

Co-op Bank Tariff Guide

Excise duty will apply to all fees, charges and commissions. Information captured is subject to change
Please contact your branch for charges /fees not captured in this poster

Charges and fees are captured as of **10th February 2025**

| Card Applicable Fees | Charges | Details |
|---|---|--|
| Debit Card Maintenance fees | Ksh.200 | Per Year |
| Joining Fees -Credit Card | Classic Card: Ksh.3000 Gold Card: Ksh.3500 Platinum Card: Ksh.4000 | One-off charge (Currently waived) |
| Annual Fees | Classic Card: Ksh.3500 Gold Card: Ksh.6000 Platinum Card: Ksh.7000 | On issuance of the card & thereafter on every subsequent year |
| Supplementary card Annual Fee | Classic Card: Ksh.3000 Gold Card: <ul style="list-style-type: none"> Free up to the 4th Card From 5th Card onward Ksh.3000 Platinum Card: <ul style="list-style-type: none"> Free up to 4th Card From 5th Card onward Ksh.3500 | On issuance of the card & thereafter on every subsequent year |
| Interest Rate | 3.5% of the revolved balance per month | Revolved balance is the amount of card debt unpaid at the end of each credit cycle of 50 days |
| Late Payment Fees | 1.25% of minimum payable | Per occurrence, whenever the cardholder pays the card dues past due date (pays late) |
| Bonus Fees | 5% of amount awarded | Per occurrence, whenever the cardholder requests for a bonus (additional funds beyond the approved credit limit) |
| Cash Advance Fee | 6% of the amount accessed | Per occurrence, whenever the cardholder accesses cash |
| Card Replacement Fees | Classic Card: Ksh.500 Gold Card: Ksh.500 Platinum Card: Ksh.1000 | Per occurrence, whenever the cardholder requests for a card replacement |
| Over limit Fees | Ksh.1000 | It is per occurrence, i.e. whenever the customer goes over the set/allowed limit |
| Payment of goods and services (purchases) | FREE | N/A |
| SMS alerts | FREE | N/A |
| Card Insurance | Cardholder pays for insurance 0.39% of credit card limit | Per year (Bank Pays for Gold and Platinum cardholders) |

| Agency Tariff Guide | Range (Ksh.) | Cost (Charges do not include excise duty) |
|--|---|--|
| Service | | |
| Cash withdrawals | 100-5,000 5,001-10,000 10,001-20,000 20,001-30,000 30,001-40,000 40,001-50,000 50,001-100,000 | Ksh.50 Ksh.70 Ksh.80 Ksh.100 Ksh.120 Ksh.140 Ksh.250 |
| Cash deposits/ Payments | All | Free |
| *Funds Transfer | | Ksh.50 |
| *Fees Payment | | Ksh.50 |
| Utility Payment <ul style="list-style-type: none"> KPLC Postpaid Water companies. | | Ksh.50 |
| Pesalink Transactions | 0-500 501-10,000 10,001-50,000 50,001-100,000 100,001-200,000 200,001-999,999 | Free Ksh.42 Ksh.62 Ksh.82 Ksh.112 Ksh.152 |
| Cash Withdrawals (With Kentswitch card) | Any Amount | Ksh.125 |
| Balance Inquiry | | Ksh.10 |
| Mini Statement | | Ksh.20 |
| Other services NHIF payments County Payments Other Government Payments | | Free |

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| NB: Where there are conversions from one currency to another, the bank doesn't charge withdrawal or cash handling fee | Current (Memo Group 02120, 03120 & 22120) | Savings (Memo Group 02100, 03100 & 22100) |
| Opening Balance | USD 10 GBP 10 EUR 10 | USD 10 GBP 10 EUR 10 |
| Minimum Operating Balance | Nil | Nil |
| Account Maintenance Fee (Per Month) | USD 5 GBP 5 EUR 5 | Nil |
| Stop payments | USD 4 GBP 4 EUR 4 | N/A |
| Unpaid Cheques, Refer to Drawer & Effects Not Cleared | USD 25 EUR 25 GBP 25 | N/A |
| Encashment of Third -Party Cheques drawn own bank | USD 5 GBP 5 EUR 5 | N/A |
| Internal Transfer (Self) | Free | Free |
| Outward SWIFT | Ksh.1,500 equivalent in respective currency | Ksh.1,500 equivalent in respective currency |
| Statement | USD 2.0 EUR 2.0 GBP 2.0 * Free E-statement | USD 2.0 EUR 2.0 GBP 2.0 * Free E-statement |
| | Current Account | Savings Account |
| Dormant Account Re-activation | Nil | Nil |
| Cash withdrawal | 0.25% for amounts above USD 5,000 GBP 3,800 EUR 4,700 | 0.25% for amounts above USD 5,000 GBP 3,800 EUR 4,700 |
| Cash deposit | Up to USD 40,000 - Free Above USD 40,000, GBP 30,000 & EUR 38,000 - 0.25% of the amount | Up to USD 40,000 - Free Above USD 40,000, GBP 30,000 & EUR 38,000 - 0.25% of the amount |
| Account Closure | USD 5 EUR 5 GBP 5 | USD 5 EUR 5 GBP 5 |

| Type of Account | Charges |
|-------------------------------|---|
| YEA Account | |
| Minimum opening balance | Nil |
| Minimum operating balance | Nil |
| Debit Card | Ksh.500 |
| Bank Cheque to school | Ksh.100 Per Cheque |
| Maintenance fee | Nil |
| Hekima Savings Account | Charges |
| Minimum opening balance | Nil |
| Minimum operating balance | Nil |
| Maintenance fee | Nil |
| Over the counter withdrawal | Once after 3 months |
| Interest | Calculated on daily balances and paid quarterly |
| Jumbo Junior Account | Charges |
| Minimum opening balance | Ksh.500 |
| Minimum operating balance | Ksh.500 |

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| Debit Card | Ksh.500 |
| Bank Cheque to school | Ksh.100 Per Cheque |
| Maintenance fee | Nil |
| Ele-bank | FREE for new accounts |
| Replacing Ele-bank | Ksh.500 |
| Annual birthday cards | Free |
| Interest | Paid quarterly for balances above Ksh.5,000 |
| Salary Account | Charges |
| Minimum opening balance | Nil |
| Minimum operating balance | Nil |
| Debit Card | Ksh.500 |
| Maintenance fee | Nil |
| Goldfish Account | Charges |
| Minimum opening balance | Ksh.50,000 |
| Minimum operating balance | Ksh.50,000 |
| Maintenance fee | Ksh.400 for amounts less than Ksh.50,000 |
| Instant Access Account | Charges |
| Minimum opening balance | Ksh.1,500 |
| Minimum operating balance | Ksh.1,000 |
| Maintenance fee | Ksh.200 for amounts less than Ksh.20,000 |
| Debit Card | Ksh.500 |
| Call Deposit | Charges |
| Minimum opening balance | Ksh.50,000 |
| Other Features | As per the contract certificate |
| Fixed Deposit | Charges |
| Minimum opening balance | Ksh.50,000 |
| Other Features | As per the contract certificate |
| Executive Banking Membership | Charges |
| Minimum account balance | Ksh.50,000 |
| Monthly Membership fees | <ul style="list-style-type: none"> Ksh.1,000 if balance maintained is Ksh.50,000 & above Ksh.1,500 if the balance goes below Ksh.50,000 within the month |
| Executive Banking Plus Membership | Charges |
| Monthly Membership fees | <ul style="list-style-type: none"> Ksh.2,000 if balance maintained is Ksh.100,000 & above Ksh.2,500 if the balance goes below Ksh.100,000 within the month |

| Transactions | Charges | |
|---|----------------|----------------|
| | Bank Account | Mco-op |
| Registration | Free | Free |
| Daily Alert | Ksh.5 | Ksh.5 |
| ATM withdrawal | Ksh.30 | Ksh.30 |
| Transfer to Bank Account (Tiered) | Ksh.0-Ksh.35 | Ksh.0-Ksh.35 |
| Utility Payment (Tiered) | Ksh.0-Ksh.50 | Ksh.0-Ksh.50 |
| Agent Withdraw (Tiered) | Ksh.30-Ksh.130 | Ksh.30-Ksh.130 |
| Transfer to Mpesa, Airtel Money (Tiered) | Ksh.0-Ksh.50 | Ksh.0-Ksh.50 |
| Transfer from Bank account | Ksh.0-Ksh.35 | Ksh.0-Ksh.35 |
| Balance Inquiry | Free | Free |
| Debit and Credit alerts | Ksh.35 | Ksh.35 |
| M-pesa deposit | Free | Free |
| Airtel Purchase (Tiered) | Ksh.0-Ksh.50 | Ksh.0-Ksh.50 |
| Mini statement | Free | Free |
| Full statement | Free | Free |
| Pesalink (Tiered) | Ksh.0-Ksh.140 | Ksh.0-Ksh.140 |
| Pay to Paybill/Pay to Till | Ksh.0-Ksh.50 | Ksh.0-Ksh.50 |
| Mpesa Float Purchase | Ksh.0-Ksh.200 | Ksh.0-Ksh.200 |
| E-Credit Salary Loan Appraisal Fee: 8%, 10%, 12%, Insurance: 0.034% Per Month | | |
| E-Credit Business Loan. Appraisal Fee: 3%, Interest 4% Per Month, Insurance: 0.034% per month | | |
| Mcollection Deposit | Free | Free |
| Mco-opcash- Mco-opcash transfer | Ksh.0-Ksh.35 | Ksh.0-Ksh.35 |

| Inua Jamii Account | Charges |
|--|---------------------------------|
| Opening balance | None |
| Operating balance | None |
| No Monthly fees | Nil |
| Debit Card | Free initial Debit Card |
| | Charges |
| Over the counter withdrawal for Hekima Savings account | Ksh.0 |
| Over the counter withdrawal for Transactional Accounts | Ksh.100 |
| Salary Processing | Charges |
| Pension | Ksh.130 |
| FOSA Salary | Ksh.50 |
| Salary returned to employer | Ksh.200 for instrument |
| Produce proceeds -proceeds | Ksh.100 |
| Cash Handling Commission | Charges |
| Deposits | Nil |
| Withdrawals | Nil |
| Handling Large coins on relationship basis for saccos | Ksh.100 per bag of coins |
| Fees payment into school Account | Free |
| Bankers opinion | Ksh.1000 |
| Access of back data stored with the bank for saccos | Ksh.200 per visit |
| Mutilated Notes collection | 1% of amount minimum Ksh.2000 |
| Statements | Charges |
| Scheduled statements | Free |
| E-statements | Free |
| Interim statements per page | Ksh.100 |
| ATM Mini Statements | Free |
| Daily and special request Statements | Ksh.100 Per Page |
| Duplicate/additional statements/old records | Ksh.250 |
| 2-5 years | Ksh.500 Per Copy |
| 5 years | Ksh.1,000 Per Copy |
| Closed account (cash) | Ksh.1,000 Per Copy |
| Old Records | Charges |
| Retrieval (cheques, vouchers) | Ksh.250 Per Copy |
| RTS Mail | Charges |
| Where the Bank is not at fault | Ksh.100 Per each returned |
| Stop Payments (Customer Cheques) | Charges |
| Foreign Currency Account | US\$ 5 or equivalent per cheque |
| Current Account | Ksh.400 |
| Closure of Account | Charges |
| Foreign Currency Current Account and Foreign Currency Savings Account | US\$ 5 or equivalent |
| All other accounts: | |
| <ul style="list-style-type: none"> Less than three months 3 months to 6 months Over 6 months Transfer of Accounts (inter-branch) | Free |
| Unpaid Cheques | Charges |
| Certificate of balance | Ksh.400 per certificate |
| Stop payment per notice | Ksh.400 |

| MSME Accounts Packages | | Charges |
|---|-----------------------------|---------|
| Bronze Package | | |
| Minimum opening balance (cash) | Ksh.1000 | |
| Minimum operating balance | Ksh.300 | |
| Maintenance fee | | |
| Waiver of maintenance fee Ksh.100 if the minimum balance is maintained at Ksh.50,000 | Ksh.100 | |
| Over the counter withdrawal /debit transactions | Ksh.50 | |
| Silver Package | Charges | |
| Minimum opening balance (cash) | Ksh.2,000 | |
| Minimum operating balance | Nil | |
| Maintenance fee | | |
| Waiver of maintenance fee Ksh.1,000 if the minimum balance is maintained at Ksh.200,000 | Ksh.1,000 | |
| Over the counter withdrawal /debit transactions | Ksh.35 | |
| Cheque book | FREE for the 1st 100 leaves | |
| Gold Package | Charges | |
| Minimum opening balance (cash) | Ksh.10,000 | |
| Minimum operating balance | Nil | |
| Maintenance fee | | |
| 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 | Ksh.25 | |
| Cheque book | FREE | |

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|---|--|
| Cash Handling Commission | Waiver on the commission as per the ALCO paper on liabilities |
| Haba Na Haba Account | Charges |
| Minimum opening balance (cash) | Ksh.500 |
| Minimum operating balance | Nil |
| Maintenance fee for all balances | Ksh.25 per month |
| Current Account | Charges |
| Minimum opening balance (cash) | |
| Individuals | Ksh.5,000 |
| Co-operatives | Ksh.10,000 |
| Companies | Ksh.10,000 |
| Minimum operating balance | Nil |
| Account maintenance fee | Ksh.300 per month |
| Ledger fees | Ksh.35 per entry |
| Cheque book | Ksh.15 per leaf exclusive of stamp duty and excise duty |
| Counter cheque | Ksh.500 per leaf |
| For 3rd party payments | Consult your nearest branch |
| Salary Processing | Charges |
| Clearing & Remittances | |
| Clearing Cheques | Free |
| EFT (from other banks) Inward EFTs | Ksh.0 to 200 |
| Salary Processing | Charges |
| Manual | Ksh.0 to Ksh.250 (Depending on customer agreement with the bank) for salaries processed at COU |
| Unpaid Cheques | Charges |
| Refer to drawer | Ksh.2,500 |
| Payee | Ksh.500 |
| Uncleared effects | Ksh.2,500 |
| Technical reason | Ksh.700 |
| Cheques paid against ENC & Excesses 3% of ENC or Excess amount per cheque | Minimum Ksh.2,000 |
| Cheques paid against ENC & Excesses for Saccos | Ksh.1,000 per cheque |
| Unpaid Cheques ,Refer to drawer & effects not cleared | USD 25, GBP 25, EURO 25 |
| 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 |
| Standing Orders | Charges |
| On establishment (External) | Ksh.250 per instructions |
| On establishment (Internal) | Free |
| Amendment | Ksh.250 |
| Processing of Standing Order | Charges |
| To same bank (Co-op) | Free |
| To other banks | Ksh.200 per payment |
| All loan accounts | Free |
| Unpaid Standing Order | Charges |
| Lack of Funds (External) | Ksh.2,500 |
| Lack of Funds (Internal) | Free |
| Stopped /Deletion | Ksh.500 |
| Direct Debits | Charges |
| Bulk payments | Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA |
| DDA'S from other banks | Ksh.150 per customer |
| Originator of DDA is our account holder | Ksh.50 to Ksh.200 negotiable to the customer who signed up for DDA |
| Unpaid Direct Debits (Lack of funds) | Ksh.300 |

| Safe Custody (Half Year) | Charges (Exclusive of applicable taxes) |
|--|---|
| Sealed Packages /Envelopes /Compounded cheques | Ksh.1,500 |
| Small Box | Ksh.2,400 |
| Large Box | Ksh.6,000 |
| Access Charge | Ksh.250 |
| Renters Safes (B.S.S CO-OP TRUST ONLY) (Half Year) | Charges (Exclusive of applicable taxes) |
| Very Small | Ksh.2,100 |
| Small | Ksh.2,400 |
| Medium | Ksh.4,000 |
| Large | Ksh.7,000 |
| Deposit of keys (refundable) | Ksh.3,000 |
| Loss of keys (replacement) | Ksh.25,000 |
| Co-operatives Societies | Charge |
| Amount below 1 million | No Charge |
| 1 million and over with notice | 1/16% per transaction per day minimum Ksh.2,000 |
| 1 million and over without notice | 1/8% per transaction per day minimum Ksh.3,000 |
| Other Customers | 0.2% for Ksh.1million and above per customer per day to a max of Ksh.10,000 |
| Access of Back up Data stored with us | Ksh.200 per visit |

| Letters of Credit, Bills collections and Bill avalisation | | | |
|---|--|---|--|
| Product | Description | Charges | |
| Import Letters of Credit (Outward LC's) | Issuance Commission | 0.5% per quarter or part thereof minimum Ksh.1,000 | |
| | Swift fee | Ksh.5000 | |
| | Acceptance Commission (For Usage LC's) | 0.5% per quarter or part thereof minimum Ksh.1,000 | |
| | Retirement/Payment Commission. | 0.25% flat minimum Ksh.1,000 plus SWIFT fee Ksh.1,500 | |
| | General Amendment in wording | Ksh.2,000 | |
| | Amendment (Increase in value or extension of period) | 0.5% per quarter or part thereof minimum Ksh.1,000 | |
| | Discrepancy fee | USD 60 or its equivalent, minimum Ksh.1,000 | |
| | Structuring fee on back to back LC's | 1% on overall facility minimum Ksh.5,000 | |
| | Discharging (when credit expires with less 50% utilization) | 0.1% on balance, minimum Ksh.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.q plus SWIFT charges of Ksh.2,500 | |
| Postage | | Actual courier charges | |
| Bill Negotiation | | Customer 0.3% flat minimum Ksh.1,000. Interest for tenor min USD 20 or equivalent in Kes. Non-customer 0.4% flat Minimum USD.20 or equivalent in Ksh. | |
| Documentary Collections (Imports & Exports) | | Handling Commission | 0.3% of documentary collection amount, min Ksh.1,000 (Flat) |
| | | Payment Fee. | 0.375% flat minimum Ksh.1,000 |
| | | Release of documents against undertaking | 0.15% of value, min. Ksh.600 max. Ksh.5,000 |
| | | Tracer/Chaser for payments not received. | Ksh.600 plus related cost involved |
| | | Extension of bills | 0.3% of documentary collection amount, min 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 outstanding 1 month after due date | Ksh.1,000 flat per month | |
| | Note/Protest | Ksh.1,000 per bill plus notary fee | |
| | Document handling charge (unaccepted) | Ksh.1,000 plus collection commission (unpaid/unaccepted) | |
| | Discharging to other banks | Ksh.2,000 per discharge | |
| Bill avalisation | Availisation fee | 0.5% per quarter, minimum Ksh.1,000 | |
| | SWIFT Charges | One off charge of Ksh.5,000 | |
| Bank Guarantees | Description | Charges | |
| | Product | | |
| Bid Bonds | Issuance Commission- unsecured and partially secured | 0.5% per quarter or part thereof minimum Ksh.2,000 | |
| | Issuance Commission-secured and Cash Cover | 1% per half year minimum Ksh.1,000 | |
| Other Bank Guarantees | Issuance Commission | 2.5% per year minimum Ksh.2,000 | |
| | Issuance Commission-Fully cash covered bankcounter guarantee | 2% per year minimum Ksh.1,000 | |
| | 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 | |
| Shipping Guarantees | Issuance Fee | 1.25% per half year or part thereof Min. Ksh.2,000 | |

| Item | Charges |
|--|--------------------------------|
| Handling Large Coins (On relationship basis) | Ksh.100 per bag of coins |
| Fees payment into school A/C | Free |
| Bankers' opinion | Ksh.1000 |
| Access of Back up Data stored with us | Ksh.200 per visit |
| Mutilated Notes Collection | 1% of amount minimum Ksh.2,000 |
| Tea Bonus | Charges |
| Amounts over Ksh.1000/= | Ksh.100 |
| Amounts less than Ksh.1000/= | Ksh.50 |
| Loans & Share deductions on behalf of the Society/Employer | Ksh.100 |
| Report for Audit purposes | Ksh.1000 |
| Photocopies (per page) | Ksh.75 |