Co-op Bank Tariff Guide

Excise duty will apply to all fees, charges and commisions. Information captured is subject to change. Please contact your nearest branch for charges / fees not captured in this poster. Charges and Fees are captured as of **12th May 2025**

Charges and Fees are captured as of 12 Card Applicable Fees	2 May 2023	Charges	Details	
Debit Card Maintenance fees Joining Fees -Credit Card	Ksh.200 Classic Card: K	sh.3000	Per Year	
Johning rees creat card	Gold Card: Ksh.3000 Platinum Card: Ksh.4000		One-off charge (Currently waived)	
Annual Fees	Classic Card: K	Ksh.3500 Ksh.6000	On issuance of the card & thereafter on every subsequent year	
Supplementary card Annual Fee	Platinum Card: H		On issuance of the card &thereafter on	
	Gold Card: Free up to the 4th Card		every subsequent year	
	 From 5 Ksh.30 	5th Card onward		
		p to 4th Card		
Interest Rate	Ksh.35	ith Card onward 00 Ived 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 minimu		Per occurrence, whenever the cardholder pays the card dues past due date (pays late	
3onus Fees	5% of amount av	varded	Per occurrence, whenever the cardholder requests for a bonus (additional funds beyond the approved credit limit)	
Cash Advance Fee	6% of the amoun		Per occurrence, whenever the cardholder accesses cash	
Card Replacement Fees	Classic Card: Ksh Gold Card: Ksh		Per occurrence, whenever the cardholder requests for a card replacement	
Over limit Fees	Platinum Card: Ksh.1000 Ksh.1000		It is per occurrence. i.e. whenever the	
	FREE		customer goes over the set/allowed limit	
Payment of goods and services (purchases)	FREE		N/A N/A	
Card Insurance	Cardholder pays credit card limit	for insurance 0.39% of	Per year (Bank Pays for Goldand Platinum cardholders)	
Agency Tariff Guide	R	ange (Ksh.)	Cost (Charges do not include excise duty	
ash withdrawals	100-5,000 5,001-10,000		Ksh.50 Ksh.70	
	10,001-20,000 20,001-30,000		Ksh.80 Ksh.100	
	30,001-40,000 40,001-50,000		Ksh.120 Ksh.140	
Cash deposits/ Payments	50,001-100,000 All		Ksh.250 Free	
*Funds Transfer *Fees Payment			Ksh.50	
Vtility Payment KPLC Postpaid			Ksh.50	
Water companies. esalink Transactions	0-500		Free	
	501-10,000 10,001-50,000		Ksh.42 Ksh.62	
	50,001-100,000		Ksh.82 Ksh.112	
Cash Withdrawals (With Kenswitch card)	200,001-999,999 Any Amount	9	Ksh.152 Ksh.125	
Balance Inquiry			Ksh.10	
Mini Statement Other services NHIF payments			Ksh.20	
County Payments Other Government Payments	1		Free	
IB: Where there are conversions from one urrency to another, the bank doesn't charge vithdrawal or cash handling fee	Current (Memo G 03120 & 22120)	roup 02120,	Savings (Memo Group 02100, 03100 & 22100)	
pening Balance	USD 10 GBP 10		USD 10 GBP 10	
linimum Operating Balance	EUR 10 Nil		EUR 10	
ccount Maintenance Fee (Per Month)	USD 5		Nil	
	GBP 5 EUR 5			
top payments	USD 4 GBP 4		N/A	
Inpaid Cheques, Refer to Drawer& Effects Not	EUR 4 USD 25		N/A	
leared	EUR 25 GBP 25			
ncashment of Third -Party Cheques drawn wn bank	USD 5		N/A	
	GBP 5 EUR 5			
nternal Transfer (Self) nutward SWIFT	Free Ksh.1,500 equiva	alent in	Free Ksh.1,500 equivalent in	
tatement	respective currer		respective currency USD 2.0	
	EUR 2.0		EUR 2.0	
	GBP 2.0 * Free E-statemer	nt	GBP 2.0 * Free E-statement	
ormant Account Re-activation	Current Account Nil		Savings Account Nil	
ash withdrawal	0.25% for amour USD 5,000	nts above	0.25% for amounts above USD 5,000	
	GBP 3,800		GBP 3,800	
	EUR 4,700 Up to USD 40,00	0 - Free	EUR 4,700 Up to USD 40,000 - Free	
ash deposit				
	38,000- 0.25% of	00, GBP 30,000 & EUR f the amount	Above USD 40,000, GBP 30,000 & EUR 38,000- 0.25% of the amount	
-				
ccount Closure	38,000- 0.25% of USD 5	f the amount	38,000- 0.25% of the amount USD 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers	38,000- 0.25% of USD 5 EUR 5 GBP 5	f the amount	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers overnment securities for retail investors throug ominee pool account	38,000- 0.25% of USD 5 EUR 5 GBP 5	f the amount	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers overnment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Mail Transfer	38,000- 0.25% of USD 5 EUR 5 GBP 5	f the amount Charges Ksh.1,500 flat rate plus ex Charges	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers overnment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) 1ail Transfer ustomers	38,000- 0.25% of USD 5 EUR 5 GBP 5	Charges Ksh.1,500 flat rate plus ex	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers overnment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) fail Transfer ustomers ion – Customer oreign Currency Drafts (In Ksh or Equivalent in I	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers iovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) fail Transfer ustomers ton – Customer oreign Currency Drafts (In Ksh or Equivalent in I trafts on application • Postage	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty	
ccount Closure Uurchase of Treasury Bills/ Bonds on behalf of ustomers Sovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Aail Transfer Uustomers Ion – Customer oreign Currency Drafts (In Ksh or Equivalent in I brafts on application Postage Stamp duty oreign Transfer of Funds (Inwards)	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Charges Ksh.1,500 Charges Ksh.500 plus cash handlir • Ksh.100 • Ksh.2.50 Charges	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty	
ccount Closure Uurchase of Treasury Bills/ Bonds on behalf of ustomers Sovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Aail Transfer Uustomers Ion – Customer oreign Currency Drafts (In Ksh or Equivalent in I brafts on application Postage Stamp duty oreign Transfer of Funds (Inwards)	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges Ksh.500 plus cash handlir • Ksh.100 • Ksh.2.50 Charges Commission of Ksh.1,000	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty g charges (where applicable)	
ccount Closure Uurchase of Treasury Bills/ Bonds on behalf of ustomers Sovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Alail Transfer Uustomers Ion – Customer oreign Currency Drafts (In Ksh or Equivalent in I brafts on application Postage Stamp duty oreign Transfer of Funds (Inwards) iills of Collection Inpaid cheques	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges Ksh.500 plus cash handlir • Ksh.100 • Ksh.2.50 Charges Commission of Ksh.1,000	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty g charges (where applicable) Plus excise duty Plus excise duty hat has been charged by the service provider	
Account Closure Purchase of Treasury Bills/ Bonds on behalf of ustomers Sovernment securities for retail investors throug iominee pool account oreign Transfer of Funds (Outward) Aail Transfer Customers Non – Customer Oreign Currency Drafts (In Ksh or Equivalent in I Drafts on application Postage Stamp duty Oreign Transfer of Funds (Inwards) Sills of Collection Unpaid cheques Dther Money Transfer Charges Incoming RTGS	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges Ksh.500 plus cash handlir • Ksh.100 • Ksh.2.50 Charges Commission of Ksh.1,000 Courier charges (as per w Commission of Ksh.1,000 Charges Free	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty ag charges (where applicable) Plus excise duty Plus excise duty Plus excise duty	
Stamp duty Stamp duty Soreign Transfer of Funds (Inwards) Sills of Collection Jupaid cheques Other Money Transfer Charges nooming RTGS RTGS Out going SWIFT Charges (Outgoing)	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Charges Ksh.1,500 Charges Ksh.500 plus cash handlir • Ksh.100 • Ksh.2.50 Charges Commission of Ksh.1,000 Courier charges (as per w Commission of Ksh.1,000 Charges Free Ksh.500 regardless of am	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty g charges (where applicable) Plus excise duty hat has been charged by the service provider Plus excise duty hat has been charged by the service provider punt Plus excise duty	
ccount Closure Urchase of Treasury Bills/ Bonds on behalf of ustomers Sovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Aail Transfer Ustomers Ion – Customer oreign Currency Drafts (In Ksh or Equivalent in I brafts on application Postage Stamp duty oreign Transfer of Funds (Inwards) iills of Collection Inpaid cheques Dther Money Transfer Charges Incoming RTGS TGS Out going WIFT Charges (Outgoing) Incoming SWIFT payments Dutgoing /Incoming Customer Requests /Inquire	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's Forex	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Charges Ksh.1,500 Charges Ksh.500 plus cash handlir Ksh.2,50 Charges Commission of Ksh.1,000 Courier charges (as per w Commission of Ksh.1,000 Charges Free Ksh.500 regardless of am	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty g charges (where applicable) Plus excise duty hat has been charged by the service provider Plus excise duty hat has been charged by the service provider punt Plus excise duty	
ccount Closure urchase of Treasury Bills/ Bonds on behalf of ustomers sovernment securities for retail investors throug ominee pool account oreign Transfer of Funds (Outward) Aail Transfer ustomers ton – Customer oreign Currency Drafts (In Ksh or Equivalent in I brafts on application Postage Stamp duty oreign Transfer of Funds (Inwards) ills of Collection Inpaid cheques ther Money Transfer Charges ncoming RTGS TGS Out going WIFT Charges (Outgoing) ncoming SWIFT payments	38,000- 0.25% of USD 5 EUR 5 GBP 5 gh the bank's Forex	Charges Ksh.1,500 flat rate plus ex Charges Ksh.1,500 Ksh.1,500 Charges Ksh.1,500 Charges Ksh.2,50 Charges Commission of Ksh.1,000 Courier charges (as per w Commission of Ksh.1,000 Charges Free Ksh.500 regardless of am Ksh.1,500 regardless of am	38,000- 0.25% of the amount USD 5 EUR 5 GBP 5 cise duty g charges (where applicable) Plus excise duty hat has been charged by the service provider Plus excise duty hat has been charged by the service provider punt Plus excise duty	

Debit Card		Ksh.500		
Bank Cheque to school Maintenance fee		Ksh.100 Per Cheque Nil		
		Nil Charges		
Minimum opening balance		Nil		
Minimum operating balance		Nil		
Maintenance fee Over the counter withdrawal		Nil Once after 3 months		
Interest		Calculated on daily balances	and paid quarterly	
Jumbo Junior Account		Charges		
Minimum opening balance		Ksh.500		
Minimum operating balance Debit Card		Ksh.500 Ksh.500		
Bank Cheque to school		Ksh.500 Ksh.100 Per Cheque		
Maintenance fee		Nil		
Ele-bank		FREE for new accounts		
Replacing Ele-bank Annual birthday cards		Ksh.500		
Interest		Free Paid quarterly for balances above Ksh.5,000		
Salary Account		Charges		
Minimum opening balance		Nil		
Minimum operating balance Debit Card		Ksh.500 Nil Charges		
Maintenance fee				
Goldfish Account				
Minimum opening balance Minimum operating balance		Ksh.50,000 Ksh.50,000		
Maintenance fee		Ksh.400 for amounts less tha	n Ksh.50,000	
Instant Access Account		Charges		
Minimum opening balance		Ksh.1,500		
Minimum operating balance Maintenance fee		Ksh.1,000 Ksh.200 for amounts less thar	2 Ksh 20 000	
		Ksh.500	1K511.20,000	
Debit Card Call Deposit		Charges		
Minimum opening balance		Ksh.50,000		
Other Features	_	As per the contract certificate	2	
Fixed Deposit Minimum opening balance		Charges Ksh.50,000		
Other Features		Ksh.50,000 As per the contract certificate		
Executive Banking Membership		Charges		
Minimum account balance Monthly Membership fees		Ksh.50,000 Ksh.1,000 if balance	ce maintained is Ksh.50,000 & above	
			lance goes below Ksh.50,000 & above	
Executive Banking Plus Membership		Ksh.100,000	e experience at an official	
Monthly Membership fees		 Ksh.2,500 if the bal 	e maintained is Ksh.100,000 & abov lance goes below Ksh.100,000 withi	
Digital Products & Services fees		the month		
Transactions	Bank Acco	Charges	Charges Mco-op	
Registration	Free		Free	
Daily Alert ATM withdrawal	Ksh.5 Ksh.30		Ksh.5 Ksh.30	
Transfer to Bank Account (Tiered) Utility Payment (Tiered)	Ksh.0-Ksh. Ksh.0-Ksh.		Ksh.0-Ksh.35 Ksh.0-Ksh.50	
Agent Withdraw (Tiered) Transfer to Mpesa, Airtel Money (Tiered)	Ksh.30-Ksh Ksh.0-Ksh.		Ksh.30-Ksh.130 Ksh.0-Ksh.50	
Transfer from Bank account Balance Inquiry	Ksh.0-Ksh. Free	35	Ksh.0-Ksh.35 Free	
Debit and Credit alerts	Ksh.35		Ksh.35	
			Free	
M-pesa deposit Airtime Purchase (Tiered)	Free Ksh.0-Ksh.	50	Free Ksh.0-Ksh.50	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement	Free Ksh.0-Ksh. Free Free		Ksh.O-Ksh.50 Free Free	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till	Free Ksh.O-Ksh. Free Free Ksh.O-Ksh. Ksh.O-Ksh.	140 50	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase	Free Ksh.0-Ksh. Free Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh.	140 50 200	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.03	140 50 200 34% Per Month	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4 Mcollection Deposit	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.00 % Per Mont Free	140 50 200 34% Per Month h , Insurance: 0.034% per mo	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybil/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4%	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.00 % Per Mont	140 50 200 34% Per Month h , Insurance: 0.034% per mo	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee:8%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4% Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.00 % Per Mont Free	140 50 200 34% Per Month h , Insurance: 0.034% per mo	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybil/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4' Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.00 % Per Mont Free	140 50 200 34% Per Month h , Insurance: 0.034% per mo 35 None None	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Business Loan. Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4% Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance No Monthly fees	Free Ksh.0-Ksh. Free Ksh.0-Ksh. Ksh.0-Ksh. Ksh.0-Ksh. surance: 0.00 % Per Mont Free	140 50 200 34% Per Month h, Insurance: 0.034% per mo 35 35 None None Nil	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35	
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M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybil/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4° Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance No Monthly fees Debit Card Cash Withdrawal	Free Ksh.O-Ksh. Free Ksh.O-Ksh. Ksh.O-Ksh. Skh.O-Ksh. Ger Mont Free Ksh.O-Ksh.	140 50 200 34% Per Month h, Insurance: 0.034% per mo 35 35 None None Nil	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35 Charges	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Business Loan. Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4° Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance No Monthly fees Debit Card Cash Withdrawal Over the counter withdrawal for Hekima Savings account	Free Ksh.O-Ksh. Free Ksh.O-Ksh. Ksh.O-Ksh. Skh.O-Ksh. Ger Mont Free Ksh.O-Ksh.	140 50 200 34% Per Month h , Insurance: 0.034% per mo 35 35 None None Nil Free initial Debit Card	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35 Charges	
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M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Salary Loan Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4° Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance Operating balance No Monthly fees Debit Card Cash Withdrawal Over the counter withdrawal for Transactional Accounts Salary Processing Pension	Free Ksh.O-Ksh. Free Ksh.O-Ksh. Ksh.O-Ksh. Skh.O-Ksh. Ger Mont Free Ksh.O-Ksh.	140 50 200 34% Per Month h, Insurance: 0.034% per mo 35 None None Nil Free initial Debit Card Ksh.0 Ksh.100	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35 Charges	
M-pesa deposit Airtime Purchase (Tiered) Mini estatement Full estatement Pesalink (Tiered) Pay to Paybill/Pay to Till MPesa Float Purchase E-Credit Business Loan. Appraisal Fee: 3%, 10%, 12%, Ins E-Credit Business Loan. Appraisal Fee: 3%, Interest 4° Mcollection Deposit Mco-opcash- Mco-opcash transfer Inua Jamii Account Opening balance Operating balance Operating balance No Monthly fees Debit Card Cash Withdrawal Over the counter withdrawal for Hekima Savings account Over the counter withdrawal for Transactional Accounts Salary Processing Pension FOSA Salary	Free Ksh.O-Ksh. Free Ksh.O-Ksh. Ksh.O-Ksh. Skh.O-Ksh. Ger Mont Free Ksh.O-Ksh.	140 50 200 34% Per Month h , Insurance: 0.034% per mo 35 None None None Nil Free initial Debit Card Ksh.0 Ksh.100 Charges Ksh.130	Ksh.0-Ksh.50 Free Free Ksh.0-Ksh.140 Ksh.0-Ksh.50 Ksh.0-Ksh.200 nth Free Ksh.0-Ksh.35 Charges	
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Maintenance fee Waiver of maintenance					
maintained at Ksh.200,0	fee Ksh.1,000 if the minimum balance is 00	Ksh.1,0	000		
Over the counter withdra Cheque book		Ksh.35 FREE fo	r the 1st 100 leaves		
Gold Package Minimum opening balan	ce (cash)	-	Charges Ksh.10,000		
Minimum operating bala	ance	Nil			
Maintenance fee Waiver of maintenance maintained at Ksh.500,00	fee Ksh.2,000 if the minimum balance is	Ksh.2,0	000		
Over the counter withdra		Ksh.25			
Cheque book Cash Handling Commissi		FREE	on the commission as per the ALCO paper on		
Haba Na Haba Account		liabiliti	liabilities Charges		
Minimum opening balan		Ksh.50	Ksh.500		
Minimum operating bal Maintenance fee for all I			Nil Ksh.25 per month		
Current Account Minimum opening balance	(cash)	Charge	Charges		
Individuals	(LdSII)	Ksh.5,0	000		
Co-operatives Companies		Ksh.10			
Minimum operating ba Account maintenance fee		Nil	0.cor.month		
Ledger fees	e		0 per month per entry		
Cheque book Counter cheque			Ksh.15 per leaf exclusive of stamp duty and excise duty Ksh.500 per leaf		
For 3rd party payments		Consul	t your nearest branch		
Salary Processing Clearing & Remittances		Charges	5		
Clearing Cheques		Free			
EFT (from other banks) Inward EFTs		Ksh.0 to	o 200		
Salary Processing Manual		-	Charges		
Unpaid Cheques		for sala	Ksh.0 to Ksh.250 (Depending on customer agreement with the bank) for salaries processed at COU		
Unpaid Cheques Refer to drawer			Charges Ksh.2,500		
Refer to drawer Payee		Ksh.500)		
Uncleared effects		Ksh.2,5			
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 drawer & effects not cleared		00 per cheque , GBP 25, EURO 25		
Minimum interest charge			cost min. Ksh.500 per cheque		
Certificate of balance		Ksh.400) per certificate		
Stop payment per notice		Ksh.400			
Standing Orders On establishment (Extern	al)	Charge: Ksh.250	s D per instructions		
On establishment (Extern On establishment (Intern		Free			
Amendment		Ksh.250	0		
Processing of Standing Orde	3r	Charge	s		
To same bank (Co-op)		Free			
To other banks All loan accounts		Ksh.200 Free	Ksh.200 per payment		
Unpaid Standing Order			Free Charges		
Lack of Funds (External)		Ksh.2,5	Ksh.2,500		
Lack of Funds (Internal)		Free			
Stopped /Deletion		Ksh.500			
Direct Debits Bulk payments			Charges		
		DDA			
DDA`S from other banks Originator of DDA is our a	ccount holder		Ksh.150 per customer Ksh.50 to Ksh.200 negotiable to the customer who signed up for DDA		
Unpaid Direct Debits (Lack			Ksh.300		
	Safe Custody (Half Year)		Charges (Exclusive of applicable taxes)		
	es /Compounded cheques	Ksh.1,5	Ksh.1,500 Ksh.2,400		
Small Box					
Large Box			Ksh.6,000 Ksh.250		
Large Box Access Charge					
Access Charge Renters Safes (B.S.S CO-OP 1	TRUST ONLY) (Half Year)	Ksh.250	0 s (Exclusive of applicable taxes)		
Access Charge	TRUST ONLY) (Half Year)	Ksh.250	0 s (Exclusive of applicable taxes) 00		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small	TRUST ONLY) (Half Year)	Ksh.250 Charges Ksh.2,1	0 s (Exclusive of applicable taxes) 00 00		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large		Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.4,0 Ksh.7,0	0 s (Exclusive of applicable taxes) 00 00 000		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium	le)	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.4,0	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement)	le)) Co-operatives Societies	Ksh.25(Charge: Ksh.2,1 Ksh.2,2 Ksh.2,4 Ksh.4,0 Ksh.4,0 Ksh.3,0 Ksh.3,0	0 6 6 6 6 6 7 6 7 7 7 7 7 7 7 7 7 7 7 7		
Access Charge Renters Safes (B.S.S CO-OP) Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (refundab)	le)) Co-operatives Societies	Ksh.250 Charges Ksh.2,1 Ksh.2,1 Ksh.2,4 Ksh.4,0 Ksh.4,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 No Cha	0 6 6 6 6 6 7 6 7 7 7 7 7 7 7 7 7 7 7 7		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over with m 1 million and over withou	le)) Co-operatives Societies	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,6 Ksh.2,5, No Cha 1/16% p	0 5 (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 Charge rge per transaction per day minimum Ksh.2,000 er transaction per day minimum Ksh.3,000		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab Loss of keys (replacement) Amount below 1 million 1 million and over with m 1 million and over withou Other Customers	le)) Co-operatives Societies notice t notice	Ksh.250 Charge: Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.4,0 Ksh.3,0 Ksh.7,0 Ksh.3,0 Ksh.25, No Cha 1/16% 1/8% p 0.2% fo Ksh.10,	0 5 (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 00 Charge rge per transaction per day minimum Ksh.2,000 er transaction per day minimum Ksh.3,000 rKsh.1million and above per customer per day to a max of 000		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over with m 1 million and over withou	le)) Co-operatives Societies notice t notice ored with us	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 No Cha 1/16% J 1/8% pr 0.2% fo Ksh.10, Ksh.200	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00 Charge rge per transaction per day minimum Ksh.2,000 er transaction per day minimum Ksh.3,000 r Ksh.1million and above per customer per day to a max of 00 00 00 00 00 00 00 00 00 00 00 00 00		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over with n 1 million and over withou Other Customers Access of Back up Data stoc Product	le)) Co-operatives Societies notice it notice pred with us Letters of Credit, Bills col Description	Ksh.250 Charge: Ksh.2,1 Ksh.2,1 Ksh.2,4 Ksh.4,0 Ksh.7,0 Ksh.7,0 Ksh.3,0 Ksh.25, No Cha 1/16% p 1/8% p 1/8% p 1/8% p 0.2% fo Ksh.10, Ksh.200 Lections an	0 s (Exclusive of applicable taxes) 00 00 00 00 </td		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundabi Loss of keys (refundabi Loss of keys (replacement) Amount below 1 million 1 million and over with n 1 million and over withou Other Customers Access of Back up Data sto	le)) Co-operatives Societies notice t notice cered with us Letters of Credit, Bills col lssuance Commission Swift fee	Ksh.250 Charge: Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% p 1/8% p 0.2% fo Ksh.10, Ksh.200 Lections an	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 00 00 00 00		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over withou Other Customers Access of Back up Data stoc Product Import Letters of Credit Import Letters of Credit	le)) Co-operatives Societies notice t notice t notice Use Commission Issuance Commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission.	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16%	0 s (Exclusive of applicable taxes) 00 00 000 000 000 000 000 000 000 000		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over withou Other Customers Access of Back up Data stoc Product Import Letters of Credit Import Letters of Credit	le)) Co-operatives Societies notice t notice t notice Letters of Credit, Bills col Description Issuance Commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission. General Amendment in wording	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% 1/16% 1/16% 1/16% 1/16% 1/8% pi 0.2% fo Ksh.10, Ksh.200 k	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 00 00 00 00		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over withou Other Customers Access of Back up Data stoc Product Import Letters of Credit Import Letters of Credit	le)) Co-operatives Societies notice t notice t notice Letters of Credit, Bills col Description Issuance Commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission. General Amendment in wording	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,4 Ksh.2,6 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% 1/1	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 00 00 00 00		
Access Charge Renters Safes (B.S.S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over with m 1 million and over withou Other Customers Access of Back up Data stc Product Import Letters of Credit (Outward LC's)	le)) Co-operatives Societies totice t notice t notice Letters of Credit, Bills col lessuance Commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission. General Amendment in wording Amendment (Increase in value or extension or Discrepancy fee Structuring fee on back to back LC's Discharging (when credit expires with less 50 utilization	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% [1/8% p] 0.2% fo Ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.200	0 s (Exclusive of applicable taxes) 00 100 100 100 100 100 100 100 100 100		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundab) Loss of keys (replacement) Amount below 1 million 1 million and over withou Other Customers Access of Back up Data stoc Product Import Letters of Credit Import Letters of Credit	le)) Co-operatives Societies notice t notice t notice Usuance Commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission. General Amendment in wording Amendment (Increase in value or extension or Discrepancy fee Structuring fee on back to back LC's Discharging (when credit expires with less 50	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% [1/8% p 0.2% fo Ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.200	0 s (Exclusive of applicable taxes) 00 00 00 00 00 00 00 00 00 00 00 00 00 000 Charge per transaction per day minimum Ksh.2,000 er transaction per day minimum Ksh.3,000 or ksh.1million and above per customer per day to a max of 000 00 00 Charges 0.5% per quarter or part thereof minimum Ksh.1,000 0.5% per quarter or part thereof minimum Ksh.1,000 0.25% flat minimum Ksh.1,000 plus SWIFT fee Ksh.1,500 0.5.2,000 0 0.5% per quarter or part thereof minimum Ksh.1,000 0.50 60 or its equivalent, minimum Ksh.5,000		
Access Charge Renters Safes (B.S. S CO-OP 1 Very Small Small Medium Large Deposit of keys (refundabi Loss of keys (replacement) Coss of keys (replacement) Coss of keys (replacement) Coss of keys (replacement) Cost of the c	le)) Co-operatives Societies totice t notice t notice Letters of Credit, Bills col summer commission Swift fee Acceptance Commission (For Usance LC's) Retirement/Payment Commission. General Amendment in wording Amendment (Increase in value or extension or Discrepancy fee Structuring fee on back to back LC's Discharging (when credit expires with less 50 utilization Advising without confirmation Advising with confirmation Postage	Ksh.250 Charges Ksh.2,1 Ksh.2,4 Ksh.2,4 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.3,0 Ksh.25, No Cha 1/16% [1/8% p] 0.2% fo Ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.10, Ksh.200 ksh.200	0 s (Exclusive of applicable taxes) 00 100 100 100 100 100 100 100 100 100		
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