

MCoopcash Limits and Tariffs

1. MCoopcash Limits

Limits	Amount (Kes)
Transactional Minimum	10
MCoopcash Transactional Maximum	70,000
Mco-opcash Daily Limit (Does not include Pesalink and mVisa)	300,000
RTGS on RBX	500,000
Pesalink Send Daily and Transactional Maximum	999,999
mVisa Merchant Payment	450,000
mVisa funds transfer	200,000
mVisa Agent Withdrawal	100,000

2. mVisa, Airtime Purchase & Statements

mVisa Transaction	Charges(Kes)
Deposit at an mVisa Agent	Free
Withdrawal from an mVisa Agent	Existing Agency fees
Merchant payments	Free
Send or receive money	Free

Full & Mini-statement request	Charges (Kes)
For BFUB	35
For Wallet	5

Airtime Value	Charges (Kes)
10-100	10
101-500	20
501-1,000	30
1001-2,000	40
2001-10,000	50

3. Pesalink & e-credit Loans

Pesalink	Fee (Kes)	Comments
10- 1,000	0	
1001 - 10,000	42	
10,001 - 50,000	62	
50,001 - 70,000	82	
70,001 - 100,000	82	
100,001 - 200,000	112	
201,000 - 500,000	152	
501,000 - 999,999	152	

Loans	Rate
1 Month Flexi	8% one off
2 Month Flexi	10% one off
3 Month Flexi	12% one off
Business plus >500K<1M	1.5% PM & 3% Appraisal Fee
Business plus >100K<500K	2% PM & 3% Appraisal Fee

4. Other Transactions from Bank account

Transaction Bands (Kes)		Registration	Balance Enquiries	Transfer to Other bank	Credit and Debit Alerts	Daily Alerts	
From	To						
10	49	Free	Free	150	35	5	
50	100	Free	Free	150	35	5	
101	500	Free	Free	150	35	5	
501	1,000	Free	Free	150	35	5	
1,001	1,500	Free	Free	150	35	5	
1,501	2,500	Free	Free	150	35	5	
2,501	3,500	Free	Free	150	35	5	
3,501	5,000	Free	Free	150	35	5	
5,001	7,500	Free	Free	150	35	5	
7,501	10,000	Free	Free	150	35	5	
10,001	15,000	Free	Free	150	35	5	
15,001	20,000	Free	Free	150	35	5	
20,001	25,000	Free	Free	150	35	5	
25,001	30,000	Free	Free	150	35	5	
30,001	35,000	Free	Free	150	35	5	
35,001	40,000	Free	Free	150	35	5	
40,001	45,000	Free	Free	150	35	5	
45,001	50,000	Free	Free	150	35	5	
50,001	70,000	Free	Free	150	35	5	
Bands (Kes)		Transfer To & Fro BFUB	Transfer To M-pesa	Receive M-pesa	POS Withdrawal	ATM Withdrawal	Utility Payments
From	To						
10	49	35	Free	free	N/A	N/A	50
50	100	35	Free	free	30	N/A	50
101	500	35	20	free	30	30	50
501	1,000	35	24	free	40	30	50
1,001	1,500	35	24	free	40	30	50
1,501	2,500	35	24	free	40	30	50
2,501	3,500	35	28	free	50	30	50
3,501	5,000	35	28	free	50	30	50
5,001	7,500	35	28	free	50	30	50
7,501	10,000	35	36	free	50	30	50
10,001	15,000	35	36	free	50	30	50
15,001	20,000	35	36	free	50	30	50
20,001	25,000	35	40	free	80	30	50
25,001	30,000	35	40	free	80	30	50
30,001	35,000	35	50	free	100	30	50
35,001	40,000	35	50	free	100	30	50
40,001	45,000	35	50	free	100	N/A	50
45,001	50,000	35	50	free	100	N/A	50
50,001	70,000	35	50	free	120	N/A	50

5. Other Transactions from MCoopcash Wallet

Transaction Bands (Kes)		Registration	Balance Enquiries	Transfer to Other bank	Credit and Debit Alerts	Daily Alerts	Transfer to BFUB
From	To						
10	49	Free	Free	100	10	5	20
50	100	Free	Free	100	10	5	20
101	500	Free	Free	100	10	5	20
501	1,000	Free	Free	100	10	5	20
1,001	1,500	Free	Free	100	10	5	20
1,501	2,500	Free	Free	100	10	5	20
2,501	3,500	Free	Free	100	10	5	20
3,501	5,000	Free	Free	100	10	5	20
5,001	7,500	Free	Free	100	10	5	20
7,501	10,000	Free	Free	100	10	5	20
10,001	15,000	Free	Free	100	10	5	20
15,001	20,000	Free	Free	100	10	5	20
20,001	25,000	Free	Free	100	10	5	20
25,001	30,000	Free	Free	100	10	5	20
30,001	35,000	Free	Free	100	10	5	20
35,001	40,000	Free	Free	100	10	5	20
40,001	45,000	Free	Free	100	10	5	20
45,001	50,000	Free	Free	100	10	5	20
50,001	70,000	Free	Free	100	10	5	20
Bands (Kes)		Within Mco-opcash	Transfer To M-pesa	Receive M-pesa	ATM Withdrawal	POS Withdrawal	Utility Payments
From	To						
10	49	30	Free	Free	N/A	N/A	50
50	100	30	Free	Free	N/A	30	50
101	500	30	20	Free	30	30	50
501	1,000	30	24	Free	30	40	50
1,001	1,500	30	24	Free	30	40	50
1,501	2,500	30	24	Free	30	40	50
2,501	3,500	30	28	Free	30	50	50
3,501	5,000	30	28	Free	30	50	50
5,001	7,500	30	28	Free	30	50	50
7,501	10,000	30	36	Free	30	50	50
10,001	15,000	30	36	Free	30	50	50
15,001	20,000	30	36	Free	30	50	50
20,001	25,000	30	40	Free	30	80	50
25,001	30,000	30	40	Free	30	80	50
30,001	35,000	30	50	Free	30	100	50
35,001	40,000	30	50	Free	30	100	50
40,001	45,000	30	50	Free	N/A	100	50
45,001	50,000	30	50	Free	N/A	100	50
50,001	70,000	30	50	Free	N/A	120	50

6. Safaricom/ Co-op bank Services Charges

CO-OP BANK TO OTHER BANKS M-PESA PAYBILLS				
APPROVED TARIFF				
Min	Max	SFC Charge	Bank Charge	TOTAL
10	49	150	N/A	N/A
50	100	150	N/A	N/A
101	499	150	N/A	N/A
500	999	150	28	178
1,000	1,499	150	28	178
1,500	2,499	150	28	178
2,500	3,499	150	48	198
3,500	4,999	150	48	198
5,000	7,499	150	48	198
7,500	9,999	150	68	218
10,000	14,999	150	68	218
15,000	19,999	150	68	218
20,000	24,999	150	118	268
25,000	29,999	150	118	268
30,000	34,999	150	138	288
35,000	39,999	150	138	288
40,000	44,999	150	158	308
45,000	49,999	150	158	308
50,000	70,000	150	198	348
70,001	999,999	150	N/A	N/A

CO-OP BANK TO M-PESA PAYBILL				
APPROVED TARIFF				
From	To	SFC Charge	Bank Charge	TOTAL
1	49	17	N/A	N/A
50	100	18	N/A	N/A
101	499	38	15	53
500	999	38	20	58
1,000	1,499	50	20	70
1,500	2,499	57	20	77
2,500	3,499	84	25	109
3,500	4,999	84	25	109
5,000	7,499	113	25	138
7,500	9,999	113	30	143
10,000	14,999	140	30	170
15,000	19,999	140	30	170
20,000	24,999	140	40	180
25,000	29,999	140	50	190
30,000	34,999	140	50	190
35,000	39,999	230	50	280
40,000	44,999	230	50	280
45,000	49,999	230	50	280
50,000	70,000	238	50	288
70,001	999,999	150	N/A	N/A

CO-OP BANK TO FUEL OR CASHLESS TILLS				
APPROVED TARIFF				
<i>From</i>	<i>To</i>	<i>SFC Charge</i>	<i>Bank Charge</i>	<i>TOTAL</i>
1	49	16	N/A	N/A
50	100	17	N/A	N/A
101	499	18	15	33
500	999	21	20	41
1,000	1,499	30	20	50
1,500	2,499	40	20	60
2,500	3,499	45	25	70
3,500	4,999	53	25	78
5,000	7,499	65	25	90
7,500	9,999	78	30	108
10,000	14,999	103	30	133
15,000	19,999	128	30	158
20,000	24,999	153	40	193
25,000	29,999	178	50	228
30,000	34,999	203	50	253
35,000	39,999	228	50	278
40,000	44,999	253	50	303
45,000	49,999	278	50	328
50,000	70,000	378	50	428
70,001	999,999	N/A	N/A	N/A

CO-OP BANK TO MERCHANT TILLS				
APPROVED TARIFF				
<i>From</i>	<i>To</i>	<i>SFC Charge</i>	<i>Bank Charge</i>	<i>TOTAL</i>
10	49	30	N/A	N/A
50	100	30	N/A	N/A
101	499	30	15	45
500	999	30	20	50
1,000	1,499	30	20	50
1,500	2,499	30	20	50
2,500	3,499	30	25	55
3,500	4,999	30	25	55
5,000	7,499	30	25	55
7,500	9,999	30	30	60
10,000	14,999	30	30	60
15,000	19,999	30	30	60
20,000	24,999	30	40	70
25,000	29,999	30	50	80
30,000	34,999	30	50	80
35,000	39,999	30	50	80
40,000	44,999	30	50	80
45,000	49,999	30	50	80
50,000	70,000	30	50	80
70,001	250,000	50	N/A	N/A
250,001	500,000	70	N/A	N/A
500,001	999,999	100	N/A	N/A

7. Digital liabilities:

1. LNM - 0.5% commission on the settled amount above Kes 200.00 with maximum chargeable commission at Kes.200.00
2. Mcollection - Free

8. Mpesa Float Purchase on Mobile:

Limit	Amount	Charge
Transaction limit (kes)	5,000 - 100,000	50
	100,001- 400,000	0.05% of amount purchased

****Maximum Daily Transaction limit 5M**

8. Bulk payments:

1. To accounts - Kes. 50-100 (Depending on the customer and transactions)
2. Account to Mpesa - Kes. 50-100 plus additional Safaricom charges Kes. 22.4 above Kes. 1,000 and Kes. 15.27 amounts below Kes.100

9. POS Withdrawal Charges

Agency banking implemented lower fees for withdrawals via POS and unfortunately their presentation did not explicitly include withdrawals from Mco-opcash accounts. We propose for Mco-opcash based withdrawals to be standardized to with withdrawals from a BFUB account. This will apply for Branch and Agent based withdrawals from any Co-op account via Mco-opcash not just the Mco-opcash wallet.

Transaction Bands		Charge
From	To	
10	49	N/A
50	100	30
101	500	30
501	1,000	40
1,001	1,500	40
1,501	2,500	40
2,501	3,500	50
3,501	5,000	50
5,001	7,500	50
7,501	10,000	50
10,001	15,000	50
15,001	20,000	50
20,001	25,000	80
25,001	30,000	80
30,001	35,000	100
35,001	40,000	100
40,001	45,000	100
45,001	50,000	100
50,001	70,000	120