

Co-op Bank Tariff Guide

Excise duty will apply to all fees, charges and commissions. 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 **29th September 2026**

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: - Free up to the 4th Card - From 5th Card onward Ksh.3000 Platinum Card: - 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 - KPLC Postpaid - Water companies.		Ksh. 50
Pesalink Transactions	0-1,000 Above 1,000	Ksh.0 Ksh.20
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

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

Purchase of Treasury Bills/ Bonds on behalf of customers	Charges
Government securities for retail investors through the bank's nominee pool account	Ksh.1,500 flat rate plus excise duty
Foreign Transfer of Funds (Outward)	
Mail Transfer	Charges
Customers	Ksh.1,500
Non – Customer	Ksh.1,500
Foreign Currency Drafts (In Ksh or Equivalent in Forex)	Charges
Drafts on application - Postage - Stamp duty	Ksh.500 plus cash handling charges (where applicable) - Ksh.100 - Ksh.2.50
Foreign Transfer of Funds (Inwards)	Charges
Bills of Collection	Commission of Ksh.1,000 Plus excise duty
Unpaid cheques	Courier charges (as per what has been charged by the service provider)
Other Money Transfer Charges	Commission of Ksh.1,000 Plus excise duty
Incoming RTGS	Charges
RTGS Out going	Free
RTGS Out going	Ksh.500 regardless of amount Plus excise duty
SWIFT Charges (Outgoing)	Ksh.1,500 regardless of amount Plus excise duty
Incoming SWIFT payments	Ksh.500 Plus excise duty
Outgoing /Incoming Customer Requests /Inquires /Amendments through SWIFT	Ksh.600

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
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	Interest of up to 6% paid quarterly
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	- 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
Non Executive Banking Members	Ksh.1000 per day if served at the Executive Banking lobby
Executive Banking Plus Membership	Ksh.100,000
Monthly Membership fees	- 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
Non Executive Banking Plus Members	Ksh.2000 per day if served at the Executive Banking Plus center

Digital Products & Services fees	Transactions	Charges	Charges
		Bank Account	Mco-op
Registration	Free	Free	Free
Daily Alert	Ksh.5	Ksh.5	Ksh.5
ATM withdrawal	Ksh.30	Ksh.30	Ksh.30
Transfer to Bank Account (Tiered)	Ksh.0-Ksh.35	Ksh.0-Ksh.35	Ksh.0-Ksh.35
Utility Payment (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	Ksh.0-Ksh.50
Agent Withdraw (Tiered)	Ksh.30-Ksh.130	Ksh.30-Ksh.130	Ksh.30-Ksh.130
Transfer to Mpesa, Airtel Money (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	Ksh.0-Ksh.50
Transfer from Bank account	Ksh.0-Ksh.35	Ksh.0-Ksh.35	Ksh.0-Ksh.35
Balance Inquiry	Free	Free	Free
Debit and Credit alerts	Ksh.35	Ksh.35	Ksh.35
M-pesa deposit	Free	Free	Free
Airtime Purchase (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	Ksh.0-Ksh.50
Mini estatement	Free	Free	Free
Full estatement	Free	Free	Free
Pay to Paybill/Pay to Till	Ksh.0-Ksh.50	Ksh.0-Ksh.50	Ksh.0-Ksh.50
MPesa Float Purchase	Ksh.0-Ksh.200	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	Free
Mco-opcash- Mco-opcash transfer	Ksh.0-Ksh.35	Ksh.0-Ksh.35	Ksh.0-Ksh.35

Inua Jamil Account	Charges	Charges
Opening balance	None	
Operating balance	None	
No Monthly fees	Nil	
Debit Card	Free initial Debit Card	
Cash Withdrawal	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: - 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
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.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

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)	Ksh.0 to 200
Inward EFTs	
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 avaislation		
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
	Advising without confirmation	Ksh.2,500 plus SWIFT fee of Ksh.2,500
Export Lettess of Credit (Inward LC's)	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.
	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
Documentary Collections (Imports & Exports)	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
	Availisation fee	0.5% per quarter, minimum Ksh.1,000
	SWIFT Charges	One off charge of Ksh.5,000
	Bank Guarantees	
	Product	Charges
	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)	Kshs.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 Kshs.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