

BANK TARIFF

CASH WITHDRAWAL CHARGE

ATM transaction

(a) Customers	KShs. 30/= per withdrawal
(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
Registration	Free	Free
Daily alert	KShs. 5	KShs. 5
ATM withdrawal	KShs. 30	KShs. 30
Transfer to Bank account	KShs. 35	KShs. 35
Transfer to Sacco account	KShs. 30	KShs. 30
Utility payments	KShs. 50	KShs. 50
Agent withdrawal (Tiered)	KShs. 30 – 120	KShs. 30 - 120
Transfer to Mpesa, Airtel Money, etc (Tiered)	KShs. 50 – 220	KShs. 50 - 220
Transfer from Bank account	KShs. 35	Free
Transfer from Sacco account	KShs. 30	KShs.30
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
Full eStatement	KShs. 35	KShs. 5
Pesalink (Tiered)	KShs. 42 – KShs. 152	
Mco-op Cash Bulk Payments Processing Fee (Tiered)	KShs. 50 – KShs. 100	
ECredit –Salary Loan	Appraisal Fee: 8%, Insurance : 0.034%, Excise Duty : 20%	
ECredit –Business Loan	Appraisal Fee: 3%, Commission : 1.083% per month, Insurance : 0.034%, Excise	
Mcollections Deposit	Free	Free
mVisa Deposit	Free	Free
mVisa Withdrawal from Visa Agent	mVisa Agency fees apply	
mVisa Merchant Payment	Free	Free
mVisa Send or Receive Money	Free	Free
Mco-opCash – Mco-opCash transfer		Free

FOREIGN CURRENCY 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

NB: Where there are conversions from one currency to another, the bank doesn't charge withdrawal or cash handling fees

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
(i) Amendments to guarantees per half yearly	KShs. 1,000 plus transmission charges 1.5%

Card Information

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

Credit Card

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

Supplementary cards annual fees

Local Classic	KShs. 2,000/=
International Classic	KShs. 3,000/=
Gold Card	Free
Interest rates	1.16% of revolved balances
Late payment fees	5% of minimum payable
Bonus fees	5% of bonus amount awarded
Card replacement fees	KShs. 500/=
Over limit fees	KShs. 1,000/=
Unpaid payment fees	KShs. 2,500/=

PRODUCTS

MSME ACCOUNTS (PACKAGES)

Bronze

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/=

Silver

Minimum opening balance (cash)	KShs.2,000/=
Minimum operating balance	Nil
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/=
Over the counter withdrawal/debit transactions	1st 100 leaves -printing fee free

Gold

Minimum opening balance	KShs.10,000/=
Minimum operating balance	Nil
Account Maintenance fee	KShs.2,000/=
Maintenance fee (Waiver of maintenance fee(ksh.2000/=) if the minimum balance is maintained at 500,000)	KShs.25/=
Over the counter withdrawal/debit transactions	Free

Yea Access Account

Minimum opening balance	Nil
Minimum operating balance	Nil
Debit Card	KShs.500/=
Bank cheque to school	KShs.100/= per cheque
Maintenance fee	Nil

Hekima Savings Account

Minimum opening balance (cash)	Nil
Minimum operating balance	Nil
Maintenance fee	Nil
Over the counter withdrawal	Once after 3 months

Call Deposit

Minimum opening balance (cash)	KShs.50,000/=
Other features	As per the contract certificate

Fixed Deposit

Minimum opening balance (cash)	KShs.50,000/=
Other features	As per the contract certificate

Jumbo Junior Access Account

Minimum opening balance	KShs.500/=
Minimum operating balance	KShs.500/=
Debit Card	Free for new accounts
Elebank	KShs.500/=
Replacing Elebank	KShs.100/= per cheque
Bank cheque to school	Nil
Maintenance fee	Nil
Annual birthday cards	Nil

Salary Account

Minimum opening balance (cash)	Nil
Minimum operating balance	Nil
Debit Card	KShs.500/=
Maintenance fee	Nil

GOLDFISH Account

Minimum opening balance (cash)	KShs.50,000/=
Minimum operating balance	KShs.50,000/=
Account maintenance fee	KShs.400/= for amounts less than 50,000/=

Current Account

Minimum opening balance:

Individuals	KShs. 5,000
Co-operatives	KShs. 10,000
Companies	KShs. 10,000
Minimum operating balance	Nil
Account maintenance fee	KShs. 300/= per month
Ledger fees	KShs. 35/= per entry
Cheque book	KShs. 15.00/= per leaf exclusive of stamp duty and excise duty
	KShs. 500/= per leaf
	Consult your nearest branch

Unpaid cheques

Refer to drawer	KShs. 2,500/=
Payee	KShs. 500/=
Uncleared effects	KShs. 2,500/=
Technical reason	KShs. 700/=
Stop payment per notice	KShs. 400/=
Certificate of balance	KShs. 400/= per certificate
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/=
Debit card	KShs.500/=

Haba Na Haba Access Account

Minimum opening balance	KShs.500/=
Minimum operating balance	Nil
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)

RTS Mail

Where the Bank is not at fault

letter

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)	Free

CLEARING & REMITTANCES

Clearing

EFT (from other banks)

Inward Efts	Ksh.0/= to KShs.200/=
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Salary Processing

(a) Manual	KShs. 0 to KShs. 250 (Depending on customer agreement with the bank)
(b) Pension	KShs. 100/=
(c) FOSA Salary	KShs.50/=
(d) Salary returned to employer	KShs. 200/= for instrument
(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	No charge
2. Withdrawals	No charge
(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 day to a max of KSh.10,000

Handling Large Coins (On relationship basis)

Fees payment into school A/C	Free
Bankers opinion	KShs. 1,000/=
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/=
(c) Over KShs. 50 million	0.5% of int. earned min. KShs. 1,500/=

Other Money Transfer Charges:

Incoming RTGS	Free
RTGS out-going	KShs. 500/= regardless of amount
Swift charges (Outgoing) amount	KShs. 500/=
Incoming swift payments	KShs. 600/=
Amendments of outgoing swift payments	KShs. 600/=

STANDING ORDERS

On establishment (External)	KShs. 250/= per instructions
On establishment (Internal)	Free
Amendment	KShs. 250/=

Processing of Standing Order

(a) To same bank (Co-op)	Free
(b) To other banks	KShs. 200/= per payment
(c) All Loan accounts	Free

Unpaid Standing order

(a) Lack of funds (External)	KShs. 2,500/=
(b) Lack of funds (Internal)	Free
(c) Stopped / deletion	KShs. 500/=

DIRECT DEBITS

Bulk payments	Between KShs. 30/= to KShs.200/= negotiable payable by the originator of DDA
DDA'S from other banks	KShs. 150/= per customer
Originator of DDA is our account holder	KShs.50/= to KShs.200/= Negotia ble to the customer who signed up for DDA

Unpaid Direct Debits (Lack of funds)

KShs.300/=

COLLATERAL RELEASES

Interest below KShs. 400/=	Free
Interest above KShs. 400/=	KShs. 250/=

SAFE CUSTODY (HALF YEAR)

Sealed Packages/Envelopes/compounded cheques	KShs. 1500/=
Share Certificates	KShs. 1500/=
Deeds	KShs. 1500/=
Small Box	KSh. 2400/=
Large Box	KShs. 6000/=
Access charge	KShs. 200/=

RENTERS SAFES (B.S.S CO-OP TRUST ONLY) (HALF YEAR)

Very Small	KShs. 2100/=
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