## **Co-op Bank Tariff Guide**

## Note to all customers

Excise duty will apply to all fees, charges and commissions Kindly contact your branch for charges /fees not captured in the tariff poster

The information captured is subject to change These charges and fees are captured as at 13<sup>th</sup> December 2023.

 
 Cash withdawal
 Charges

 Over the counter withdrawal for Hekima savings account
 Ksh.0

 Over the counter withdrawal for Transactional accounts
 Ksh.100
 Salary processing Pension Charges Ksh.130 Fosa salary Ksh.50 Ksh.200 for instrument Ksh.100 Salary returned to employer Produce proceeds -proceeds Cash handling commission Charges Deposits Withdrawals Handling large coins on relationship basis for saccos Ksh.100 per bag of coins Fees payment into school account Free Ksh.1000 
 Bankers opinion
 Ksh.1000

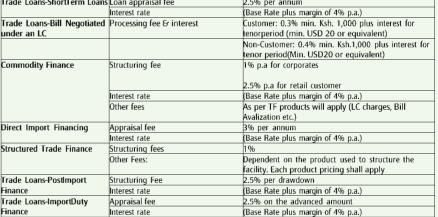
 Access of back data stored with the bank for saccos
 Ksh.200 per visit

 Mutilated notes collection
 1% of amount mission
 1% of amount minimum Ksh.2000 Statements Scheduled statement Charges Free E-statements Free Ksh.100 Interim statements per page Atm mini statements Daily and special request statements Free Ksh.100 Per Page Ksh.250 Ksh.500 Per Copy Duplicate/additional statements/old records 2-5 years 5 years Closed account (cash) Ksh.1,000 Per Copy Ksh.1,000 Per Copy Charges Ksh.250 Per Copy Old records Retrieval (cheques, vouchers) Charges Ksh.100 Per each returned BTS mail Where the bank is not at fault Charges US\$ 5 or equivalent per cheque Stop payments (customer cheques) Foreign currency account Current account Ksh.400 Closure of account Charges Goldfish account Foreign currency current account All other accounts: Less than three months 3 months to 6 months Over 6 months US\$ 5 or equivalent Free Transfer of Accounts (inter-branch) MSME Account Packages Bronze Package Minimum opening balance (cash) Charges Ksh.1000 Minimum operating balance Minimum operating balance Maintenance fee Waiver of maintenance fee Ksh.100 if the minimum balance is maintained at Ksh.50,000 Ksh.300 Ksh.100 Over the counter withdrawal /debit transactions Sliver Package Minimum opening balance (cash) Minimum operating balance Maintenance fee Ksh.50 Charges Ksh.2,000 Nil Maintenance fee Waiver of maintenance fee Ksh.1,000 if the minimum Ksh.1,000 Waiver of maintenance fee Ksh.1,000 if the mi balance is maintained at Ksh.200,000 Over the counter withdrawal /debit transactions Cheque book Gold Package Minimum opening balance (cash) Minimum operating balance Maintenance fee Maintenance fee Ksh.35 FREE for the 1st 100 leaves Charges Ksh.10,000 Waiver of maintenance fee Ksh.2,000 if the minimum balance is maintained at Ksh.500,000 Ksh.2,000 Over the counter withdrawal /debit transactions Cheque book Ksh.25 FREE Waiver on the commission as per the ALCO paper on Cash handling commission liabilities Haba na Haba Access Account Minimum opening balance (cash) Charges Ksh.500 Minimum operating balance Maintenance fee for all balances Ksh.25 per month Current Account Charges Minimum opening balance (cash) Individuals Ksh.5,000 Co-operatives Companies Ksh.10,000 Ksh.10,000 Minimum operating balance Account maintenance fee Nil Ksh.300 per month Ksh.35 per entry Ksh.15 per leaf exclusive of stamp duty and excise duty Ledger fees Cheque book Counter cheque For 3rd party payments Ksh.500 per leaf Consult your nearest branch GUARANTEES Guarantee issuance in Kenya shilling

Commission type Shipping Guarantees (must be for I collection or letter of Credit and a Adequately explained) Wholly secured by cash or 1st clas: guarantee Guarantee not wholly secured - is:		Channer	
collection or letter of Credit and a Adequately explained) Wholly secured by cash or 1st class guarantee	Importsunder a	Charges 1.25% per half year or part thereof minimum.Ksh.2,	
Wholly secured by cash or 1st class guarantee	bsence of B/L can b		
guarantee	sbank counter	2% yearly or part thereof minimum.Ksh.1,000	
Guarantee not wholly secured in			
shipping guarantee bonds)	sued in Ksh.(includin	g 1.25% per half year or part thereof minimum.Ksh.2,	
Guarantee wholly secured -other th	ian cash	1.25% per half year or part thereof minimum.Ksh.2,	
Totally unsecured (in local currency		1.25% per half year or part thereof minimum. Ksh.2,	
Totally unsecured -Bid Bonds (in local currency)		for other guarantee types 1% per half year or part thereof minimum. Ksh.2,000 for bid bonds	
Guarantee issuance in Foreign Curr	rency	1% per half year or part thereof minimum. Ksh.2,000	
Guarantee issuance in foreign curr border exposure		1% per half year or part thereof minimum. Ksh.2,000	
		Ksh.1,000 plus transmission charges Ksh.2,500 if transmission through SWIFT	
Documentary Outward LCs		Charges	
ssuance Acceptance/Usance		0.5% per quarter, minimum Ksh.1,000 0.5% per quarter, minimum Ksh.1,000	
Amendments		Charges	
Increase amount of credit Change of expiry date		0.5% per quarter, minimum Ksh.1,000 0.5% per quarter, minimum Ksh.1,000 (if it moves to the next quarter)	
Other amendments		if not charge the general amendments of Ksh.2,000 Ksh.2,000 per amendments	
Payment		0.25% flat, min. Ksh.1000	
Discharge (When credit expires wit	h less 50% utilization	0.1% on balance, minimum Ksh.500	
/ Cable /SWIFT		Charges	
Full		Ksh.5,000	
Short Documentary Letters of Credit (Inw	(ard)	Ksh.2,500 Charges	
Advising without confirmation	u.u)		
Customer		Ksh.2,500	
Non -Customers Advising credit & adding confirmat	tion	Khs.2,500	
Advising credit & adding confirmat		Charges 0.5% +telex or cables /SWIFT charges of Ksh.2,500	
Non -Customers Bills Negotiated under credit or adva other currencies)	ance made in Ksh.(or	0.5% +telex or cables /SWIFT charges of Ksh.2,500 Charges	
Customers		0.3% min Ksh.1,000 plus interest for tenor period (Min	
Non -Customers		USD.20 or equivalent) 0.4% min Ksh.2,000 plus interest for tenor period (M	
Non -customers		USD.20 or equivalent)	
Charge for bonding goods. Holding c outstanding	ommission / where bill	-	
1 month after due date Note /protest		Ksh.1,000 flat per month Ksh.1,000 per bill plus notary fees	
Document handling charge		Ksh.1,000 plus collection commission (unpaid	
		/unaccepted)	
Discharging to other banks		Ksh.2,000 per discharge	
		Charges	
Salary processing Clearing & remittances		Charges	
Clearing cheques		Free	
EFT (from other banks)			
		Ksh.0 to Ksh.200 Charges	
Manual		Ksh.0 to Ksh.250 (depending on customer agreement with	
Unpaid cheques		the bank) Charges	
Refer to drawer		Ksh.2,500	
Payee		Ksh.500	
Uncleared effects Technical reason		Ksh.2,500 Ksh.700	
Cheques paid against ENC & excesse	s 3% of encor	Minimum Ksh.2,000	
excess amount per cheque	. (	Keh 1.000 men ekseve	
Cheques paid against ENC & excesses Unpaid cheques ,refer to drawer & e		Ksh.1,000 per cheque USD 25, GBP 25 for all reasons	
Minimum interest charge for OD		Actual cost min. Ksh.500 per cheque	
Certificate of balance		Ksh.400 per certificate	
Stop payment per notice		Ksh.400 Charges	
		Ksh.250 per instructions	
		Free	
On establishment (external) On establishment (internal)		Ksh.250 Charges	
On establishment (external) On establishment (internal) Amendment		Charges Free	
On establishment (external) On establishment (internal) Amendment Processing of standing order		Ksh.200 per payment	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks		Ksh.200 per payment	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All Ioan accounts		Ksh.200 per payment Free	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order		Ksh.200 per payment Free Charges	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All Ioan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal )		Ksh.200 per payment Free Charges Ksh.2,500 Free	
On establishment (external) On establishment (internal) Amendment Processing of standing order To asme bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion		Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Unpaid standing order Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits		Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments		Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits Bulk payments DDA's from other banks	ldor	Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA Ksh.150 per customer	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits Bulk payments DDA's from other banks	lder	Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Eack of funds (internal) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho	lder	Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA Ksh.150 per customer Ksh.50 to Ksh.200 negotiable to thecustomer who signe	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Eack of funds (internal) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho	lder	Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA Ksh.150 per customer Ksh.50 to Ksh.200 negotiable to thecustomer who signe up for DDA	
On establishment (external) On establishment (internal) Amendment Processing of standing order To asme bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits Bulk payments DDA's from other banks Driginator of DDA is our account ho Unpaid direct debits (lack of funds) <b>nua jamii account</b>	lder	Ksh.200 per payment Free Charges Ksh.2,500 Free Ksh.500 Charges Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA Ksh.150 per customer Ksh.50 to Ksh.200 negotiable to thecustomer who signe up for DDA	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds)  nua jamii account Opening balance	lder	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (internal) Lack of funds (internal) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds)  nua jamii account Diperating balance Doerating balance	ılder	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.500 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Lack of funds (internal) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) <b>nua jamii account</b> Dpening balance Dperating balance Monthly fees	Ider	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Nil	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid direct debits (lack of funds) Inpaid direct debits (lack of funds) Direct gebits (lack of funds) Direct gebits (lack of funds) Direct gebits (lack of funds) Deparating balance Operating balance Dott ard		Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.200 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Nil         Free initial debit card	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid direct debits (lack of funds) Inpaing balance Operating balance Wonthly fees Debit card Card Applicable Fees	older Charges Classic Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Nil	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (internal ) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid direct debits (lack of funds) Inpaing balance Operating balance Wonthly fees Debit card Card Applicable Fees	Charges Classic Card: Gold Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Nil         Free initial debit card         [Details	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid dire	Charges Classic Card: Gold Card: Platinum Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Noine         Nil         Free initial debit card         Details         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.4000	
Standing orders On establishment (internal) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (internal) Lack of funds (external) Lack of funds (external) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inua jamii account Operating balance Operating balance Debit card Lard Applicable Fees Ioining fees Annual fees	Charges Classic Card: Gold Card: Platinum Card: Classic Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Nil         Free initial debit card         Details         Ksh.3000         Qne-off charge         Ksh.3000         Ksh.3000         One-off charge         Ksh.3000         One-off charge         Ksh.3000         One-off charge         Ksh.3500       On issuance of the card &	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid direct debi	Charges Classic Card: Gold Card: Platinum Card: Classic Card: Gold Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Noine         Nil         Free initial debit card         Details         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.3000         Ksh.4000	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inpaid dire	Charges Classic Card: Gold Card: Platinum Card: Classic Card: Gold Card: Platinum Card: Classic Card: Ksh.	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         None         Nil         Free initial debit card         Etails         Ksh.3000         One-off charge         Ksh.3500         Ksh.4000         Ksh.4000         Ksh.4000         Ksh.3500       On issuance of the card & Ksh.6000         Ksh.7500       year	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inua jamii account Operating balance Operating balance Debit card Lard Applicable Fees Ioining fees Annual fees	Charges Classic Card: Gold Card: Platinum Card: Classic Card: Gold Card: Platinum Card: Classic Card: Ksh. Gold Card:	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.50 per customer         Ksh.50 to Ksh.200 negotiable payable by the originator of DDA         Ksh.50 to Ksh.200 negotiable to the customer who signed up for DDA         Ksh.300         Charges         None         None         Nil         Free initial debit card         Etails         Ksh.3000         One-off charge         Ksh.3000         One-off charge         Ksh.3000         On issuance of the card & thereafter on every subsequent Ksh.7000         year         3000       On issuance of the card         b Card       Ethereafter on every subsequent Ethereafter on ev	
On establishment (external) On establishment (internal) Amendment Processing of standing order To asme bank (Co-op) To other banks Unpaid standing order Lack of funds (external) Lack of funds (internal) Lack of funds (internal) Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) nua jamii account Dpening balance Dperating balance Debit card Lard Applicable Fees oining fees Annual fees	Charges Classic Card: Gold Card: Platinum Card: Classic Card: Gold Card: Platinum Card: Classic Card: Ksh. Gold Card: Free up to the 4t From 5th Card c	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to the customer who signe up for DDA         Ksh.300         Charges         None         None         Noine         Noine         Ksh.3000         Getails         Ksh.3000         Ksh.3000         One-off charge         Ksh.3500         (Currently waived)         Ksh.3500       On issuance of the card &         Ksh.3500       On issuance of the card &         Sh.7000       year         3000       On issuance of the card &         Charge       Sthereafter on every subsequent	
On establishment (external) On establishment (internal) Amendment Processing of standing order To same bank (Co-op) To other banks All loan accounts Unpaid standing order Lack of funds (external) Lack of funds (internal) Stopped /deletion Direct debits Bulk payments DDA's from other banks Originator of DDA is our account ho Unpaid direct debits (lack of funds) Inua jamii account Operating balance Operating balance Debit card Lard Applicable Fees Ioining fees Annual fees	Charges Classic Card: Gold Card: Platinum Card: Classic Card: Gold Card: Platinum Card: Classic Card: Ksh. Gold Card: Free up to the 4t	Ksh.200 per payment         Free         Charges         Ksh.2,500         Free         Ksh.2,500         Free         Ksh.500         Charges         Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA         Ksh.150 per customer         Ksh.50 to Ksh.200 negotiable to thecustomer who signe up for DDA         Ksh.300         Charges         None         None         Nil         Free initial debit card         Details         Ksh.3000         One-off charge         Ksh.3500         Charges         None         Noine         None         One-off charge         Ksh.3500       On issuance of the card &         Ksh.3500       On issuance of the card &         Ksh.7000       year         3000       On issuance of the card         Khereafter on every subsequent         Ksh.3000       On issuance of the card	

ate payment fees	month 5% of minimum pay		h credit cycle of 50 days occurrence, whenever the
	5% of minimum payable		dholder pays the card dues past date (pays late)
Bonus fees	5% of amount awar	car	occurrence, whenever the dholder requests for a bonus ditional funds beyond the
Cash advance fee	6% of the amount a	app ccessed Per	oroved credit limit)
Card replacement fees		sh. 500 Per	dholder accesses cash occurrence, whenever the dholder requests for a card
Over limit fees	Platinum Card: Ks Ksh.1000	sh.1000 rep It is	lacement per occurrence. i.e. whenever the
Payment of goods and services	FREE		tomer goes over the 'allowed limit
purchases) ms alerts	FREE		4
ard insurance	Cardholder pays for insurance 0.39% o credit card limit		tinum cardholders)
gency tariff guide	Range (Ksh.)	dut	t (Charges do not include exci y)
ash withdrawals	100-5,000 5,001-10,000	Ksh Ksh	.70
	10,001-20,000 20,001-30,000		.100
	30,001-40,000 40,001-50,000 50,001-100,000	Ksh	.120 .140 .250
ash deposits/ payments Funds transfer	All	Fre Ksh	e
Fees payment Itility payment plc postpaid		Ksh Ksh	
Vater companies. esalink transactions	0-500	Fre	e
	501-10,000 10,001-50,000	Ksh Ksh	.62
	50,001-100,000 100,001-200,000 200,001-999,999		.112
ash withdrawals (with kenswitch alance inquiry			.125
Aini statement Other services		Ksh Fre	
lhif payments Jounty payments Other government payments			
	Character		
ype of Account EA Account Ainimum opening balance	Charges Charges Nil		
Ainimum operating balance	Nil Ksh.500		
ank cheque to school Aaintenance fee Iekima Savings Account	Ksh.100 Pe Nil Charges	r Cheque	
lekima Savings Account Ainimum opening balance Ainimum operating balance	Charges Nil Nil		
Maintenance fee Over the counter withdrawal	Nil Once after	3 months	
umbo Junior Account Ainimum opening balance Ainimum operating balance	Charges Ksh.500 Ksh.500		
Pebit card ank cheque to school	Ksh.500 Ksh.100 Per	r Cheque	
Aaintenance fee le-bank	Nil FREE for ne	•	
teplacing Ele-bank .nnual birthday cards alary Account	Ksh.500 Charges		
Ainimum opening balance Ainimum operating balance	Nil		
Debit card Maintenance fee Joldfish Account	Ksh.500 Nil Charges		
Ainimum opening balance Ainimum operating balance	Charges Ksh.50,000 Ksh.50,000		
Maintenance fee	Ksh.400 for Charges	amounts less than Ksh	.50,000
Ainimum operating balance	Ksh.1,500 Ksh.1,000	amounts less than Kish	20.000
Ainimum operating balance Aaintenance fee Debit card	Ksh.1,500 Ksh.1,000	amounts less than Ksh.	20,000
Minimum operating balance Maintenance fee Jebit card all Deposit Minimum opening balance Dther features	Ksh. 1,500 Ksh. 1,000 Ksh. 200 for Ksh. 500 Charges Ksh. 50,000 As per the c	amounts less than Ksh. ontract certificate	20,000
Ainimum operating balance Aaintenance fee Jebit card iall Deposit Ainimum opening balance Uther features ixed Deposit Ainimum opening balance	Ksh. 1,500 Ksh. 1,000 Ksh. 200 for Ksh. 500 Charges Ksh. 50,000 As per the c Charges Ksh. 50,000	ontract certificate	20,000
Minimum operating balance Maintenance fee Debit card all Deposit Minimum opening balance Other features ixed Deposit Minimum opening balance Other features executive banking service xecutive Banking Membership	Ksh. 1,500 Ksh. 1,000 Ksh. 200 for Ksh. 500 Charges Ksh. 50,000 As per the c Charges Ksh. 50,000 As per the c Charges		20,000
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Minimum operating balance Maintenance fee Debit card all Deposit Minimum opening balance Other features ixed Deposit Minimum opening balance Other features xecutive banking service xecutive banking Membership Minimum account balance Northly membership fees xecutive Banking Plus Membershi	Ksh. 1,500 Ksh. 1,000 Ksh. 200 for Ksh. 500 Charges Ksh. 50,000 As per the c Charges Ksh. 50,000 As per the c Charges Ksh. 50,000 Ksh. 50,000 Ksh. 50,000 Ksh. 50,000 Ksh. 50,000	ontract certificate ontract certificate 1,000 if balance main 1,500 if the balance go th	
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Minimum operating balance faintenance fee bebit card all Deposit finimum opening balance other features ixed Deposit finimum opening balance other features ixecutive banking service xecutive banking service xecutive banking Membership finimum account balance tonthly membership fees ansactions egistration aily Alert TM withdrawal ansfer to Bank Account (Tiered) tility Payment (Tiered) wirransfer to Mpesa, Airtel Money (Tie ganster from Bank account alance Inquiry ebit and Credit alerts -pesa deposit TT transfer tr	Ksh. 1,500           Ksh. 200 for           Ksh. 500           Charges           Ksh. 50,000           As per the c           Ksh. 50,000           As per the c           Ksh. 50,000           Ksh. 50,000           Ksh.0,000           Ksh.100,000           Shot,Ksh.100,000           Bank Account           Free           Ksh.30           Ksh.50           Ksh.30           Ksh.0           Ksh.0           Ksh.0           Ksh.0           Ksh.130           Ksh.35           Ksh.35           Ksh.35           Ksh.0           Ksh.130           Ksh.130           Ksh.130           Ksh.130           Ksh.0           Ksh.13130	ontract certificate ontract certificate 1,000 if balance maint 1,500 if the balance go 1,500 if the balance go 1,500 if the balance go 0,2,000 if balance maint 2,500 if the balance go month Charges Ksh.5 Ksh.5 Ksh.5 Ksh.5 Ksh.0 Ksh.0 Ksh.0 Ksh.0 Ksh.0 Ksh.0 Ksh.0 Ksh.0 Ksh.10 Free Ksh.100 Ksh.30 Charges Ksh.1,500 Ksh.2,400 Ksh.2,000 Ksh.2,400 Ksh.2,000 Ksh.2,000 Ksh.2,400 Ksh.2,000 Ksh.2,000 Ksh.2,400 Ksh.2,000 Ksh.2,000 Ksh.2,400 Ksh.2,0	tained is Ksh.50,000 & above ess below Ksh.50,000 within the         ained is Ksh.100,000 & above ess below Ksh.100,000 within         ained is Ksh.100,000 & above ess below Ksh.100,000 within         5         0         5         0         5         0         5         0         5         0         40         5         0         5         0         5         0         5         0         6         10         10         10         10         10         10         10         10         11         12         130         140         140         15         16         17         18         19         10         10         11         12         130         140         140         140         140         140

	Current Account	Savings Account
Dormant account re-activation		Nil
Cash withdrawal	0.25% for amounts above USD 5,000	0.25% for amounts above USD 5,000
	GBP 3,800	GBP 3,800
	EUR 4,700	EUR 4,700
Cash deposit	Up to USD 40,000- Free	Up to USD 40,000- Free
	Above USD 40,000,	Above USD 40,000,
	GBP 30,000 &	GBP 30,000 &
	EUR 38,000-	EUR 38,000-
	0.25% of the amount	0.25% of the amount
Account closure	USD 5	USD 5
	EUR 5	EUR 5
	GBP 5	GBP 5
Letters of Credit, Bills collectio Product		Charges
Import Letters of Credit	Description Issuance commission	Charges 0.5% per quarter or part thereof minimum Ksh.1,000
(Outward LC's)	Acceptance commission (for usance	0.5% per quarter of part thereof minimum Ksh.1,000
,	lc's)	
		0.25% flat minimum Ksh.1,000 plus SWIFT fee
	Retirement/payment commission.	Ksh.1,500
	Issuance SWIFT fee (long message)	Ksh.5,000
	Postage fee General amendment in wording	Actual Courier charges Ksh.2,000
	Amendment (increase in value or	0.5% per quarter or part thereof minimum Ksh.1,000
	extension of period)	0.5% per quarter of part thereof minimum Ksh.1,000
	Discrepancy fee	USD 60 or its equivalent, minimum Ksh.1,000
	Structuring fee on back to back Ic's	1% on overall facility minimum Ksh.5,000
	Non-presentation of copy of	USD 18.00 or Equivalent, minimum Ksh. 1,000
	documents for banks filing	
	Discharging (when credit expires	0.1% on balance, minimum Ksh. 500
Export Letters of Credit	with less 50% utilization Advising without confirmation	Keb 2 500 plus SWIET for of Keb 2 500
Export Letters of Credit (Inward LC's)	Advising without confirmation	Ksh.2,500 plus SWIFT fee of Ksh.2,500
	Advising with confirmation	0.5% p.g plus SWIFT charges of Ksh.2,500
	SWIFT fee if advised via bank	Ksh.2,500
	Postage	Actual courier charges
	Bill negotiating under credit or	Customer 0.3% flat minimum Ksh.1,000 plus interest
	advance made in ksh or other currencies	for tenor period min USD 20 or equivalent
	currencies	Non-customer 0.4% flat Minimum Ksh.2,000
Documentary Collections	Processing & payment fee	0.3% of documentary collection amount, min
(Imports & Exports)		Ksh.1,000 (Flat)
	SWIFT fee on imports collection	Ksh.2,000
	only	
	Bills drawn on countries where the	Additional charge of Ksh.500
	bank is not represented Bills drawn in currency different	Additional charge of Ksh.500
	from that of paying bank	Additional charge of Ksh.500
	Release of documents against	0.15% of value, min. Ksh.600 max. Ksh.5,000
	undertaking	
	Post Due Commission	Nil
	Tracer/Chaser for payments not	Ksh.600 plus related cost involved
	received. Extension of bills	0.3% of documentary collection amount, min
	Extension of bins	Ksh.1,000 (Flat), plus the SWIFT charges Ksh.1000
	Charges for bonding goods	Ksh.1,000 plus bonding and consignment fees
	Holding commission /where bill is	Ksh.1,000 flat per month
	outstanding 1 month after due date	Ksh.1,000 per bill plus notary fee
	Nole/Protest Document handling charge	Ksh.1,000 per bill plus notary ree Ksh.1,000 plus collection commission (unpaid/
	(unaccepted)	unaccepted)
	Discharging to other banks	Ksh.2,000 per discharge
Bill avalisation	Avalisation fee	0.5% per quarter, minimum Ksh.1,000
	SWIFT Charges	One off charge of Ksh.5,000
Clean Payments (Customer	Commission on abroad payments	One off charge of Ksh.1,500
transfers) Pank Cuaranteer	RTGS for local payments	One off charge of Ksh.500
Bank Guarantees Product	Description	Charges
Product Bid Bonds	Issuance Commission- unsecured and	
	partially secured	Ksh.2,000
	Issuance Commission-secured and	1% per half year minimum Ksh.1,000
	Cash Cover	
Other Bank Guarantees	Issuance Commission	2.5% per year minimum Ksh.2,000
	Issuance Commission-Fully cash	2% per year minimum Ksh.1,000
	covered or 1st class bankcounter guarantee	
	Amendments to guarantees	Ksh.1,000 plus SWIFT charges Ksh.1,500, if
		transmission through SWIFT
Export Bank Guarantees	Advising Fee	Ksh.2,500
	SWIFT fee if advised via Bank	Ksh.2,500
	Payment Negotiating desuments	0.375% flat minimum Ksh.1,000
	Negotiating documents	Customer 0.3% Minimum Ksh.2,000
		Non-customer 0.4% Minimum Ksh.2,000
Funded Trade Loans, Commod	ity finance and Supply Chain Finance	
Product	Description	Charges
Trade Loans-LPO	LPO Advance fee	2.5% one off on funds advanced
	Interest Rate	(Base Rate plus margin of 4% p.a.)
	Extension fee	(Advance fee + Interest rate) upon application
Too do doorno de la	Penalty Fee	5% per month
Trade Loans- Invoice	Discounting fee	2.5% on advanced amount
Discounting	Interest Rate Extension fee	(Base Rate plus margin of 4% p.a.) (Discounting fee + Interest Rate) upon application
	Penalty Fee	5% per month
Trade Loans-ShortTerm Loans		2.5% per annum
	Interest rate	(Base Bate plus margin of 4% p.a.)



 $\ensuremath{\text{NB:}}$  Where there are conversions from one currency to another, the bank doesn't charge withdrawal or cash handling fee

Purchase of Treasury Bills/ Bonds on behalf of customers	Charges				
Up to Ksh.10 million	Charges 1% of interest earned minimum Ksh.1,500				
Above Ksh.10 million up to Ksh.50 million	0.75% interest earned minimum Ksh.1,500				
Over Ksh.50 million	0.5% interest earned minimum Ksh.1,500				
Foreign transfer of funds (outward)	0.5% Interest earned minimum Ksit.1,500				
Mail transfer	Charges				
Customers	Ksh.1,500				
Non –Customer	Ksh.1,500				
Foreign currency drafts (in ksh or equivalent in forex					
Drafts on application	Ksh.500 plus cash handling charges (where applicable)				
	isin.500 plus cash handling charges (where applicable)				
<ul> <li>Postage</li> </ul>	<ul> <li>Ksh.100</li> </ul>				
<ul> <li>Stamp duty</li> </ul>	<ul> <li>Ksh.2.50</li> </ul>				
Payment advising fee	Ksh.500 (for Drafts drawn on SA, Indian banks and all				
i dyment datising ree	drafts of value of \$5000 and above				
Replacement of drafts / IMO	Ksh.250 per request plus cost of cable				
Stop payment instructions	Charges				
Commission	Ksh.1,000 plus 20% excise duty				
Other foreign bank's charges	Ksh, Depends on Correspondent Bank				
Foreign transfer of funds (inwards)	Charges				
Bills of Collection	Commission of Ksh.1,000				
	Courier charges (as per what has been charged by the				
	service provider				
Unpaid cheques	Commission of Ksh.1,000				
Other money transfer charges	Charges				
Inco minimum RTGS	Free				
RTGS out going	Ksh.500 regardless of amount				
SWIFT charges (Outgoing)	Ksh.1,500 regardless of amount				
Incominimum SWIFT payments	Ksh.500				
Outgoing /Incominimum Customer Requests /Inquires	Ksh.600				
Amendments through SWIFT					
Foreign Bills for Collection (Inward)	Charges				
Clean	0.3% flat, minimum Ksh.1000 (Applies to any amount)				
Documentary	0.3% flat , minimum Ksh.1000 (Applies to any amount )				
Tracer /Chaser	Ksh.600 plus related costs incurred				
Extensions of bills	0.3% , minimum Ksh.1000 plus cables/ SWIFT charges of				
	Ksh.1000				
Charge for bonding goods	Charges				
Holding commission / where bill is outstanding	Nil				
1 month after due date	Ksh.1000 flat per month				
Note /protest	Ksh.1000 per bill plus notary fees				
Document handling charge	Ksh.1000 plus collection commission (unpaid /unaccepted)				
Discharging to other banks	Ksh.2,000 per discharge				
Foreign bills for collection (outward)	Charges				
Clean	Nil				
Minimum bill amount USD 50	0.3% flat , minimum Ksh.1000 plus courier or equivalent				
Dilla desum an equatrica scheme the band is not	charges (Applies to any amount above USD.500)				
Bills drawn on countries where the bank is not	Additional charges of Ksh.500				
represented Bills drawn in currency different from that of the	Additional charges of Ksh E00				
paying bank's	Additional charges of Ksh.500				
Bills drawn in Swiss Francs (CHF)	5 SCF or equivalent as additional charges courier charges				
Documentary	Charges				
Tracer/ Chase for payment not received	Ksh.600 plus related costs incurred				
Other Charges	remede plus related costs incurred				
Stop payment charges for EURO &GBP					
Unpaid Deferred Forex Cheques USD 7, GBP 7 & EURO 7					
Unpaid Deterred Forex Cheques USD 7, GBP 7 & EURU 7 Unpaid Co-op Forex Cheques technical reasons USD 10, GBP 10 & EURO 10					
Unpaid Cheques , Payee USD 7, GBP 7 & EURO 7					
Clearing cheques -Free					
Bank cheques issuance commission:					
	<ul> <li>To customers -Ksh.200 per cheques</li> </ul>				
<ul> <li>To Non-Customers -Ksh.200 per cheques</li> </ul>					
to non customers tomzoo per eneques					
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