BANK TARIFF

CASH WITHDRAWAL CHARGE

ATM transaction KShs. 30/= per withdrawal (a) Customers (b) Saccolink

KShs. 30/= per withdrawal Over the counter for all Savings accounts KShs. 100/= per withdrawal **MCO-OP CASH**

Transactions	Bank account	Mco-op cash account	Supplementary cards annual fees	
Registration	Free	Free	Local Classic	
Daily alert	KShs. 5	KShs. 5	International Classic Gold Card	
ATM withdrawal	KShs. 30	KShs. 30	Interest rates	
Transfer to Bank account	KShs. 35	KShs. 35	Late payment fees Bonus fees	
Transfer to Sacco account	KShs. 30	KShs. 30	Card replacement fees	
Utility payments	KShs. 50	KShs. 50	Over limit fees	
Agent withdrawal (Tiered)	KShs. 30 – 120	KShs. 30 - 120	Unpaid payment fees PRODUCTS	
Transfer to Mpesa, Airtel Money, etc (Tiered)	KShs. 50 – 220	KShs. 50 - 220	MSME ACCOUNTS (PACKAGES)	
Transfer from Bank account	KShs. 35	Free	Bronze	
Transfer from Sacco account	KShs. 30	KShs.30	Minimum opening balance (cash) Minimum operating balance Maintenance fee (Waiver of maintenance fee (ksh.100/=) if the minimum balance is maintaine Over the counter withdrawal/debit transactions Silver Minimum opening balance (cash) Minimum operating balance Account Maintenance fee	
Balance/other enquiry	KShs. 35	KShs. 5		
Debit and Credit alerts	KShs. 35	KShs. 10		
M-pesa deposit	Free	Free		
EFT transfer	KShs. 150	KShs. 100		
Airtime Purchase (Tiered)	KShs. 20 – 50	KShs. 10 – 32		
Mini eStatement	KShs. 35	KShs.5	Maintenance fee (Waiver of maintenance fee	
Full eStatement	KShs. 35	KShs. 5	(Ksh.1000/=) if the minimum balance is maintai Over the counter withdrawal/debit transactions	
Pesalink (Tiered) KShs. 42 – KShs . 152			Cheque book Gold Minimum opening balance Minimum operating balance	
Mco-op Cash Bulk Payments Processing Fee (Tiered) KShs. 50 – KShs. 100				
ECredit –Salary Loan Appraisal Fee: 8%, In				
ECredit –Business Loan Appraisal Fee: 3%, C	ommission : 1.083% per month	n, Insurance : 0.034%, Excise	Account Maintenance fee	
Mcollections Deposit	Free	Free	Maintenance fee (Waiver of maintenance fee(ksh if the minimum balance is maintained at 500,000	
mVisa Deposit	Free	Free	Over the counter withdrawal/debit transactions	
mVisa Withdrawal from Visa Agent mVisa Agency fees apply			Cheque book	
mVisa Merchant Payment	Free	Free	Yea Access Account Minimum opening balance Minimum operating balance	
mVisa Send or Receive Money	Free	Free	Debit Card	
Mco-opCash – Mco-opCash transfer		Free	Bank cheque to school Maintenance fee	
FOREIGN CURRENCY C/A			Holding Covings Assount	

FOREIGN CURRENCY C/A

TONLIGIT CONNENCT C/A		
	Current (Memo Group 02120, 03120 & 22120)	Savings (Memo Group 02100, 03100 & 22100)
Opening Balance	USD 50 GBP 50 EUR 50	USD 50 GBP 50 EUR 50
Minimum Operating Balance	Nil	USD 250 GBP 250 EUR 250
Account Maintenance Fee (Per Month)	USD 5 GBP 5 EUR 5	Nil
Stop payments	USD 10 GBP 10 EUR 10	N/A
Unpaid Cheques , Refer to drawer & effects not cleared	USD 35 EUR 35 GBP 25 for all reasons	N/A
Encashment of third party cheques drawn own bank	USD 5 GBP 5 EUR 5	N/A
Cheque book -50 leaves	USD 7 GBP 7 EUR 7	N/A
Cheque book -100 leaves	USD 15 GBP 15 EUR 15	N/A
Counter Cheque	USD 4 GBP 4 EUR 4	N/A
Internal Transfer	Free	Free
Audit Certificate	USD 15 GBP 15 EUR 15	USD 15 GBP 15 EUR 15
Incoming TT/SWIFT	Free	Free
Outward SWIFT	KShs.1500/= equivalent in respective currency	KShs.1500/= equivalent in respective currency
Statement	USD 2 EUR 2 GBP 2 Free mini statement	USD 2 EUR 2 GBP 2 Free mini statement
	Current Account	Savings Account
Dormant Account Reactivation	USD 5 EUR 5 GBP 5	USD 5 EUR 5 GBP 5
Cash Withdrawal	0.25% for amounts above USD 2,500 GBP 1,700 EUR 2,000	0.25% for amounts above USD 2,500 GBP 1,700 EUR 2,000
Cash Deposit –Small notes denominations (USD 1,5,10 & 20) (GBP 1,5 & 10) (EUR 1,5,10 & 20)	1% - Min USD 5 EUR 5 GBP 5	1% - Min USD 5 EUR 5 GBP 5
Cash deposit – Big note denominations	Up to USD 10,000 – Free Above USD 10,000 GBP 6,700 EUR 7,700 0.5 % of the amount	Up to USD 10,000 – Free Above USD 10,000 GBP 6,700 EUR 7,700 0.5 % of the amount
Cost of Revenue Stamp	USD 1 EUR 1 GBP 1	USD 1 EUR 1 GBP 1
Account Closure	USD 5 EUR 5 GBP 5	USD 5 EUR 5 GBP 5
NR: Where there a conversions from one of	urrency to another, the hank	doesn't charae withdrawal

NB: Where there a conversions from one currency to another, the bank doesn't charge withdrawal

GUARANTEES Guarantee issuance in Kenya shilling

Commission Type	Charges
(a) Shipping Guarantees (must be for Imports under a collection or letter of Credit and absence of B/L can be Adequately explained)	1% per half yearly or part thereof Min. KShs.1,000/=
(b) Wholly secured by cash or 1st class bank counter guarantee	1% per half yearly or part thereof Min. KShs.1,000/=
(c) Guarantee not wholly secured - issued in KShs. (including Shipping Guarantee Bonds)	1.25% per half yearly or part thereof Min. KShs. 1,000/=
(d) Guarantee wholly secured - other than cash	1.25% per half yearly or part thereof Min. KShs.5,000/=
(e) Totally unsecured (in local currency)	1.5% per half yearly or part thereof Min. KShs.1,000 for other guarantee types
(f) Totally unsecured-Bid Bonds (in local currency)	1% per half yearly or part thereof Min. KShs.5,000 for bid bonds
(g) Guarantee issuance in Foreign Currency	1% per half yearly or part thereof Min. KShs. 2,000
(h) Guarantee issuance in foreign currency with Cross-border exposure	1% per half yearly or part thereof Min. KShs. 2,000

KShs. 1,000 plus transmission charges 1.5%

Debit Card New Card

(i) Amendments to guarantees per half yearly

Card Information

KShs. 500/= KShs. 500/= Renewal of Card Replacement of Card KShs. 500/=

Credit	t Card	

Local New Card KShs. 3,000/= Local Card annual fee KShs. 3,000/= KShs. 3,500/= International New Card International Card annual fee KShs. 3,500/= **Gold Card New** KShs. 6,000/= Gold Card annual fee KShs. 6,000/= Supplementary cards annual fees

ocal Classic KShs. 2.000/= nternational Classic KShs. 3,000/= Gold Card 1.16% of revolved balances nterest rates

ate payment fees 5% of minimum payable 5% of bonus amount awarded Bonus fees Card replacement fees KShs. 500/= KShs. 1.000/= Over limit fees Inpaid payment fees KShs. 2,500/=

PRODUCTS MSME ACCOUNTS (PACKAGES)

Other features

Debit Card

Unpaid cheques

Refer to drawer

Elebank

Minimum opening balance (cash) KShs.1000/= Minimum operating balance KShs.300/= Maintenance fee (Waiver of maintenance fee ksh.100/=) if the minimum balance is maintained at 50.000) Ksh.100/= Over the counter withdrawal/debit transactions KShs.50/=

Minimum opening balance (cash) KShs.2,000/= Minimum operating balance Account Maintenance fee KShs.1,000/= Maintenance fee (Waiver of maintenance fee Ksh.1000/=) if the minimum balance is maintained at 200,000)

KShs.35/=

As per the contract certificate

Kshs.500/=

Kshs. 2,500/=

Free for new accounts

Cheque book 1st 100 leaves -printing fee free KShs.10,000/= Minimum opening balance Minimum operating balance Account Maintenance fee KShs.2,000/= Maintenance fee (Waiver of maintenance fee(ksh.2000/=) the minimum balance is maintained at 500,000) Over the counter withdrawal/debit transactions

KShs.25/= Cheque book Free ea Access Account Nil Minimum opening balance Minimum operating balance Kshs.500/= Debit Card Bank cheque to school KShs.100/= per cheque Naintenance fee

Hekima Savings Account Minimum opening balance (cash) Nil Minimum operating balance Nil Maintenance fee Over the counter withdrawal Once after 3 months **Call Deposit** Minimum opening balance (cash) KShs.50,000/=

Fixed Deposit Minimum opening balance (cash) KShs.50,000/= As per the contract certificate Other features **Jumbo Junior Access Account** Minimum opening balance KShs.500/= Minimum operating balance KShs.500/=

Replacing Elebank KShs.500/= Bank cheque to school KShs.100/= per cheque Maintenance fee Annual birthday cards **Salary Account** Minimum opening balance (cash) Nil Minimum operating balance Nil

Debit Card Kshs.500/= Maintenance fee **GOLDFISH Account** Minimum opening balance (cash) KShs.50,000/= Minimum operating balance KShs.50,000/=

KShs.400/= for amounts less than Account maintenance fee 50.000/= **Current Account** Individuals Kshs. 5,000 Co-operatives Kshs. 10.000

Companies Kshs. 10,000 Minimum operating balance Account maintenance fee KShs. 300/= per month Ledger fees KShs. 35/= per entry Kshs. 15.00/= per leaf exclusive of Cheque book stamp duty and excise duty Counter cheque Kshs. 500/= per leaf Consult your nearest branch For third-party payments

Kshs. 500/= Payee Uncleared effects Kshs. 2,500/= Technical reason Kshs. 700/= Stop payment per notice Kshs. 400/= Kshs. 400/= per certificate Certificate of balance Minimum interest charge for OD Actual cost -min kshs.500/= per cheque Cheques paid against ENC&Excesses 3% of ENC or Excess amount per cheque Minimum kshs.2000/= Cheques paid against ENC& Excesses for Saccos Kshs.1000 /=per cheque **Instant Access Account**

Minimum opening balance (cash) Kshs. 1,500/= Minimum operating balance Kshs. 1,000/= Maintenance fee (for balances below Kshs. 20,000)/= Kshs. 200/= Kshs.500/= **Haba Na Haba Access Account**

Minimum opening balance Kshs.500/= Minimum operating balance Maintenance fee for all balances Kshs. 25/= per month

EXECUTIVE BANKING SERVICE Executive membership:

Minimum account balances KShs.50,000/=

Monthly Membership Fees KShs.1,000/= if balances maintained above KShs.50,000/=& KShs.1,500/= if the balance is not maintained

Executive plus membership: Minimum account balances KShs.100,000/=

Monthly Membership Fee KShs.2,000/= if balances maintained above KShs.100,000/= & KShs.2,500/= if the balance is not maintained

NB: The executive plus membership category will be on invitation only

STATEMENTS	
Scheduled statements	Free
E-statements	Free
Interim statements per page	KShs. 100/=
ATM Mini Statements	Free
Daily and special request statements	KShs. 100/= per page
Duplicate/additional statements/old records	KShs. 250/= per page
2-5 years	KShs. 500/= per copy
5 years	KShs. 1,000/= per copy
Closed account (cash)	KShs. 1,000/= per copy
OLD RECORDS	
Retrieval (cheques, vouchers)	KShs. 250/= per copy
DTC Mail	

Where the Bank is not at fault KShs. 100/= per each returned **STOP PAYMENTS (CUSTOMER CHEQUES)** Foreign Currency Account US\$ 5 or equivalent per cheque

Current Account KShs. 400/= **CLOSURE OF ACCOUNT** Goldfish Account Free Foreign Currency Current Account Free All other accounts: Less than three months Free 3 months to 6 months Free Over 6 months Free

Transfer of Accounts (inter-branch) **CLEARING & REMITTANCES**

EFT (from other banks)

Ksh.0/= to Kshs.200/= Inward Efts **Salary Processing**

Free

(a) Manual Kshs. 0 to KShs. 250 (Depending on customer agreement with the bank) (b) Pension Kshs. 100/= (c) FOSA Salary Kshs.50/= Kshs. 200/= for instrument (d) Salary returned to employer (e) Produce proceeds-processed Kshs. 100/=

Tea bonus: (a) Amounts over KShs. 1000/= KShs. 100/= (b) Amounts of less than KShs. 1000/= KShs. 50/= Loans & Share deductions on behalf of the Society /Employer KShs. 100/= Report for Audit purposes KShs. 1000/= Photocopies (per page) KShs. 75/=

Cash handling Commission 1. Deposits 2. Withdrawals

(i) Co-operative Societies Amount below 1 million No charge (ii) 1 million and over with notice 1/16% per transaction per day minimum KSh. 2000 (iii) 1 million and over without notice 1/16% per transaction per day minimum KSh.3000 (ii) Other customers 0.2% for kes.1 million and above per customer per

No charge

day to a max of KSh.10,000 KShs. 100/= per bag of coins Handling Large Coins (On relationship basis) Fees payment into school A/C KShs. 1,000/= Bankers opinion Access of Back up Data stored with us KShs. 200/= per visit **Mutilated Notes Collection** 1% of amount, minimum KShs. 2,000/=

Purchase of Treasury Bills/Bonds on behalf of customers (a) Up to KShs. 10 million

1% of interest earned min. KShs. 1,500/= (b) Above KShs. 10 million up to KShs. 50 million 0.75% int. earned min. KShs. 1,500/= 0.5% of int. earned min. KShs. 1,500/= (c) Over KShs. 50 million

KShs. 500/= regardless of amount

Between Kshs. 30/= to Kshs.200/= negotiable payable

Other Money Transfer Charges: Incoming RTGS RTGS out-going

Bulk payments

COLLATERAL RELEASES

KShs. 1,500/= regardless of Swift charges (Outgoing) amount KShs. 500/= Incoming swift payments Amendments of outgoing swift payments KShs. 600/=

STANDING ORDERS On establishment (External) Kshs. 250/= per instructions On establishment (Internal) Amendment

Kshs. 250/= **Processing of Standing Order** (a) To same bank (Co-op)

(b) To other banks KShs. 200/= per payment (c) All Loan accounts Unpaid Standing order (a) Lack of funds (External) Kshs. 2,500/=

(b) Lack of funds (Internal) (c) Stopped / deletion Kshs. 500/= **DIRECT DEBITS**

by the originator of DDA DDA'S from other banks Kshs. 150/= per custome Originator of DDA is our account holder Kshs.50/= to Kshs.200/= Negotia ble to the customer

who signed up for DDA Kshs.300/= Unpaid Direct Debits (Lack of funds)

Interest below Kshs. 400/= Free Kshs. 250/= Interest above Kshs. 400/= SAFE CUSTODY (HALF YEAR) Sealed Packages/Envelopes/compounded cheques KShs. 1500/=

Share Certificates KShs. 1500/= KShs. 1500/= Deeds Small Box KSh. 2400/= KShs. 6000/= Large Box Access charge Kshs. 200/= RENTERS SAFES (B.S.S CO-OP TRUST ONLY) (HALF YEAR)

KShs. 2100/= Very Small KShs. 2400/= Small Medium KShs.3000/= KShs. 6000/= Deposit of keys (refundable) KShs. 3000/=

Loss of keys (replacement) KShs. 25,000/= Night safe facility – per wallet N/A

FOREIGN TRANSFER OF FUNDS (OUTWARD) Mail Transfer (a) Customers KShs. 1,500/=

(b) Non-customers KShs. 1,500/= Foreign Currency Drafts: (in KShs. or equivalent in forex) KShs. 500/= plus cash handling charges (where (a) Drafts on application

applicable) - Postage KShs. 100/= - Stamp duty KShs. 2.50/=

(b) Payment advising fee KShs. 500/= (for Drafts drawn on SA, Indian banks and all drafts of value of \$5.000 and above) (c) Replacement of Drafts/IMO KShs. 250/= per request plus cost of cable

Stop Payment instructions Kshs.1000/plus 20% excise duty (a) Commission (b) Other foreign bank's charges Kshs, Depends on Correspondent Bank

FOREIGN TRANSFER OF FUNDS (INWARD)

Bills of Collection Commission of Ksh.1000 Courier charges (as per what has been charged by the service provider) Unpaid cheques Commission of Ksh.1000

DOCUMENTARY BILLS - LOCAL 0.25% minimum KShs.1000/= Bills commission KShs.100/= Postage Stamp duty

DOCUMENTARY OUTWARD LCs Establishing: (a) Sight 0.5% per guarter, minimum KShs.1000/= (b) Usance

0.5% per quarter, minimum KShs.1000/= Amendments (a) Increase amount of credit or expiry date 0.5% per quarter, minimum KShs.1000/= (b) Other amendments KShs.2,000/= per amendments Acceptance by Bank

(a) Payment 0.25% min. KShs. 1,000/= (b) Discharge (When credit expires with less 50% utilization) 0.1% on balance, minimum KShs.501 Cable/Swift charges

(b) Short KShs.1,000/= Release of documents against undertaking 0.15% of value, minimum Ksh.600, max Ksh.5,000

DOCUMENTARY LETTERS OF CREDIT (INWARD) Advising without confirmation

KShs. 1,000/= (a) Custome (b) Non-customers KShs. 2,000/= Advising credit & adding confirmation:

0.4% + telex or cables/swift charges of KShs.2,000 (a) Customer (b) Non-customers 0.5% + telex or cables/swift charges of KShs.2,000 USD. 50 + telex or cables/swift charges of Kshs.2,000 Discrepancy fees Bills Negotiated under credit or advance made in KShs. (or other currencies)

0.3% min KShs.1000 plus interest for tenor period (Min USD.20 or equivalent) (a) Customer (b) Non-customer 0.4% min KShs.1000 plus interest for tenor period (Min USD.20 or equivalent)

FOREIGN BILLS FOR COLLECTION (OUTWARD)

(a)Minimum bill amount USD50 0.3% flat, min KShs.1,000 plus courier or equivalent charges (Applies to any amount above USD.500) Additional charges of KShs.500 (b) Bills drawn on countries where the bank is not represented (c) Bills drawn in currency different from that of the paying bank's Additional charges of KShs.500 (d) Bills drawn in Swiss Francs (CHF) 5 SCF or equivalent as additional charge courier charges

Documentary Tracer/Chase for payment not received KShs. 600 plus related costs incurred

FOREIGN BILLS FOR COLLECTION (INWARD) 0.3% flat, min KShs. 1,000 (Applies to any amount) Documentary 0.3% flat, min KShs.1,000 (Applies to any amount)

Tracer/Chaser KShs.600 plus related costs incurred Extension of bills 0.3%, min KShs.1,000 plus cables/swift charges of KShs.1,000

Charge for bonding goods Holding commission/where bill is outstanding

1 month after due date KShs.1,000 flat per month KShs.1,000 per bill plus notary fees Note/protest KShs.1.000 plus collection commission Document handling charge (unpaid/unaccepted) KShs.2,000 per discharge

Discharging to other banks

Zero opening and zero minimum operating balance

No monthly fees and free initial debit card

Note to all customers:

These fees and charges are captured as at June 2019. Kindly contact your branch for charges / fees not captured on this tariff poster. Excise duty charge of 20% will apply to all fees, commissions and charges. The information captured is subject to change.



The Co-operative Bank is regulated by Central Bank of Kenya