



**Mbugua v Family Bank Limited & another (Civil Appeal
E979 of 2024) [2026] KEHC 6064 (KLR) (7 May 2026) (Ruling)**

Neutral citation: [2026] KEHC 6064 (KLR)

**REPUBLIC OF KENYA
IN THE HIGH COURT AT NAIROBI (MILIMANI LAW COURTS)**

CIVIL APPEAL E979 OF 2024

LP KASSAN, J

MAY 7, 2026

BETWEEN

ELIJAH MWAURA MBUGUA APPELLANT

AND

FAMILY BANK LIMITED 1ST RESPONDENT

**CREDIT REFERENCE CREDIT BUREAU AFRICA LTD T/A TRANS
UNION 2ND RESPONDENT**

RULING

1. The lower court struck the plaintiff suit for being statute barred prompting this appeal. The Appellant admitted that he filed the suit out of time because he was making efforts to reach out to the Defendant. This therefore means that the suit was statute barred-and he did not seek leave to file the suit out of time.
2. Jurisdiction issue soars high among other Applications or before main hearing is commenced. This being the case, I will not belabor with other issues raised in the appeal but will dismiss this appeal with costs.

DATED DELIVERED VIRTUALLY AND SIGNED ON THIS 7TH DAY OF MAY 2026

L. P. KASSAN

JUDGE

