2 Years
Gift certificates or credit memos	5 Years
Unpaid wages	1 Year
Assets held in safe deposit box	2 Years
Assets held by Court or Government department	1 Year

REGULATION 5

12TH SCHEDULE: ASSET CODES (these expounds the assets in the Act sec 4-17)

ASSET CODE	DESCRIPTION	Dormancy Period	ASSET CODE	DESCRIPTION	Dormancy Period	ASSET CODE	DESCRIPTION	Dormancy Period
ACCOUNT BALANCES			INSURANCE			MS15 UNIDENTIFIED REMITTANCES 2 Years		
AC01	CHEQUEING ACCOUNTS OR SHARE DRAFT ACCOUNT	5 Years	IN01	INDIVIDUAL POLICY BENEFITS OR CLAIM PAYMENTS	2 Years	MS16	UNCOLLECTED REMITTANCES	2 Years
AC02	SAVINGS ACCOUNTS OR SHARE ACCOUNTS	2 Years	IN02	GROUP POLICY BENEFITS OR CLAIM PAYMENTS	2 Years	MS17	UNREFUNDED OVER-CHARGES	2 Years
AC03	MATURED CD OR SAVING CERT. OR SHARECERT. AC	5 Years	IN03	POLICY SURRENDER VALUE DUE	2 Years	MS18	ACCOUNTS RECEIVABLE CREDIT BALANCES OR MEM	2 Years
AC04	CLUB FUNDS-INVESTMENT/CHAMAS	2 Years	IN04	PROCEEDS FROM MATURED POLICIES, ENDOWMENTS O	2 Years	MS19	DEPOSITS FOR RENT, LEASES OR UNUSED SERVICES	2 Years
AC05	MONEY ON DEPOSIT TO SECURE FUND	5 Years	IN05	PREMIUM REFUNDS	2 Years	SECURITIES		
AC06	SECURITY DEPOSIT	2 Years	IN06	UNIDENTIFIED REMITTANCE	2 Years	SC01	DIVIDENDS	3 Years
AC07	UNIDENTIFIED DEPOSIT	2 Years	IN07	OTHER BENEFITS DUE UNDER POLICY TERMS	2 Years	SC02	INTEREST (BOND COUPONS)	3 Years
AC08	SUSPENSE ACCOUNTS CREDITS	2 Years	IN08	UNCOLLECTED PREMIUM FOR GUARANTEES	2 Years	SC03	PRINCIPAL PAYMENTS	3 Years
AC09	OTHER ACCOUNT BALANCES OWING	2 Years	IN09	UNPAID PROCEEDS FROM DEMUTUALIZATION	2 Years	SC04	CAPITAL GAINS	3 Years
UNCASHED CHEQUES			IN10	UNAPPLIED MORTGAGE INSURANCE DUES	2 Years	SC05	FUNDS PAID TO PURCHASE SHARES (IPO REFUNDS)	3 Years
CK01	INSTITUTIONAL/INDIVIDUAL CHEQUES	2 Years	IN11	UNAPPLIED MORTGAGE INSURANCE BALANCES	2 Years	SC06	FUNDS FOR STOCKS & BONDS/STOCK REDEMPTION	3 Years
CK02	BANKER'S CHEQUES	2 Years	GOVERNMENT ASSETS			SC07	COLLECTIVE INVESTMENT VEHICLES	3 Years
CK03	BANK DRAFTS	2 Years	GO01	CUSTOMS DUTY REFUNDS	1 Year	SC08	UNEXCHANGED STOCK OF SUCCESSOR CORP	3 Years
CK04	BANK GUARANTEE	2 Years	GO02	INCOME TAX REBATES	1 Year	SC09	OTHER CERTIFICATES OF OWNERSHIP	3 Years
CK05	MONEY ORDERS	2 Years	GO03	BAILS AND BONDS MONEY	1 Year	SC10	FUNDS FOR LIQUIDATION/REDEMPTION OF UNSURRE	3 Years
CK06	TRAVELER'S CHEQUES	2 Years	GO04	EXCESS FINE PAYMENTS	1 Year	SC11	DEBENTURES	3 Years
CK07	FOREIGN EXCHANGE CHEQUES	2 Years	GO05	OTHER COURT DEPOSITS	1 Year	SC12	KENYAN GOVT SECURITIES (BILLS/BONDS)	3 Years
CK08	EXPENSE REIMBURSEMENT CHEQUES	2 Years	GO06	JUDICIAL AWARDS AGAINST GOVERNMENT	1 Year	SC13	SACCO SHARES	3 Years
CK09	PENSION CHEQUES	2 Years	GO07	JUDICIAL AWARDS AGAINST PERSONS	1 Year	SC14	MATURE DBOND PRINCIPAL	3 Years
CK10	CREDIT CHEQUES OR MEMOS	2 Years	MISC. CHEQUES & INTANGIBLE PROPERTY			UTILITIES		
CK11	VENDOR CHEQUES	2 Years	MS01	WAGES, PAYROLL, SALARY	1 Year	UT01	UTILITY DEPOSITS	2 Years
CK12	CHEQUES WRITTEN OFF TO INCOME	2 Years	MS02	COMMISSIONS	1 Year	UT02	UTILITY REFUNDS OR REBATES	2 Years
CK13	CD INTEREST CHEQUES	2 Years	MS03	WORKERS' COMPENSATION BENEFITS	1 Year	UT03	OTHER UTILITY MONIES OWING	2 Years
CK14	REFUND OR REBATE CHEQUES	2 Years	MS04	PAYMENT FOR GOODS & SERVICES	2 Years	TRUST & ESCROW ACCOUNTS		
CK15	OTHER OUTSTANDING OFFICIAL CHEQUES	2 Years	MS05	DISCOUNTS DUE	2 Years	TR01	AGENT ACCOUNT	2 Years
SAFE DEPOSIT BOXES & SAFEKEEPING			MS06	REFUNDS DUE	2 Years	TR02	UNDELIVERED DIVIDENDS/INTEREST	2 Years
SD01	COINS	2 Years	MS07	UNREDEEMED GIFT CERTIFICATES	2 Years	TR03	FUNDS HELD IN FIDUCIARY CAPACITY	2 Years
SD02	CURRENCY	2 Years	MS08	UNCLAIMED LOAN COLLATERAL	2 Years	TR04	ESCROW ACCOUNTS	2 Years
SD03	STAMPS	2 Years	MS09	PENSION & PROFIT SHARE PLANS	2 Years	TR05	PRE-NEED FUNERAL PLANS/INSURANCE	2 Years
SD04	STOCKS	2 Years	MS10	DISSOLUTION OR LIQUIDATION	2 Years	TR06	MISSING HEIRS' FUNDS	2 Years
SD05	BONDS	2 Years	MS11	FEES DUE	2 Years	TR07	SUSPENSE ACCOUNTS	2 Years
SD06	FUNDS FROM ALE OF SAFE DEPOSIT BOX CONTENT	2 Years	MS12	UNCLAIMED LOTTERY PRIZE MONIES	2 Years			
SD07	FUNDS FROM SALE OF PERSONAL PROPERTY IN A S	2 Years	MS13	SUSPENSE LIABILITIES	2 Years			
SD08	OTHER INTANGIBLE PROPERTY	2 Years	MS14	CREDIT MEMOS	2 Years			