

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

BRANCH GENERAL SERVICES

<b>1. Statements and Balances</b>		
Duplicate copies on request	-Below 2 years - Between 2-5 years - Over 5 years Interim statements	KES 320 KES 750 KES 2,000 KES 105
<b>2. Banker's Cheque (Local)</b>		
Customer		KES 200
Non-customer		KES 200
<b>3. Banker's cheque (Foreign Currency)</b>		
Customer		US\$ 10
Non-customer		US\$ 15
<b>4. Standing Order (Local)</b>		
Setting up		KES 265
Processing (per item) to KCB branches		KES 160
To other banks plus remittance commission 0.3% of value or minimum		KES 320
Unpaid (per item)		KES 2,500
Amending		KES 320
Stopped (per item)		KES 430
<b>5. Foreign Currency (FCY)</b>		
a) Purchase		
Below US\$40,000 or equivalent in other FCY		Nil
Above US\$40,000		1% to max of US\$ 430
b) Sale		
Below US\$40,000 or equivalent in other FCY		Nil
Above US\$40,000		1% max US\$ 430
<b>6. Travellers Cheque</b>		
Commission on purchase per leaf		KES 50
<b>7. Safe Custody (half yearly rate)</b>		
	- Minimum - Maximum Per locker - Small - Medium - Large - Extra-large - Night Safe wallets - Access charges (per visit) - Replace locker lost keys	KES 1,280 KES 2,000 KES 2,400 KES 2,500 KES 4,000 KES 8,000 KES 1,000 KES 212 KES 212
<b>8. Cash Handling (Commission)</b>		
<b>a) Local Currency (LCY) Deposits</b>		
Customers		
- Cash Deposits of upto KES 500,000		Nil
- Cash Deposits exceeding KES 500,000		0.2% of Amount above KES 500,000
Non-customers		
- Cash Deposits of any amount		0.4% or minimum KES 200
- Depositing coins per bag for more than 100 Coins (except Cub account)		KES 0.5
- Depositing coins per bag for more than 100 Coins for Cub account		FREE
<b>Cash Withdrawal (LCY) - Customer over-the-counter</b>		
For amounts below KES 1,000,000		KES 200
For daily cumulative amounts above KES 1,000,000		KES 5,000
Non-customer deposit		1% of deposit amount or minimum of KES 200
<b>b) Foreign Currency (FCY) Deposits:</b>		
Upto US\$ 10,000 or equivalent in other FCY		Nil
US\$ 10,001-200,000 or equivalent in other FCY		0.25% of deposit amount

US\$ 200,001 or equivalent in other FCY	0.35% of deposit amount or maximum of US\$1,500
FCY notes in small denominations, soiled bills	0.25%
<b>(c) Foreign Currency (FCY) Withdrawals:</b>	
Up to US\$ 40,000 or equivalent in other FCY	0.25% of transaction value
US\$40,001-200,000	0.35% of transaction value
US\$200,001 or equivalent in other FCY	0.50% or maximum US\$ 1,500
<b>9. RTGS</b>	
Remittance within Kenya	KES 500
Inactive account reactivation	KES 200
Monetary claim of funds on dormant account	KES 500
Postage (actual stamp cost plus 30%) or Minimum Revenue stamp	KES 30
Remittances outside Kenya (TT's and Drafts) 0.3% of value subject to:	
- Minimum	KES 1,200
- Maximum	KES 6,000
Postage (actual stamp cost plus 30%) - Minimum	KES 300
Income tax P.A.Y.E	KES 20
Foreign draft Flat Fee	KES 500
<b>10. SWIFT charges</b>	
Inward (Flat Fee)	KES 600 or its equivalent using the day's rate in other currencies
Outward (Flat Fee)	KES 2,000
<b>11. Dividend Warrants</b>	KES 50
<b>12. Government Pension Cheques</b>	
0.1% for cheques above KES 1,000 - minimum	KES 50
<b>PERSONAL BANKING</b>	
<b>A) CURRENT ACCOUNTS</b>	
1) Ledger Fees	
Per entry	KES 35
Minimum per month	KES 350
Maintenance per month	KES 300
2) Cheque Books per leaf	KES 8.00
3) Cheques Returned Unpaid Refer to drawer	KES 3,000
Not arranged for	KES 3,000
Effects not cleared	KES 3,000
Technical reasons	KES 850
Stop payment	KES 480
Handling fee for inward unpaid cheque	KES 585
Certificate of balance	KES 1,065
4) Closing Account	
Normal charges	Nil
Ledger Fees to date or minimum	KES 350
Counter Debits/Cheques Charges per item	KES 400
<b>B) TRANSACTIONAL ACCOUNTS</b>	
<b>1. Student Plus Account</b>	
Minimum Operating Balance	KES 100
Service Charges	Nil
<b>2. Jiinue Account</b>	
Minimum Operating Balance	KES 200
Minimum Operating Balance	KES 100
Service Charges	KES 50
<b>3. Mapato Account</b>	
Minimum Operating Balance	KES 500
Service Charges:	
- Below KES 3,000	KES 300
- Above KES 3,000-50,000	KES 200
- Above KES 50,000	Nil
<b>4. Bankika Account</b>	
Minimum Operating Balance	KES 100
Minimum Operating Balance	Nil

Service Charges	Nil
<b>5. General Charges</b>	
Closing Account (For All Transactional Accounts)	Nil
<b>C) SAVINGS ACCOUNT</b>	
<b>1. Simba Savings Account</b>	
Minimum Opening Balance	Nil
Maintenance Fee	Nil
Closing Account	Nil
<b>2. Cub Account</b>	
Minimum Operating Balance	KES 1,000
Service Charges	Nil
<b>3. Goal Account</b>	
Minimum Balance	KES 1,000
Maintenance Fee	Nil
<b>D) FOREIGN CURRENCY ACCOUNT</b>	
<b>1. Foreign Currency Current Account</b>	
Opening Balance	US\$ 25
Account maintenance fee with:	
- Balance below US\$1,000	US\$ 5
- Balance above US\$ 1,000	Free
Cheque returned unpaid	
- Refer to Drawer by KCB	US\$ 30
- Refer to Drawer by other	US\$ 10
- Technical Reasons	US\$ 10
- Stop payment	US\$ 5
Cheques sent on collection - Commission 0.5% or	
- Minimum	US\$ 10
- Maximum	US\$ 60
Closing Account (plus ledger fees to date)	Nil
<b>2. Foreign Currency Saving Account</b>	
Opening Balance	US\$ 50
Maintenance fee for balance below US\$ 1,000	US\$ 5
Bankers Cheque in Foreign Currency	
- Customers	US\$ 10
- Non-customers	US\$ 15
<b>MICRO BANKING</b>	
<b>A) TRANSACTIONAL ACCOUNTS</b>	
<b>1. Bankika Business Account</b>	
Opening Balance	KES 100
Minimum Operating Balance	Nil
Monthly Maintenance Fee	Nil
<b>B) SAVINGS ACCOUNT</b>	
<b>2. Tuungane Current Account</b>	
Minimum Opening Balance	KES 1000
Minimum Monthly Deposit	Nil
Minimum Operating Balance	Nil
Cheque Book [50 leaves]	KES 8 per leaf
Withdrawal charges	KES 200
<b>3. Entrepreneur Account</b>	
Minimum Operating Balance	Nil
Ledger fee	Nil
Maintenance Fee	Nil
Monthly Statement	Free
Cheque book charges per leaf	KES 14.50
Transaction Charges	KES 50
Withdrawals against uncleared effects	3% of advance
<b>SME BANKING ACCOUNTS</b>	
<b>A) CURRENT ACCOUNT</b>	
<b>1. Business Current Account</b>	
Minimum Operating Balance	
Ledger fee:	
- per entry	KES 35
- minimum per month	KES 350
Balances of KES 50,000 and above	Nil
<b>2. Business Privilege Account</b>	
Monthly Fee Bundled Pricing	KES 900
Cheque Book	KES 17.50 per leaf
Opening and Operating Balance	Nil
Over-the-counter Withdrawals	Free
Cash Handling	Nil
Bulk Coin Deposit Charge	Nil
Interim Statement	Free
Maintenance Fee	Nil
<b>B) SME BANKING-INVESTMENTS ACCOUNT</b>	
<b>1. Business Investment Account</b>	
Minimum Opening Balance	KES 1,000


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

<b>B) AGENT BANKING Value (KES) Charges</b>		
Cash Deposits	100-100,000	Free
Cash Withdrawal	100-2,000	KES 20
	2,001-2,500	KES 30
	2,501-5,000	KES 32
	5,001-10,000	KES 53
	10,001-20,000	KES 75
	20,001 - 50,000	KES 105
	50,001-100,000	KES 185
<b>KCB Mobi Services Tarriff</b>		
<b>Service</b>		<b>**Fees in Kes</b>
Balance Enquiry		36
Buy Airtime		Free
Bill Payments (KPLC, DSTV,ZUKU)		36
KCB Lipa Karo		36
ATM withdrawal		36
KCB Mobi CHAMA Transfer		36
Ministatement		36
Forex Rates		Free
Change PIN		Free
<b>MyKash Services</b>		
KCB Account Transfers (Own / Other)		36
KCB Insurance Payment		36
Receive Western Union		Free
M-PESA Own Transfer		63.25
M-PESA Transfer Other phone No		63.25
M-PESA Buy Agent Float		36
M-PESA Buy Goods and PayBill	Mini- mum 100 70,000 Above 70,000	Maximum 63.25 0.3% Maxi- mum Kes 700 plus 20% excise duty
<b>PesaLink Tariff</b>		
		<b>Fees in Kes</b>
10 - 500		0
501 - 5000		36
5001 - 10,000		48
10,001 - 50,000		63.25
50,001 - 100,000		96
100,001 - 200,000		120
200,001 - 999,999		240
Buy Float over the counter (Branch)		48
<b>D) INTERNET BANKING</b>		
Balance Enquiry		Free
Mini Statement		Free
Cash Transfer to KCB Account		KES 50
EFT Cash Transfer to another Bank Account		KES 150
RTGS Cash Transfer to another Bank Account		KES 500
<b>E) CREDIT CARDS</b>		
<b>1. Gold Card</b>		
Joining Fee		KES 4,000
Annual Fee		KES 4,000
Monthly Interest Rate		3.5%
Late Payment Fee		5% of due amount
Cash Advance Fee		6% of amount withdrawn
<b>2. Platinum Card</b>		
Joining Fee		KES 4,000

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

**DISCLAIMER:**  
KCB Products and Services and terms under which they are offered may change. Any change that may occur will be communicated.  
**EFFECTIVE 01/01/2019**

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KCB Bank Kenya