

Tariff Guide

#	Type of Transaction	KES	Details
1.0 GENERAL			
1.1	Transaction Charges Per Item	30	per item
1.2	Cash Handling Fee (KES) - Amounts above KES 1M Per Day	0.25	%
1.3	KRA iTAX Payments	100	
1.4	Third Party Encashment Fees	350	
2.0 STATEMENTS			
a)	Scheduled Statements	Free	
b)	Interim Statements	100	per page
c)	Duplicate/Additional Statements/Old Records	200	per page
d)	Statements Below 12 Months	100	per page
e)	Statements Over 12 Months	250	per page
f)	Postage	100	
g)	Certifying Statements/Account Balances	200	per request
h)	Audit Confirmation	2,000	
i)	Certificate Balance	2,000	
j)	Photocopy Per Page	10	
3.0 OLD RECORDS			
3.1	Retrieval (Cheques, Vouchers)	500	per copy
4.0 STOP PAYMENTS			
a)	LCY Customer Cheques	700	per item
b)	FCY Customer Cheques	7	USD
5.0 SEARCH FEES			
5.1	Search Fee for a New Business Current Account	2,000	per request
6.0 CLOSURE OF ACCOUNT			
6.1	Applies to All Products (In Local Currency)	Free	
7.0 REACTIVATING DORMANT ACCOUNTS			
7.1	Reactivating Dormant Accounts	Free	
8.0 BANKERS CHEQUES			
a)	To Customer	325	per cheque
b)	To Non-customer (Maximum Ksh. 50,000.00)	430	per cheque
c)	Cancellation of Banker's Cheques	160	per cheque
9.0 COUNTER CHEQUES			
9.1	Counter Cheques for Current Accounts Only in any Currency	350	per cheque
10.0 RETRIEVAL OF POSTDATED CHEQUES			
10.1	Request for Retrieval of Post Dated Cheques	500	per request
11.0 CLEARING AND REMITTANCES			
a)	Funds Transfer (Internal)	50	per item
b)	Funds Transfer EFT	400	per item
c)	Real Time Gross Settlement (RTGS)	500	standard
d)	Transaction Fee - Outward Clearing	Free	
e)	Dividend Cheque Clearing Charges	Free	
f)	Incoming Funds EFT	Free	
g)	Inward Clearing Charge	Free	
h)	Unpaid Debit Payments (Outward EFT Unpaid)	2,500	per remittance
i)	Salary Processing Fee	100	per cheque
12.0 UNPAID CHEQUES			
12.1 Inward Cheque			
a)	Financial Reason (Refer to Drawer, Effects Not Cleared)	2,500	per cheque
b)	Technical Reason	500	per cheque
12.2 Outward Cheque			
		500	per cheque
12.3 Stop Cheque Instructions			
		700	per cheque
13.0 CHEQUE BOOK			
a)	LCY - Per Leaf (Inclusive of Stamp Duty)	12	
b)	FCY - Flat Fee	10	USD
14.0 STANDING ORDERS/DIRECT DEBITS			
a)	On Establishments	200	per item
b)	On Amendments	250	per item
c)	On Cancellation	400	per item
d)	Processing:		
	To Same Bank (Credit Bank)	50	per item
	To Other Banks	400	per item
	To All Loan Accounts Within the Bank	50	per item
e)	Processing for Youth Current Account	200	per item
f)	Processing for Children Account	Free	
g)	Adhoc Standing Instructions	500	per item
h)	Processing of Paye	500	per item
i)	Unpaid Standing Orders/direct Debits	400	per item
j)	Lack of Funds	2,500	per item
k)	Stopping	700	per item
l)	Suspending	1,000	
m)	Inward Direct Debit	Free	
15.0 SAFE DEPOSIT LOCKERS			
a)	Small - A	3,000	per year
b)	Medium - B & C	4,000	per year
c)	Large - D, E, F & G	5,000	per year
d)	Access Fee	500	per visit
16.0 CCTV RECORDINGS			
16.1	Retrieval of CCTV Recordings	3,000	per instruction
17.0 OUTWARD PAYMENTS			
17.1	International Telegraphic Transfer	1,500	
18.0 FOREIGN CURRENCY TRANSACTIONS			
18.1 Demand Draft (Foreign Cheques)			
a)	Purchase (Flat Fee)	500	or equivalent USD
b)	Stop Payment	7	USD
c)	Cancellation of Demand Draft	500	or equivalent USD
d)	Unpaid Cheque (Financial Reasons)	30	USD
e)	Unpaid Cheques (Technical Reasons)	10	USD
f)	Audit Confirmation	15	USD
g)	Certificate of Balance	15	USD
h)	TT Investigation Charges	30	USD per TT
18.2	Foreign Currency Cash and Cheques Handling Fees (Deposits) - USD 3000 and above or equivalent	0.50	%
18.3	Outward Collection (Min USD 5 - Max USD 50) + Courier Charges	0.25	% of the Value
18.4 Clearing of Remittance Foreign Currency			
a)	Cheques Deposited for Collection + 300	0.25	% of the value
b)	Cheques Returned Unpaid by Corresponding Bank (Includes our Corresponding Bank Charges)	1,000	
c)	Foreign Inward Bills for Collection (+ SWIFT Charges of KES 2,000)	0.25	% of value

#	Type of Transaction	KES	Details
19.0 MONEY TRANSFER FOREIGN			
a)	Inward TTs	Free	flat/equivalent
b)	Outward TTs all Currencies	1,500	flat/equivalent
c)	Drafts, all Currencies	500	flat/equivalent
d)	Outward Collections (Min USD 5 - Max USD 50) + Courier Charges	0.25	% of the value
20.0 TRADE FINANCE			
20.1 Import LC			
a)	Opening Commission (Min 2,500 + SWIFT Charges 2,500)	0.5	% per quarter or part thereof
b)	LC Acceptance Commission (Minimum 2,500)	0.5	% per quarter or part thereof
c)	LC Amendment Amount (KES 2,000 plus SWIFT Charges of KES 2,000. Extending the Original Expiry Date and Original Amount)	0.5	% per quarter
d)	Settlement Commission (Min KES 3,000)	0.25	% flat
e)	Expired Unutilised LC	2,000	
f)	Discrepancy Fee (Per Document)	55	USD
g)	Shipping Guarantee (Min KES 2,000)	2	% of value
h)	Indemnity/Release of Documents	2,000	
i)	LC Cancellation	1,500	
j)	SWIFT Charges	2,500	
k)	Extension of LC Validity	0.5	% per quarter or part thereof
l)	Increase in Amount of Credit	0.5	% per quarter or part thereof
m)	Post Import Finance Plus Applicable Interest	0.5	% per quarter or part thereof
n)	Postage for LCs Plus Actual Courier Charges	50	
o)	Document Handling	500	
20.2 Export LC			
a)	Settlement Commissions	Free	
b)	Advising/Amendment Charges	3,000	
c)	LC Confirmation Commission (Min KES 2,000)	0.5	% per quarter
d)	Discount of Bills (Min KES 2,000 Plus Applicable Interest)	0.75	% per quarter or part thereof
e)	LC Negotiation Commission (Min KES 2,000)	0.25	%
f)	Extension	3,000	
g)	Postage for Export Documents (DHL) - Actual Courier Charges	1,500	minimum
h)	Increase in Amount of Credit	3,000	
i)	Acceptance Commission - Confirmed (Min KES 2,000)	0.5	% per quarter or part thereof
	- Unconfirmed	0.25	% per quarter
20.3 Bond/Guarantees			
a)	Bank Guarantees (Min KES 2,000)	2	% per annum
b)	Bid Bond (Min KES 2,000)	2	% per annum
c)	Performance Bond	2	% per annum
d)	Extension		
	- Bid Bond Beyond 1 Year (Min KES 2,000)	1	% per annum
	- Other Guarantees beyond 1 Year (Min KES 2,000)	2	% per annum
e)	Customs Bonds (Min KES 2,000)	1	% per annum
f)	Cancellation Guarantee if not Returned	Free	
g)	Cancellation of Returned Guarantee	Free	
i)	Amendment (All Guarantees)	1,000	
20.4 Documentary Collection			
Import			
a)	Document Handling	Free	
b)	SWIFT	2,500	
c)	Tracer	2,500	per SWIFT
d)	Retirement Commission (min KES 2,000, Max KES 10,000 - Plus Courier Charges)	0.25	%
e)	Avalizing of Bills (Min 2,000 Plus Applicable Interest)	1	% per quarter or part thereof
f)	Discharging Commission	2,000	flat
g)	Postage for Import Collection (Per Set of Documents)	1,000	
h)	Discharge Unutilized	2,000	
Export			
a)	Documents Processing	10,000	
b)	SWIFT	2,500	
c)	Courier Charges (Actual)	4,000	
d)	Retirement Commission (Min KES 2,000, Max KES 10,000)	Free	
e)	Discounting Commission (Min 2,000 Plus Applicable Interest)	1	% per quarter or part thereof
f)	Extension	0.25	% of amount
20.5 Local Bills			
a)	Discount Commission	2	% flat
b)	Local Bill Returned Unpaid	1,000	per bill
c)	Postage		
	- Within the City	200	
	- Upcountry	300	
e)	Extension Commission (Per Bill)	1	% flat
f)	Local Bills Sent For Commission (Per Bill)	0.5	% flat
g)	Local Bills Received on Collection (Per Bill)	1,000	flat
h)	Maturity Date Extension (Per Bill)	1,000	flat
20.6 Bills Purchased			
a)	Foreign Bills Purchased (Min KES 1,000)	0.3	%
b)	Local Bills Purchased (Min KES 1,000, Max KES 10,000)	0.25	%
20.7 Structured Finance			
a)	Deal Structuring Fees	1	%
b)	Collateral Management Fees		as per collateral management terms
21.0 OTHERS			
a)	Courier Charges - Per Document Set	75	USD
b)	Facsimile	1,000	per report
c)	Search Report Fee	2,000	per report
d)	Audit Report Confirmation Fee/Bank Opinion	2,000	
e)	Telephone Abroad	500	
f)	Telephone Local	100	
g)	Photocopy	50	
22.0 TREASURY			
To be advised by Treasury at Head Office based on Market Conditions			
23.0 OVERDRAFTS/EXCESS			
23.1	a) Interest Rate for All Accounts	28	%
	b) Commitment Fee	2	%
24.0 EFFECTS NOT CLEARED (ENC)			
a)	One-off Request (Min KES 1,000)	3	%
b)	Revolving Facility	2	%
27.0 TEMPORARY OVERDRAFTS (TOD)			
27.1	Temporary Overdrafts Per Request (Min KES 1,000)	3	% flat per quater

#	Type of Transaction	KES	Details
28.0 ALTERNATE BANKING CHANNELS			
28.1 Mobile Banking			
a)	Account Balance Enquiry (*669# or App)	Free	
b)	Mini statement *669#	Free	
c)	Mini Statement (App)	Free	
d)	Forex Rate Enquiry	Free	
e)	Mobile Airtime Purchase	Free	
f)	M-pesa to account transfer	Free	
g)	KPLC Prepaid	30	
h)	Utility/Bill Payments	30	
i)	Funds transfer (Internal)	Free	
j)	Funds Transfer RTGS	300	
k)	Funds Transfer EFT	140	
l)	Password/PIN Change	Free	
m)	SMS Alert (Local & International)	Free	
n)	Diaspora Remittance	3	%
o)	Initiate External Standing Order - STO	200	
p)	Amend Standing Order - STO	250	
q)	Cancel Standing Order - STO	400	
28.2 Internet Banking			
a)	Account Information	Free	
b)	Balance Enquiry	Free	
c)	Statement Download	Free	
d)	KRA Payments	100	
e)	Utility/Bill Payments	30	
f)	Mobile Airtime Purchase	Free	
g)	Funds Transfer EFT	140	
h)	Funds Transfer RTGS	300	
i)	Funds Transfer International	1,500	
j)	Funds Transfer (Internal)	Free	
k)	Diaspora Remittance	3	%
l)	Cheque Stop Payment	500	
m)	Initiate External Standing Order - STO	200	
n)	Amend Standing Order - STO	250	
o)	Cancel Standing Order - STO	400	
p)	Lost ATM Card Request	Free	
q)	Password/PIN Change	Free	
r)	SMS Alert (Local & International)	Free	
28.3 Card			
a)	New Card Application	400	
b)	Card Replacement (Expiry/Lost)	500	
c)	Credit Bank ATM Withdrawal	30	per transaction
d)	Non-Credit Bank Visa ATM Withdrawal	60	per transaction
e)	PesaPoint ATM Withdrawal	60	per transaction
f)	Kenswitch ATM Withdrawal	35	per transaction
g)	ATM Deposit	Free	
28.4 Visa Classic & Platinum Prepaid Card			
a)	New Card Application - Platinum	1000	
b)	New Card Application - Classic	500	
29.0 ACCOUNTS (MONTHLY CHARGES)			
a)	Personal Current A/C	350	
b)	Salary A/C	Free	
c)	CB U-Dream	Free	
d)	My Saver A/C	Free	
e)	CB Soko	Free	
f)	Bumblebee	Free	
g)	Nyumbani Diaspora	Free	
h)	Ultimate Banking	350	
i)	Levitical A/C	Free	
j)	SME One Tarriiff	500	
k)	Business Current A/C	350	
l)	Be Free A/C	Free	
m)	Institutional/Church A/C	Free	
n)	Club/Chama A/C	Free	
o)	Foreign Currency	350	
p)	CB Lawyer	350	
q)	elev8HER Personal A/C	Free	
r)	elev8HER Business A/C (One Tariff)	500	
30.0 LOANS			
30.1 Unsecured			
Interest Computation Method (Declining Balance 1%, Appraisal Fees 1%, Commitment Fees 1%, Renewal Fees 1%)			
		4	% Plus CBR (Interest Rate p.a)
30.2 Secured			
Interest Computation Method (Declining Balance 1%, Appraisal Fees 1%, Commitment Fees 1%, Renewal Fees 1%)			
		4	% Plus CBR (Interest Rate p.a)
30.3	Annual Maintenance Fees	0.25	%

BANK ACCOUNT TO MOBILE WALLET TRANSFER CHARGES

Transaction Range (KES)			Charge (KES)
1	-	100	0
101	-	500	11
501	-	1,000	15
1,001	-	1,500	18
1,501	-	2,500	25
2,501	-	3,500	35
3,501	-	5,000	47
5,001	-	7,500	57
7,501	-	10,000	67
10,001	-	15,000	67
15,001	-	20,000	67
20,001	-	70,000	70
70,001	-	150,000	70

Note
* Charges are exclusive of Government Taxes
* No charges will be levied on the Mobile wallet to bank account transfers by the bank

PESALINK ITEM	PROPOSED FEE			
	(KES)	(USD)	(GBP)	(EUR)
Funds Transfer (P2P)				
10 – 500	nil	nil	nil	nil
501 – 1,000	20	0.1	0.09	0.1
1,001 – 25,000	40	0.3	0.2	0.3
25,001 – 100,000	60	0.6	0.5	0.6
100,001 – 250,000	90	0.9	0.8	0.9
250,001 – 500,000	150	1.5	1.4	1.5
500,001 – 999,999	200	2	1.4	1
Bulk Funds Transfer Per item	100	n/a	n/a	n/a

KES: Kenya Shilling
USD: United States Dollar
RTGS: Real Time Gross Settlement
LC: Letter of Credit

NOTE 1: All rates are in KES unless otherwise indicated.

NOTE 2: All rates are subjected to taxes where applicable