

## **TARIFF GUIDE**

- CUSTOMERS HAVE THE RIGHT TO OBTAIN A COPY OF THE BANK'S KEY FACTS DOCUMENT.
  - CHARGES APPLICABLE TO ALL THE BANK'S PRODUCTS.
- (ALL CHARGES ARE SUBJECT TO EXCISE DUTY AND/OR STAMP DUTY WHERE APPLICABLE)

No.	SERVICE	AMOUNT (Kes)
1.	Bankers Cheque <ul style="list-style-type: none"> <li>• Customers</li> <li>• Non – customers</li> </ul>	300.00 500.00
2.	Bulk cash handling fee <ul style="list-style-type: none"> <li>• Savings accounts</li> <li>• Current accounts</li> </ul>	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 customer documents	500.00
33	Company Search fees <ul style="list-style-type: none"> <li>• Registered Business Names, Limited Companies &amp; Churches</li> <li>• Trusts</li> <li>• NGOs</li> </ul>	1,200.00 3,500.00 4,500.00
34	ATM Card processing fee Card annual fee	500.00 150.00
35	Locker fees <ul style="list-style-type: none"> <li>• Small locker</li> <li>• Medium locker</li> <li>• Large locker</li> <li>• Extra Large locker</li> <li>• Key Deposit</li> <li>• Fixed deposit</li> </ul>	3,000.00 p.a. 5,000.00 p.a. 7,000.00 p.a. 10,000.00 p.a 10,000.00 (refundable) 50,000.00 (refundable)
36	Foreign currency deposits cash handling fee	0.5% of the deposit amount

## PERSONAL SAVINGS & TRANSACTIONAL ACCOUNTS

### Uwezo Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum balance	2,000
		Kes 300 charged for balances below Kes 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
		300 for balances below 5,000
2.	Ledger fee	NIL

### Chequing plus Account

No.	SERVICE	AMOUNT (Kes)
1.	Opening Balance	2,000.00
		Kes 300 charged for balances below Kes 2,000
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

### Chama Account

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

### 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

## Pure Savers

No.	SERVICE	AMOUNT (Kes)
1.	Opening & Minimum Balance	Kes.5,000.00
		Kes 300 charged for balances below Kes 5,000
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 & Operating Minimum Balance	Kes 1,000.00
		Kes 300 charged for balances below Kes 1,000
2.	Withdrawals	One free withdrawal per month
3.	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.1,000,000.00
3.	Ledger Fee per entry	Kes.30.00
4.	Account maintenance fee	Kes.500.00

## Lea Business Account

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

## 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 Kenswitch ATM Interswitch ATM Mastercard ATM	Kes 60 Kes 70 Kes 230
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2.	<b>Balance inquiry</b> <b>Mini - Statement</b> <b>Prepaid card top up fee</b>	Kes 10 Kes 10 Kes 100
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\*ATM withdrawal charges vary depending on the ATM of choice.

\*Agent fees apply for fund withdrawals through an agent.

3.	<b>Account to M-Pesa (B2C)</b>  <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%; text-align: center;">Amount transferred Kes</th> <th style="width: 50%; text-align: center;">Charge in Kes</th> </tr> </thead> <tbody> <tr><td></td><td style="text-align: center;">1                    100</td><td style="text-align: center;">0</td></tr> <tr><td></td><td style="text-align: center;">101                   500</td><td style="text-align: center;">11</td></tr> <tr><td></td><td style="text-align: center;">501                   1,000</td><td style="text-align: center;">15</td></tr> <tr><td></td><td style="text-align: center;">1,001                1,500</td><td style="text-align: center;">18</td></tr> <tr><td></td><td style="text-align: center;">1,501                2,500</td><td style="text-align: center;">25</td></tr> <tr><td></td><td style="text-align: center;">2,501                3,500</td><td style="text-align: center;">35</td></tr> <tr><td></td><td style="text-align: center;">3,501                5,000</td><td style="text-align: center;">47</td></tr> <tr><td></td><td style="text-align: center;">5,001                7,500</td><td style="text-align: center;">57</td></tr> <tr><td></td><td style="text-align: center;">7,501                10,000</td><td style="text-align: center;">67</td></tr> <tr><td></td><td style="text-align: center;">10,001               15,000</td><td style="text-align: center;">67</td></tr> <tr><td></td><td style="text-align: center;">15,001               20,000</td><td style="text-align: center;">67</td></tr> <tr><td></td><td style="text-align: center;">20,001               25,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">25 ,001              30,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">30,001               35,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">35,001               40,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">40,001               45,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">45,001               50,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">50,001               70,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">70,001               150,000</td><td style="text-align: center;">70</td></tr> <tr><td></td><td style="text-align: center;">150,001              250,000</td><td style="text-align: center;">70</td></tr> </tbody> </table>		Amount transferred Kes	Charge in Kes		1                    100	0		101                   500	11		501                   1,000	15		1,001                1,500	18		1,501                2,500	25		2,501                3,500	35		3,501                5,000	47		5,001                7,500	57		7,501                10,000	67		10,001               15,000	67		15,001               20,000	67		20,001               25,000	70		25 ,001              30,000	70		30,001               35,000	70		35,001               40,000	70		40,001               45,000	70		45,001               50,000	70		50,001               70,000	70		70,001               150,000	70		150,001              250,000	70	
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4.	Internet Banking Monthly Charge	100.00																																																															
5.	M-Pesa to Account (Paybill) M-Pesa to Account (Schools)	Kes 12-48 Kes 12 (Exclusive of Safaricom charges)																																																															
6.	M-Pesa to Account (111777)	NIL																																																															

**PESALINK**

Transaction size (Kes)	Total charge per transactions (Kes)
10 - 1,000	NIL
1,001 – 5,000	50
5,001 – 10,000	50
10,001 – 100,000	80
Over 100,000	130

**SELECTED BANK CHARGES FOR INTERNATIONAL BUSINESS & TRADE FINANCE**

No.	SERVICE	AMOUNT (Kes)
	<b>Import Letters of Credit</b>	
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