

TARIFF GUIDE

CHARGES APPLICABLE TO ALL THE BANK'S PRODUCTS

(ALL CHARGES ARE SUBJECT TO 20% EXCISE DUTY AND/OR STAMP DUTY WHERE APPLICABLE)

No.	SERVICE	AMOUNT (Kes)
1.	Bankers Cheque <ul style="list-style-type: none"> • Customers • Non – customers 	300.00 500.00
2.	Bulk cash handling fee <ul style="list-style-type: none"> • Customers • Non – customers 	0.25% above 500,000.00 0.25% above 1,000,000.00
3	Over the counter cash withdrawals	100.00
4	Counter Cheque	300.00
5	External Standing Order	500.00
6	Internal Standing Order	NIL
7	Inward Unpaid Cheque - Refer to drawer	2,500.00
8	Inward Unpaid Cheque - Effects not cleared	2,500.00
9	Inward Unpaid Cheque - Technical	500.00
10	Outward unpaid Cheque	500.00
11	Cheque Stop Payment	500.00
12	Charge per Cheque Leaf	15.00
13	Interim Statement per page	300.00
14	Processing Salary (Electronic)	100.00
15	Overdraw min. Interest Charge	500.00
16	Bankers Opinion	500.00
17	Certificate of Balance	500.00
18	Outward Electronic funds transfer (EFT)	500.00
19	Real Time Gross Settlement (RTGS)	500.00
20	Balance over the counter	NIL
21	Amend Standing Order	200.00

22	Stop Standing Order	NIL
23	Failed Standing Order	1,000.00
24	Reactivation of A/C	NIL
25	Outward Cheque Clearing	NIL
26	Telegraphic Transfer (SWIFT)	1,500.00
27	Inward Electronic Funds Transfer (EFT)	NIL
28	Internal Transfer	NIL
29	Collection on Customers Instructions	0.5%
30	iTAX Processing	NIL
31	Tracers	USD 20 Equivalent
32	Request for retrieval of PD Cheque	500.00
33	Company Search fees <ul style="list-style-type: none"> • Registered Business Names, Limited Companies & Churches • Trusts • NGOs 	1,200.00 3,500.00 4,500.00
34	ATM Card processing fee	500.00
35	Internet Banking Charges	100.00 p.m
36	Locker fees <ul style="list-style-type: none"> • Small locker • Medium locker • Large locker • Extra Large locker • Key Deposit 	3,000.00 p.a. 5,000.00 p.a. 7,000.00 p.a. 10,000.00 p.a 10,000.00 (refundable)

PERSONAL SAVINGS & TRANSACTIONAL ACCOUNTS

Kisima Financial Solution

No.	SERVICE	AMOUNT (Kes)
1.	Opening and Minimum Balance	2,000.00

2.	Single Tariff - Monthly Charge covering; <ul style="list-style-type: none"> •Cheque book every six months •Salary processing. •Debit Card •ATM withdrawals •Internet Banking •Bankers Cheque one per month •Internal and external standing orders 	495.00
3.	Ledger fee	Nil

Uwezo Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening balance	2,000
2.	Account maintenance fee	100 for balances below 100,000
3.	Ledger fee	NIL

ABC Global Salary Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	2,000
2.	Monthly charges	100
3.	Ledger fee	NIL

ABC Global Current Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	5,000
2.	Monthly Charges	300 for balances below 5,000
3.	Ledger fee	NIL

Chequing plus Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	2,000.00
2.	Account Maintenance fee	100.00 for balances below 100,000.00
3.	Ledger fee	No ledger fee levied on first 8 withdrawals thereafter, 30 is charged per transaction

Chequing Plus Corporate Schemes

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	NIL
2.	Minimum balance	100
3.	Account maintenance fee	100 for balances below 100,000
4.	Ledger fees	30 per transaction

Chama Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening and minimum balance	1000
2.	Account maintenance fees	NIL
3.	Ledger fees	NIL

Pesa Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	500
2.	Minimum operating balance	100.00
3.	Ledger Fee	30 per transaction
4.	Account maintenance fee	100.00

Taiseer Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	1,000
2.	Account maintenance fee	50 for balances below 50,000
3.	Minimum balance charge	NIL
4.	Ledger fee	No ledger fee levied on first 8 withdrawals thereafter, Kes. 30 is charged per transaction

Taiseer Corporate Schemes

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	NIL
2.	Minimum balance	100
3.	Account maintenance fee	50 for balances below 50,000
4.	Ledger fees	30 per transaction

Pure Savers (SB 105)

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	Kes.5,000.00
2.	Withdrawals	One free withdrawal per month
3.	Account maintenance fee	NIL
4.	Ledger fee	NIL

ABC Global Savings Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	Kes 5,000.00
2.	Ledger fee	NIL

Target Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	Kes.1,000.00
2.	Minimum monthly installments	Kes 1,000.00
3.	Ledger fee	NIL

YoungStar Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	Kes 1,000.00
2.	Ledger fee	NIL

BUSINESS TRANSACTIONAL ACCOUNTS

Collection Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	NIL
2.	Monthly maintenance fee	Kes 500.00
3.	Ledger fee	NIL

Hazina Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	Kes 5,000.00
2.	Minimum Operating balance	NIL
3.	Monthly maintenance fee	NIL
4.	Ledger Fee	Kes 35 per transaction

Zalisha Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Minimum Balance	Kes 10,000 or FCY equivalent
2.	Account maintenance fee	Nil for balances above Kes 500,000 Kes 500 for balances below Kes 500,000
3.	Ledger fee	Kes 30 per transaction

Corporate Current Account

No.	SERVICE	AMOUNT (Kes)
1.	Minimum Balance	NIL
2.	Bulk Cash Handling Charges	0.25% above Kes.500,000.00
3.	Ledger Fee per entry	Kes.30.00
4.	Account maintenance fee	Kes.500.00

Lea/Tahfif Business Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening balance	Kes 5,000
2.	Minimum operating balance	NIL
3.	Ledger fees	Kes 500 per month

Chinese Yuan Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening balance	Yuan 4000
2.	Minimum operating balance	NIL
3.	Ledger fees	NIL

SIMBA ACCOUNT (FOR PUBLIC SCHOOLS)

Account type I – Free Basic education - Tuition Account

Account features	Current Accounts
Opening minimum a/c opening balance)	NIL
Inward funds transfer	Kes 100 per transaction
Minimum account operating balance	Kes 1,000
Account maintenance fee	NIL

Account type II – Free Basic education- Operations Account

Account features	Current Account	Deposit (savings)
Inward funds transfer	Kes 100 per transaction	NIL
Monthly charges	No charge	Kes 100 per transaction
Transactional charges	No charge	Kes 1,000
Minimum account operating balance	Kes 1,000	NIL

SELECTED BANK CHARGES FOR FOREIGN CURRENCY ACCOUNTS (ALL CHARGES ARE SUBJECT TO 20% EXCISE DUTY AND/OR STAMP DUTY WHERE APPLICABLE)

No.	SERVICE	AMOUNT (Kes)
1.	Minimum Account Opening Balance (Current Account)	NIL
2.	Account Maintenance Charges	NIL
3.	Cheque Book	Kes 15.00 per leaf (FCY Equivalent)
4.	Bank Statements	Kes 300 (FCY Equivalent)
5.	Unpaid Cheque (Refer to Drawer)	Kes 2500 (FCY Equivalent)
6.	Unpaid Cheque (Technical Reasons)	Kes 500 (FCY Equivalent)
7.	Stop Payment	Kes 500 (FCY Equivalent)
8.	Cash Handling (Withdrawal)	With own cheque above 500 USD or equivalent in other foreign currency = 0.5% of amount withdrawn With Counter cheque = Kes 300 or equivalent in any foreign currency OTC Charges= 100+20 Ksh
9.	Audit Confirmation	Kes 500 (FCY Equivalent)

DELIVERY CHANNELS

1.	ATM withdrawals <ul style="list-style-type: none"> • Own ATM • Kenswitch ATM • Mastercard ATM 	Kes 30 Kes 45 – 80* Kes 275
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2.	Account to M-Pesa (B2C)	Kes.96.00
3.	Internet Banking Monthly Charge	100.00
4.	M-Pesa to Account (Paybill) M-Pesa to Account (Schools)	Kes 12-48 Kes 12 (Exclusive of Safaricom charges)
5.	M-Pesa to Account (111777)	Kes 48.00 {Exclusive of Safaricom charges}
6.	Agency Banking	See table below

***ATM withdrawal charges vary depending on the ATM of choice.**

CASH WITHDRAWALS & DEPOSITS THROUGH POS

Transaction range (Kes)	Total charge (Kes)
100 - 20,000	130
20,001-30,000	140
30,001-50,000	160
50,001-75,000	170
75,001-100,000	180
For amounts above Ksh100,000 up to Kshs 3,000,000	0.35% of the Value
For amounts above ksh 3,000,000 up to Kshs 10,000,000	0.50% of the Value
For amounts above ksh 10,000,000	0.55% of the Value
BALANCE ENQUIRY	5

PESALINK

Transaction amount (Kes)	Total charge (Kes)
10 - 500	NIL
501 - 10,000	50
10,001 – 100,000	80
For amounts above Kshs100,000 130	130

SELECTED BANK CHARGES FOR INTERNATIONAL BUSINESS & TRADE FINANCE

No.	SERVICE	AMOUNT (Kes)
	Import Letters of Credit	
1.	Swift charges	Kes.2,000.00
2.	Opening Commission	0.6% min. Kes.3,000.00
3.	Amendment Commission	Kes.2,000.00
4.	Amendment of amount or period	Kes.2,000.00 + 0.6%
5.	Acceptance Commission	0.6% min. Kes.2,000.00
6.	Settlement Commission	0.3% min. Kes.2,000.00
7.	Cancellation Commission	Kes.2,000.00

Export Letters of Credit

8.	Advising Fees	USD 50
9.	Swift Charges	Kes 2,000.00
10.	Postage / Courier	Kes 5,000.00
11.	Confirmation	0.6% Min. Kes.5,000.00
12.	Negotiation fee	0.25% Min.Kes.2,000.00
13.	Cancellation fee	Kes 2,000.00

Guarantees - Local & Foreign Currency

14.	Issuance Commission	0.5% Per Quarter min.Kes.2,500.00
15.	Processing of Claim	NIL
16.	Cancellation Fees	NIL
17.	Shipping Guarantee	Kes.5,000.00
18.	Foreign Documentary Bills for Collection	0.25% + Swift

Import Collection Documents

1.	Handling Fees	0.25% Min. Kes 5,000.00

Guarantees - Local & Foreign Currency

1.	Export Collection Documents	Negotiation fee 0.25% Min.Kes.
		5,000.00