BANK

TARIFF GUIDE 2019

Summary minimum rate of charges, commission and interest effective 1st Jan, 2019. These charges are subject to change and details will be available at our branches and on the KCB website.

1.			
	Statements and		1/50 000
		-Below 2 years	KES 320
	Duplicate copies	- Between 2-5 years	KES 750
	on request	- Over 5 years	KES 2,000
		Interim	
		statements	KES 105
2.	Banker's Chequ	e (Local)	
	Customer Non-customer		KES 200
			KES 200
3.			
<u> </u>			US\$ 10
	Non-customer		US\$ 15
4.	Standing Order	334.3	
	Setting up	KES 265	
	Processing (per item) to KCB		
	branches		KES 160
	To other banks plus remittance commission 0.3% of value		
			KES 320
		r minimum	
	Unpaid (per item)		KES 2,500
	Amending		KES 320
	Stopped (per item)	4-0	KES 430
5 .	Foreign Currence	y (FCY)	
	a) Purchase		
	Below US\$40,000 o	r equivalent in	Nil
	other FCY		
	Above US\$40,000		1% to max of
	h) C-1-		US\$ 430
	b) Sale	ur oquivolant in	
	Below US\$40,000 o other FCY	equivatent in	Nil
	Above US\$40,000		1% max US\$
			430
6.	Travellers Cheq		
	Commission on purc		KES 50
7.	Safe Custody (ha	alf yearly rate)	
		- Minimum	KES 1,280
		- Maximum Per	KES 2,000
		locker	
		- Small	KES 2,400
	Depending on size	- Medium	KES 2,500
	of the item lodged	- Large	KES 4,000
	323	- Extra-large	KES 8,000
		- Night Safe wallets	KES 1,000
		- Access charges	1/20 5 1
		(per visit)	KES 212
		- Replace locker	KES 212
		lost keys	NLJ Z I Z
8.	Cash Handling (
	a) Local Currency (LCY) Deposi		
		cy (LCY) Deposit	ts
	Customers		
			Nil
	Customers		Nil 0.2% of
	- Cash Deposits of	upto KES 500,000	Nil 0.2% of Amount
	Customers	upto KES 500,000	Nil 0.2% of Amount above KES
	- Cash Deposits of	upto KES 500,000	Nil 0.2% of Amount above KES
	Customers - Cash Deposits of - Cash Deposits exercises 500,000	upto KES 500,000	Nil 0.2% of Amount above KES 500,000
	Customers - Cash Deposits of - Cash Deposits exercises 500,000	upto KES 500,000 ceeding	Nil 0.2% of Amount above KES 500,000 0.4% or minimum
	Customers - Cash Deposits of - Cash Deposits exc KES 500,000 Non-customers - Cash Deposits of	upto KES 500,000 ceeding any amount	Nil 0.2% of Amount above KES 500,000 0.4% or
	Customers - Cash Deposits of - Cash Deposits exe KES 500,000 Non-customers - Cash Deposits of - Depositing coins	upto KES 500,000 ceeding any amount oer bag for more	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200
	Customers - Cash Deposits of - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins than 100 Coins (exceed)	upto KES 500,000 ceeding any amount per bag for more cept Cub account)	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200
	Customers - Cash Deposits of - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins (exercise) - Depositing coins (exercise)	ceeding any amount per bag for more cept Cub account) per bag for more	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins per than 100 Coins (exercises than 100 Coins for exercises)	ceeding any amount cer bag for more cept Cub account) oer bag for more Cub account	Nil 0.2% of Amount above KES 500,000 0.4% or minimum
	Customers - Cash Deposits of - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins (exercise) - Depositing coins (exercise)	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins per than 100 Coins (exercise) than 100 Coins for Cash Withdrawa Customer over-	any amount oer bag for more cept Cub account) oer bag for more Cub account ol (LCY) - the-counter	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5
	Customers - Cash Deposits of - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part of the coins (exercises) - Depositing coins part of the coins for the cash Withdrawa	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account at (LCY) - the-counter KES 1,000,000	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part of than 100 Coins (exercise) than 100 Coins for than 100 Coi	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account at (LCY) - the-counter KES 1,000,000	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part of than 100 Coins (exercises) - Depositing coins part of than 100 Coins for the customer over- For amounts below For daily cumulative	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account at (LCY) - the-counter KES 1,000,000	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part of than 100 Coins (exercises) - Depositing coins part of than 100 Coins for the customer over- For amounts below For daily cumulative	any amount oer bag for more cept Cub account) oer bag for more Cub account ol (LCY) - the-counter KES 1,000,000 e amounts above	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 KES 5,000 1% of deposit amount or
	Customers - Cash Deposits of - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part of the coins for the customer over- For amounts below For daily cumulative KES 1,000,000	any amount oer bag for more cept Cub account) oer bag for more Cub account ol (LCY) - the-counter KES 1,000,000 e amounts above	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 KES 5,000 1% of deposit amount or minimum of
	Customers - Cash Deposits of - Cash Deposits exerting services and the country of the country o	any amount oer bag for more cept Cub account) oer bag for more Cub account of (LCY) - the-counter KES 1,000,000 e amounts above	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 1% of deposit amount or minimum of KES 200
	Customers - Cash Deposits exercises 500,000 Non-customers - Cash Deposits of - Depositing coins part than 100 Coins (exercises 100 Coins for 1	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account at (LCY) - the-counter KES 1,000,000 e amounts above osit ency (FCY) Depo	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 KES 5,000 1% of deposit amount or minimum of KES 200 Sits:
	Customers - Cash Deposits of - Cash Deposits exerting services and the country of the country o	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account at (LCY) - the-counter KES 1,000,000 e amounts above osit ency (FCY) Depo	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 1% of deposit amount or minimum of KES 200
	Customers - Cash Deposits of - Cash Deposits exerkes 500,000 Non-customers - Cash Deposits of - Depositing coins part of the coins for the customer of the customer over- For amounts below For daily cumulative KES 1,000,000 Non-customer dep b) Foreign Curre Upto US\$ 10,000 or	upto KES 500,000 ceeding any amount per bag for more cept Cub account) per bag for more Cub account I (LCY) - the-counter KES 1,000,000 e amounts above osit ency (FCY) Depore	Nil 0.2% of Amount above KES 500,000 0.4% or minimum KES 200 KES 0.5 FREE KES 200 KES 5,000 1% of deposit amount or minimum of KES 200 Sits:

	BRANCH GENERA	_ SERVICI	-5		
H		0.35% of	Service Charges	Nil	
	US\$ 200,001 or equivalent	deposit	5. General Charges		
	in other FCY	amount or maximum of	Closing Account (For All Transactional Accounts)	Nil	
		US\$1,500	C) SAVINGS ACCOUNT		
	FCY notes in small denominations,	0 .25%	1. Simba Savings Account		
	soiled bills (c) Foreign Currency (FCY)		Minimum Opening Balance	Nil	
	Withdrawals:		Maintenance Fee Closing Account	Nil Nil	
	Up to US\$ 40,000 or equivalent in	0.25% of	2. Cub Account		
	other FCY	transaction value	Minimum Operating Balance	KES 1,000	
		0.35% of	Service Charges 3. Goal Account	Nil	
	US\$40,001-200,000	transaction value	Mininmum Balance	KES 1,000	
	US\$200,001 or equivalent in	0.50% or	Maintenance Fee	Nil	
	other FCY	maximum US\$ 1,500	D) FOREIGN CURRENCY ACCOUN 1. Foreign Currency Current	''	
) <u> </u>	RTGS	υσφ 1,000	Account	/-	
	Remittance within Kenya	KES 500	Opening Balance	US\$ 25	
	Inactive account reactivation	KES 200	Account maintenance fee with: - Balance below US\$1,000	US\$ 5	
	Monetary claim of funds on dormant account	KES 500	- Balance above US\$ 1,000	Free	
	Postage (actual stamp cost plus	KES 30	Cheque returned unpaid	LICT OC	
	30%) or Minimum Revenue stamp		Refer to Drawer' by KCBRefer to Drawer' by other	US\$ 30 US\$ 10	
	Remittances outside Kenya (TT's and Drafts) 0.3% of value subject to:		- Technical Reasons	US\$ 10	
	- Minimum	KES 1,200	- Stop payment' Cheques sent on collection -	US\$ 5	
	- Maximum	KES 6,000	Commission 0.5% or		
	Postage (actual stamp cost plus	KES 300	- Minimum	US\$ 10	
	30%) - Minimum Income tax P.A.Y.E	KES 20	- Maximum Closing Account (plus ledger fees to	US\$ 60	
	Foreign draft Flat Fee	KES 500	date)	Nil	
0.	SWIFT charges		2. Foreign Currency Saving Acco Opening Balance	US\$ 50	
		KES 600 or its	Maintenance fee for balance below		
		equivalent	US\$ 1,000	US\$ 5	
	Inward (Flat Fee)	using the day's rate in	Bankers Cheque in Foreign Currency - Customers	US\$ 10	
		other	- Non-customers	US\$ 15	
	Outward (Flat Fee)	currencies KES 2,000	MICRO BANKING		
	LULIVO CIU II ICI I EEI		ATTRANSACTIONAL ACCOUNTS		
1.	Dividend Warranties		A) TRANSACTIONAL ACCOUNTS 1. Bankika Business Account		
		KES 50	A) TRANSACTIONAL ACCOUNTS 1. Bankika Business Account Opening Balance	KES 100	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above	KES 50	1. Bankika Business Account Opening Balance Minimum Operating Balance	Nil -	
	Dividend Warranties Government Pension Cheques	KES 50	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee		
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS	KES 50	1. Bankika Business Account Opening Balance Minimum Operating Balance	Nil Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees	KES 50	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance	Nil Nil KES 1000	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry	KES 50 KES 35	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit	Nil Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees	KES 50	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves)	Nil Nil KES 1000 Nil Nil KES 8 per leaf	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf	KES 50 KES 35 KES 350	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges	Nil Nil KES 1000 Nil Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month	KES 50 KES 35 KES 350 KES 300	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves)	Nil Nil KES 1000 Nil Nil KES 8 per leaf	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer	KES 50 KES 35 KES 350 KES 300 KES 8.00	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee	Nil Nil KES 1000 Nil Nil KES 8 per leaf KES 200	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 3,000	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Nil Kil KES 8 KES 200	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Sil Sil Sil Sil Sil Sil Sil Sil Sil S	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Sil Sil Sil Sil Sil Sil Sil Sil Sil S	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Sil Sil Sil Sil Sil Sil Sil Sil Sil S	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee:	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance	
2.	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350	
2.	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance	
2.	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 400	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350 Nil KES 350 Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 400	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350 Nil KES 350 Nil KES 900 KES 17.50 per leaf	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jiinue Account Minimum Operating Balance Minimum Operating Balance	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 850 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 350 KES 400 KES 350	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350 Nil KES 350 Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jiinue Account Minimum Operating Balance Minimum Operating Balance Service Charges Service Charges	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 300	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350 Nil KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jiinue Account Minimum Operating Balance Minimum Operating Balance	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 850 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 350 KES 400 KES 350	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling Bulk Coin Deposit Charge	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of advance KES 35 KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil Free	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jinue Account Minimum Operating Balance Minimum Operating Balance Service Charges 3. Mapato Account Minimum Operating Balance Service Charges:	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 350 KES 350 KES 585 KES 1,065	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling Bulk Coin Deposit Charge Interim Statement Maintenance Fee	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of ad- vance KES 35 KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil Free Nil Nil Free Nil Free	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Referto drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jinue Account Minimum Operating Balance Minimum Operating Balance Service Charges 3. Mapato Account Minimum Operating Balance Service Charges: Below KES 3,000	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065 Nil KES 350 KES 1,065 Nil KES 350 KES 400 KES 500 KES 500 KES 500	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling Bulk Coin Deposit Charge Interim Statement Maintenance Fee B) SME BANKING-INVESTMENT	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of ad- vance KES 35 KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil Free Nil Nil Free Nil Free	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jinue Account Minimum Operating Balance Minimum Operating Balance Service Charges 3. Mapato Account Minimum Operating Balance Service Charges:	KES 50 KES 35 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 480 KES 585 KES 1,065 Nil KES 350 KES 350 KES 350 KES 585 KES 1,065	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling Bulk Coin Deposit Charge Interim Statement Maintenance Fee B) SME BANKING-INVESTMENT ACCOUNT	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of ad- vance KES 35 KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil Free Nil Nil Free Nil Free	
	Dividend Warranties Government Pension Cheques 0.1% for cheques above KES 1,000 - minimum PERSONAL BANKING A) CURRENT ACCOUNTS 1) Ledger Fees Per entry Minimum per month Maintenance per month 2) Cheque Books per leaf 3) Cheques Returned Unpaid Refer to drawer Not arranged for Effects not cleared Technical reasons Stop payment Handling fee for inward unpaid cheque Certificate of balance 4) Closing Account Normal charges Ledger Fees to date or minimum Counter Debits/Cheques Charges per item B) TRANSACTIONAL ACCOUNTS 1. Student Plus Account Minimum Operating Balance Service Charges 2. Jiinue Account Minimum Operating Balance Minimum Operating Balance Service Charges 3. Mapato Account Minimum Operating Balance Service Charges: - Below KES 3,000 - Above KES 3,000 - Above KES 3,000-50,000	KES 50 KES 350 KES 350 KES 300 KES 3,000 KES 3,000 KES 3,000 KES 3,000 KES 480 KES 585 KES 1,065 Nil KES 350 KES 400 KES 350 KES 400 KES 500 KES 200 KES 500 KES 300 KES 300 KES 300 KES 300 KES 300 KES 300 KES 300	1. Bankika Business Account Opening Balance Minimum Operating Balance Monthly Maintenance Fee B) SAVINGS ACCOUNT 2. Tuungane Current Account Minimum Opening Balance Minimum Monthly Deposit Minimum Operating Balance Cheque Book (50 leaves) Withdrawal charges 3. Entreprenuer Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf Transaction Charges Withdrawals against uncleared effects SME BANKING ACCOUNTS A) CURRENT ACCOUNT 1. Business Current Account Minimum Operating Balance Ledger fee: - per entry - minimum per month Balances of KES 50,000 and above 2. Business Privilege Account Monthly Fee Bundled Pricing Cheque Book Opening and Operating Balance Over-the-counter Withdrawals Cash Handling Bulk Coin Deposit Charge Interim Statement Maintenance Fee B) SME BANKING-INVESTMENT	KES 1000 Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Nil Nil Free KES 14.50 KES 50 3% of ad- vance KES 35 KES 350 Nil KES 900 KES 17.50 per leaf Nil Free Nil Free Nil Nil Free Nil Free	

Nil

Minimum Operating Balance

	Minimum Operating Balance Reactivation Fees	KES 1,000	
_	C) AGRI-BUSINESS ACCOUNT	KES 200	
	1. Farmer's Current Account		
	Minimum Operating Balance	Nil	H
	Maintenance Fee	Nil VEC 9 per leaf	
	Cheque Book Service Charge	KES 8 per leaf Nil	
	2. Farmer's Transactional Account		K
	Minimum Operating Balance	Nil	S
	Maintenance Fee Service Charge	Nil Nil	В
	D) SCHOOL ACCOUNTS		В
	1. School Fees Collection		В
	Account Minimum Operating Balance	Nil	K
	Minimum Opening Balance	KES 10,000	A K
	Ledger and Maintenance Fees	Nil	M
	Statements and Cheque Book Cash Deposit Charge	Free Free	F
	Over-the-counter Withdrawal over 1M	0.2% of amount	С
	2. National Education Sector	•	N
	Programme Accounts (NESSP (a) NESSP Current Account]	K
	- Minimum Opening Balance	Nil	R
	- Monthly and Ledger Fees	Nil	Ν
	- Minimum Operating Balance	KES 1,000	M
	- Cheque Book per leaf Banker's Cheque Book	KES 8.00 Free	<u> </u>
	(b) NESSP Savings Account		G IV
	Minimum Opening Balance	Nil	
	- Monthly and Ledger Fees - Funds Credit to the Account	Nil KES 100	
	- Account Operating Balance	KES 1,000	
	E) M-PESA AGENT ACCOUNT		\
	- Minimum Operating Balance	KES 1,000 Nil	Р
	Cash Handling Fees on DepositsOne off Bundled Pricing	KES 1,000	1
	- Cheque Book per leaf	KES 17.50	5 5
	F) DEALERS' PRIVILEGE ACCOUNT		1
	Access to Advantage CentreMonthly Fee Bundled Pricing	Free KES 900	5
	- Operating Balance	Nil	1
	- Cheque Book Charges	KES 17.50	2 B
	- Maintenance Fee	per leaf Nil	
	ADVANTAGE BANKING		
	1. Advantage	1/50 1 000	Н
	Monthly Fee Bundled PricingCheque Book per leaf	KES 1,280 KES 17.50	
	2. Platinum	1123 17.00	
	- Monthly Fee Bundled Pricing	KES 2,130	H
	- Cheque Book per leaf DIASPORA	KES 17.50	
	1. Current Account		
	- Minimum Opening Balance	KES 2,000 or	_
	Ledger Fees Per Entry	US \$500 KES 35	Н
	Minimum Per Month	KES 350	
	Maintenance Per Month	KES 300	
	2. Savings Account Minimum operating Balance	KES 1,000	
	Maintenance Fee	Nil	
	3. Transactional Account		L
	- Minimum Opening Balance	KES 2,000/ US \$500	L
	- Minimum Operating Balance	Nil	
	- Service Charge	Nil	
	- Maintenance Fee for Balance below	US\$5	
	USD 1,000		ŀ
	CHANNEL CHARGES A) ATM		
	1. ATM Cash Withdrawal at:		
	KCB ATMs	KES 30	
	Kenswitch ATMs	KES 70	ı
	VISA ATMs 2. ATM Deposit at KCB ATM	KES 250	(
	Cash deposit	Free	[
	Cheque deposit	Free	V
	3. Account Enquiries at KCB ATM	Is Free	S
	Balance enquiry Mini statement request	Free	
	4.Withdrawal fee using	USD \$4	
	foreign card		

foreign card

B) AGENT BA	WKING Value (I	KES) Charges
Cash Deposits	100-100,000	Free
Cash Withdraw	, , , , , , , , , , , , , , , , , , , ,	KES 20
	2,001-2,500	KES 30
	2,501-5,000	KES 32
	5,001-10,000	KES 53
	10,001-20,000	
	20,001 - 50,000	
	50,001-100,00	0 KES 185
CB Mobi Servi	es Tarriff	
ervice		**Fees in
		Kes
alance Enquiry		36
uy Airtime		Free
ill Payments (KPL	.C, DSTV,ZUKU)	36
CB Lipa Karo		36
TM withdrawal		36
CB Mobi CHAMA	Transfer	36
linistatement		36
orex Rates		Free
		Free
hange PIN		rree
lyKash Service		,
	sfers (Own / Other	
CB Insurance Pay		36
eceive Western U		Free
1-PESA Own Trans	sfer	63.25
1-PESA Transfer C	ther phone No	63.25
1-PESA Buy Agent	Float	36
1-PESA Buy	Mini- Maximum	1
oods and PayBill	mum	
	100 70,000	63.25
	Above 70,000	0.3% Maxi-
	,	mum Kes 700
		plus 20% ex-
		cise duty
esaLink Tariff		Fees in Kes
0 - 500		0
01 - 5000		36
001 - 10,000		48
0,001 - 50,000		63.25
0,001 -100,000		96
00,001 -200,000		120
00,001 -999,999		240
	COURTOR (Promob)	
uy Float over the	counter (Branch)	48
D) INTERNET	BANKING	
Balance Enquir		Free
Mini Statement	-	Free
Cash Transfer t		KES 50
EFT Cash Trans		
Bank Account	ior to another	KES 150
	nsfer to another	1/22
Bank Account		KES 500
E) CREDIT CA	RDS	
1. Gold Card		
Joining Fee		KES 4,000
Annual Fee		KES 4,000
	t Rato	3.5%
Monthly Interes	ot Nate	5% of due
Late Payment F	ee	5% of due amount
		6% of amount
Cash Advance F	ee	withdrawn
2. Platinum (Card	VVICITAL GVVII
Joining Fee		KES 4,000
Johning Fee		NLS 4,000

B) AGENT BANKING Value (KES) Charges

Annual Fee	KES 4,260
Monthly Interest Rate	3.5%
Late Payment Fee	5% of due amount
Supplementary Card Annual Fee	KES 4,000
	6% of amount
Cash Advance Fee	withdrawn
3. Classic Card	
Joining Fee	KES 3,000
Annual Fee	KES 3,000
Monthly Interest Rate	3.5%
Late Payment Fee	5% of due amount
Supplementary Card Annual Fee	KES 1,000
Cash Advance Fee	6% of amount withdrawn
4. Serena Card	
Joining Fee	KES 4,000
Annual Fee	KES 4,000
Monthly Interest Rate	3.5%
Late Payment Fee	5% of due
	amount
Supplementary Card Annual Fee	KES 1,000
Cash Advance Fee	6% of
Cash Advance Fee	amount withdrawn
5. Tuskys Card	Withdiawii
Joining Fee	KES 2,000
Annual Fee	KES 2,000
Monthly Interest Rate	3.5%
2	5% of due
Late Payment Fee	amount
Supplementary Card Annual Fee	KES 1,000
Cash Advance Fee	6% of amount withdrawn
6. Corporate Card	
Annual Fee	KES 4,000
Monthly Interest Rate	3.5%
Supplementary Card Annual Fee	KES 4,000
Cash Advance Fee	6% of amount withdrawn
F) DEBIT CARDS	Withiaiawii
1. Visa Debit Card	
Payment at Point of Sale	Free
New Debit Card	KES 430
2. Debit Card Issue and	
Replacement	
Includes lost, stolen,	
damaged, compromised	KES 430
G) PREPAID CARD	
Joining Fee	KES 500
Statement Request Fee	Nil
Card Replacement	KES 500
ATM Charges	KES 30
H) M-PESA AGENT FLOAT PURCHASE	
1. Agents with KCB Accounts	Free
2. Non KCB Account holders	KES 40
TERMS AND CONDITIONS	NE3 40
ALL CHARGES ARE SUBJECT TO 20% I	EXCISE TAY
**THESE CHARGES ARE INCLUSIVE O	
FXCISE TΔX	20 /0

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