TARIFF GUID

CACH CENEDAL		Pto CP 17
CASH GENERAL Bankers Cheques & Drafts		Direct Debits Incoming
Bankers Cheque/ Draft Stop Payment Indemnity Manual Bankers Cheque (LCY)	KES. 1,000 KES. 530	Incoming Unpo
Manual Bankers Draft (FCY)	USD 10	Outgoing Unpo
Online Bankers Cheques (LCY) Online Bankers Draft	KES. 163 KES. 800	Setup Fund Transfers
Replacement ReplaceMenasit	KES. 1,500 Nil	Correspondent
Repurchase/Deposit	IVII	Manual EFT Manual Interna
Boarderless Banking Cash withdrawal	0.5% max USD 50	Manual Interno
Cash Deposits Internal Transfers	0.5% max USD 50 0.5% max USD 50	Manual KRA Po Manual RTGS
Cash in Transit Local/ International and Wage Pa	cketing	Manual Salary Non Banking F
	fer to Bank	Online Internal
Cash Other	1/50 0 100	Online/Mobile Online/Mobile
Audit Confirmation Bank Opinion Local/Foreign	KES. 2,100 KES. 1,500	Online/Mobile Online/Mobile
Hold Mail for Collection over the counter Certificates - Witholding Tax/	KES. 2,000	Online/Mobile
Interest confirmation/ Deposit balance	KES. 600	Online/Mobile Payment Reca
Revenue Tax/ Stamp Duty Postage Courier	KES. 100 Actual Courier Cost	Semi -Automat
Cash Withdrawal (OTC)		SWIFT Tracers Funds Transfer
FCY Cash Withdrawal	0.63%	Incoming EFT
Corporate Cash Disbursements Company/Facility Search	KES. 375 KES 1,000	Incoming Inter
Cash Withdrawal (OTC) Consumer Banking		PIN Reset
Amounts above Kshs 80,000 and below Kshs 1M	KES. 100	Value add aler Value add aler
Amounts below 80,000	KES. 325	Mobile Money
Cash Withdrawal/ Deposit/LCY Amounts above KES. 1 million	0.25%	•
Cheque Book		Amount 1 - 100
Counter Cheque: Customers only	KES. 315	101 - 500 501- 1,000
Small (30 Leaves) Small (50 Leaves)	KES. 600 KES. 675	1,001 - 1,500
Large (100 leaves) Retrieve old cheques/ withdrawal slips/Deposit slip	KES. 1,350	1,501- 2,500 2,501 - 3,500
Specially printed cheque books	Refer to Bank	3,501 - 5,000 5,001 - 7,500
Stop payments - Cheque book Series Stop payments per Cheque	KES. 1,000 KES. 283	7,501 - 20,000 20,001- 150,000
Third Party Cheque encashment	KES. 400	
Clearing Cheques		Mobile Wallet Manual Payme
Credit clearing Inward LCY and FCY FCY cheques unpaid (Off shore)	Nil USD 25 + other	Online/Mobile Online Paymer
Incoming Cheque Collection	bank charges 0.4% min KES. 2,000 max	Via APP or USS
incoming cheque conection	KES. 10,000 + cost of swift/	Mobile Paymer
Local cheques sent on collection above Kshs 1m	postage KES 2500	Paybill Buy Goods
Outward cheques unpaid by other banks	KES. 850 + back value to	MPESA Super
Outward FCY cheques negotiated and	deposit date KES. 1 ,750 or USD 25 if	Float Amount A
returned unpaid by correspondents	payable in FCY + other bank charges	Float Amount I
Outward FCY cheques sent on collection	0.5% min KES. 1,250 max	Online Banking Cash In Transit
	KES. 7,500 + courier charges KES. 3,000	Internet Bankir
Clearing Cheques FCY Foreign Currency Cheque negotiated	1%	Internet Bankir Internet Bankir
Inward on Collection to non-member bank	USD 50	Liquidity Mana
Outward on Collection to non-member bank Unpaid Technical Reasons - FCY Cheque	USD 25 0.5% min 1,250 max	User retraining
Unpaid Technical Reasons - Outward FCY Local	0.5% min 1,250 max	Pesalink Online
Unpaid - Refer to Drawer - by ourselves Unpaid - Refer to Drawer - by other bank	USD 35, EUR 32, GBP 25 USD 12, EUR 11, GBP 9	10-500 501-10,000
Clearing Cheques LCY		Above 10,000
Payments against effects not cleared (ENC)	KES. 3,000	Pesalink Manu Manual -All am
Unpaid - Effects not cleared Unpaid - Technical reasons	KES. 3,000 KES. 750	Pre-paid Card
Unpaid - Refer to Drawer Inward unpaid	KES. 3,000 KES 850	Balance enquiry
a a anpaia		Balance enquiry New Card issuan
All Credit Cards Autopay failure	KES. 3,000/ FCY equiv	Card restitution Cash withdrawal
Joining fee	Waived	VISA Direct
Cash Advance fee Card replacement fee	6% min KES. 200 KES. 500 or USD 10	Safe Deposit L Access to safe de
Late payment fee	5% min 100	Annual rental - E
Duplicate statement per page Repin	KES. 125 500 or USD 10	Annual rental - L Annual rental - m
Unpaid cheque Over limit fee	KES. 1000 5% of amount above the	Annual rental - S
	authorized limit or KES. 2500	Refundable depo
Corporate Credit Cards	or USD 35 whichever is greater	Manual amendm
Annual fee	KES. 5,000/ USD 100	Manual Set-up - Online Set-up, A
Visa Spend Clarity(Corporate card Spend Service) KES. 3,500/ USD 35 per annum	Processing per p
Classic Credit Cards	VEC 2.750	Standing Order of Stop Payment
Annual fee - Unsecured Cards Annual fee - Secured Cards	KES. 2,750 KES. 1,000	Suspension Statements
Supplementary card	KES. 1,000	Call Center/over
Gold Credit Cards Annual fee - Unsecured Cards	KES. 4,500 or USD 100	e-statement ; en Closed Account/
Annual fee - Secured Cards	KES. 2,500 Or USD 30 Free for first card;	Interim/duplicate Online/Interim/P
Supplementary card	the KES. 2,000	James Intellity
Platinum Credit Cards Annual fee - Unsecured Cards	KES. 6,500	Paper statement
	KES. 6,500 KES. 3,000 Free for first 2; subsequent	Paper statement Retrieval of Secu

	KES. 1,000 KES. 530 USD 10	Incoming Incoming Unpaid Outgoing Outgoing Unpaid
	KES. 163 KES. 800 KES. 1,500 Nil	Fund Transfers Ou Correspondent Ba Manual EFT Manual Internal Tr
-	0.5% max USD 50 0.5% max USD 50 0.5% max USD 50	Manual Internation Manual KRA Paym Manual RTGS Manual Salary pro
	k eting er to Bank	Non Banking Finar Online Internal Tro Online/Mobile Bill
	KES. 2,100 KES. 1,500 KES. 2,000	Online/Mobile EFT Online/Mobile Inte Online/Mobile Ken Online/Mobile KRA Online/Mobile RTG
	KES. 600 KES. 100 Actual Courier Cost	Payment Recall -E Semi -Automated SWIFT Tracers Funds Transfer Inc
	0.63% KES. 375 KES 1,000	Incoming EFT and Incoming Internation Mobile Banking See PIN Reset
	KES. 100 KES. 325	Value add alerts (I Value add alerts (L
	0.25%	Mobile Money Cho Amount
	KES. 315 KES. 600 KES. 675 KES. 1,350 KES. 775 Refer to Bank KES. 1,000	1 - 100 101 - 500 501- 1,000 1,001 - 1,500 1,501- 2,500 2,501 - 3,500 3,501 - 5,000 5,001 - 7,500 7,501 - 20,000 20,001- 150,000
	Nil USD 25 + other bank charges 0.4% min KES. 2,000 max	Mobile Wallet Out Manual Payments Online/Mobile Pay Online Payments - Via APP or USSD -
	KES. 10,000 + cost of swift/ postage KES 2500 KES. 850 + back value to	Mobile Payments I Paybill Buy Goods MPESA Super Age
	deposit date KES. 1,750 or USD 25 if payable in FCY + other bank charges 0.5% min KES. 1,250 max KES. 7,500 + courier charges KES. 3,000	Float Amount Abo Float Amount Kshs Online Banking Se Cash In Transit Internet Banking A Internet Banking A Internet Banking H
	1% USD 50 USD 25 0.5% min 1,250 max 0.5% min 1,250 max USD 35, EUR 32, GBP 25 USD 12, EUR 11, GBP 9	User retraining fee Pesalink Online/M 10-500 501-10,000 Above 10,000
	KES. 3,000 KES. 3,000	Pesalink Manual Manual -All amour
	KES. 750 KES. 3,000 KES 850 KES. 3,000/ FCY equiv	Pre-paid Cards Balance enquiry (Dor Balance enquiry (Inte New Card issuance/ Card restitution Cash withdrawal Dor
	Waived 6% min KES. 200 KES. 500 or USD 10 5% min 100 KES. 125	VISA Direct Safe Deposit Lock Access to safe depos Annual rental - Extra
	500 or USD 10 KES. 1000 5% of amount above the authorized limit or KES. 2500 or USD 35 whichever is greater	Annual rental - Large Annual rental - media Annual rental - Small Refundable deposit p Standing Instruct Manual amendment
	KES. 5,000/ USD 100 KES. 3,500/ USD 35 per annum	Manual Set-up -Inter Online Set-up, Amen Processing per paym Standing Order unpo
	KES. 2,750 KES. 1,000 KES. 1,000	Stop Payment Suspension Statements Call Center/over the
	KES. 4,500 or USD 100 KES. 2,500 or USD 30 Free for first card; the KES. 2,000	e-statement ; email/ Closed Account/Hist Interim/duplicate - (f Online/Interim/Pape
	KES. 6,500 KES. 3,000 Free for first 2; subsequent card Kshs 2,000	Paper statement - Por Retrieval of Security STUDENT ACCO Minimum balance
	KES. 7,000/ USD 70 KES. 3,000/ FCY equivl Free for first 5; then KES. 2,000	Min interesting ea Ledger fee Balance requirem Per transaction fe No of free transact
	KES. 10,000/ USD 100 KES. 3,000/ FCY equiv Free for first 5; subsequent card KES. 7,500 / USD 75	PERSONAL CUR ACCOUNT FEATURES

Direct Debits Incoming Incoming Unpaid Outgoing Outgoing Unpaid Setup			KES. 150 KES. 3,500 KES. 63 KES. 100 KES. 200		
Fund Transfers Outgot Correspondent Bank (Manual EFT Manual Internal Trans Manual International T Manual KRA Payment Manual RTGS Manual Salary process Non Banking Financia Online Internal Transfe Online/Mobile Bill (util Online/Mobile EFT Online/Mobile Interna Online/Mobile KRA pa Online/Mobile RTGS Payment Recall -EFT// Semi -Automated Sala SWIFT Tracers Funds Transfer Incomi	Charges fer Fransfer I Institution er (Business) ity) Payments tional Transfe de payment ryment expressing RTGS/Pesalin ary processing	k/Mpesa	USD 15 - 30 KES. 500 KES. 300 KES. 2,400 KES. 300 KES. 500 KES. 500 KES. 500 KES. 500 KES. 90 KES. 63 KES. 90 KES. 1,950 KES. 200 KES. 175 KES. 300 KES. 200 KES. 245 KES. 850		
Incoming Internationa Mobile Banking Service PIN Reset Value add alerts (Intervalue add alerts (Local	ces national num	ber)	KES. 750 KES. 15 KES. 15 KES. 5		
Mobile Money Charge	,		1120.0		
Amount 1 - 100	МІ		l Charge (Up	to)	
101 - 500			0 11		
501- 1,000 1,001 - 1,500			15 18		
1,501- 2,500 2,501 - 3,500		2	25 35		
3,501 - 5,000		4	47		
5,001 - 7,500 7,501 - 20,000			57 67		
20,001- 150,000		7	70		
Mobile Wallet Outgoin Manual Payments -Re Online/Mobile Payment Online Payments - Re Via APP or USSD - Re Mobile Payments Inco	gistered user nts Non-Regis gistered user gistered user	tered user	KES. 460 KES. 250 KES. 72 KES. 72		
Paybill Buy Goods			KES. 40 0.55% of val	110	
MPESA Super Agency			0.55 /0 01 741	ue	
Float Amount Above k	(ES. 100,000		5% of Value	maximum	
Float Amount Kshs. 5,0 Online Banking Service Cash In Transit Internet Banking Acce Internet Banking Acce	ss Fees (Corpss Fees (SME)	0,000 KE Reforate) KE KE	KES. 200 S. 50 fer to Bank S. 1,500 S. 500		
Internet Banking Hard Liquidity Managemen			S. 2,500 S. 10,000 or E	Bank Tariff Per	
User retraining fee (Ca	orporate client		nsaction S. 1,500		
Pesalink Online/Mobil			·		
10-500 501-10,000		Nil	S. 50		
Above 10,000			S. 100		
Pesalink Manual Manual -All amounts		VE	S. 500		
Pre-paid Cards		KE	.5. 500		
Balance enquiry (Domest Balance enquiry (Internat New Card issuance/ Repl Card restitution	cional)	KE:	S. 30/ USD 0.50 S. 50/ USD 0.75 S. 520/ USD 5/ S. 100/ USD 1/	500/ 0.75 EURO 4.5 EURO	
Cash withdrawal Domest	ic/ Internation	ıl KE	S. 150/ USD 1.5		
Safe Deposit Locker		KE:	5. 0.5% min 10,	/ USD I/ TEURO	
Access to safe deposit loc Annual rental - Extra larg	4		S. 200 S. 5,800		
Annual rental - Large loc	ker	KES	S. 5,500		
Annual rental - medium la Annual rental - Small loci			S. 3,500 S. 2,800		
Refundable deposit per lo Standing Instructions		KE:	S. 10,000		
Manual amendment			KES. 250		
Manual Set-up -Internal/ Online Set-up, Amendme			KES. 365 Nil		
Processing per payment Standing Order unpaid d Stop Payment Suspension	lue to lack of fu	nds	KES. 200 KES. 3,000 KES. 500 KES. 400		
Statements			h.1:1		
Call Center/over the cou e-statement; email/Onli		1-Mini	Nil Nil		
Closed Account/Historica Interim/duplicate - (Belov			KES. 210 KES. 105		
Online/Interim/Paper sta	,	•		pages. Above 10 ge 50 per page	0
_			max KES. 2		
Paper statement - Poster Retrieval of Security Doc		rge	KES. 35 KES. 1,000		
STUDENT ACCOUN					
Minimum balance			Nil		
Min interesting earnin Ledger fee			Nil Nil		
Balance requirement Per transaction fee	for ledger wa	ver	Nil Nil		
No of free transaction	•		Nil Nil		
Interest/ bonus earnin PERSONAL CURRE		NTS	IAII		
ACCOUNT					
FEATURES	GOLD ALL IN	PLATINUM	PREMIFR ALL	PLATINUM PAY	
	GOLD ALL IN ONE	PLATINUM ALL IN ONE	PREMIER ALL IN ONE	PLATINUM PAY AS YOU GO	(
Minimum operating balance					•
	ONE	ALL IN ONE	IN ONE	AS YOU GO	0

E								
	TRADE SERVICES							
	Guarantees Shipping Guarantee		0 E% p	min VES 2 500				
	Security/ Immigration Bonds			q min KES 2,500)0 per annum				
	Other Guarantees/ Bonds			q Min KES 2,500				
	Amendment Guarantees		0.5% p.d	q Min KES 2,500				
	Guarantee amendment not		VEC 2.5					
	involving increase in value or tenor		KES. 2,5		::- VEC 2 F00			
	Unsecured bid bonds Maximum amount per single Bid Bond	Ь	0.75% p	q or part there of m	III KES 2,500			
	Guarantee Cancellation Corporate		KES 200	•				
	Guarantee Cancellation SME/Busines	s Banking						
	Swift charges (Opening) Swift charges (General)		KES.3,000 KES.2,000					
	Documentary Collections (Imports)							
	Advising commision		KES. 2,0	00				
	Swift		KES. 2,0					
	Acceptance commission if usance		KES. 1,75	60				
	If discharged unpaid (closing fee)		KES. 2,0					
	Cost of revenue stamp Holding charges		KES. 100 KES. 2,50					
	Avalised Bills		0.75% p	.q or part thereof mi	n. KES 2,000			
	Collection Payment Commission		0.25% M	lin. KES 2,000				
	Note: if bills not honored on due date		ling) com	mission is				
	charged monthly until time of payme	nt.						
	Documentary Collections (Exports) Document handling fees		0 5% Mii	VES 3 000				
	Foreign Postage		KES.5,00	n. KES.3,000)0				
	Local Postage		KES.3,50	00				
	Import LCs							
	Opening commission Corporate		0.5% p.	q min KES 2,000				
	Opening commission SME/Business B General amendments	0.6% p.q min KES 3,000 KES 2,000						
	Payment commission	0.25% min. KES 2,000						
	Acceptance commission Corporate	0.5% p.q min KES 2,000						
o)	Acceptance commission SME/Busines							
	Releasing documents on LOU	KES 2,000 KES 1,000						
	Discharged unutilized Swift charges: opening	KES 3,000						
	General correspondence	KES 2,00						
	Amendments increasing amount or		0/					
	period extension Corporate Amendments increasing amount or		0.5% p.	q min KES 2,000				
	period extension SME/Business Banki	ina	0.6% p.	g min KES 3,000				
	Discrepancy	5	USD 100					
	Export LCs							
	Advising Commission (Customer)		KES 2,00	0				
	Advising Commission (Non Customer) Adding our confirmation	,	USD 100		reof			
	Adding our committation		0.5% per quarter or part thereof min KES 2,000 +SWIFT Charges					
	General Amendment		KES 2,00					
	Negotiation/ Payment/ Document ha	ndling		n KES 3,000				
	Foreign Postage Local postage		KES 5,00					
е	Document Examination Fees		USD 50	00				
naximum	Value Chain Financing Invoice Discounting/ Cheque Discount	ting/	Commi	ssion - 1% Interest				
	LC/Bill Discounting/ Reverse Factoring	_		ICBA Base Rate				
	LPO Financing	3/	+ marg					
	PERSONAL SAVINGS ACCOUNT							
	ACCOUNT FEATURES	GOLD SAVIN	IG A/C	JUNIOR SAVING A/C	PREMIER SAVIN			
	Monthly service fee	Free		Free	Free			
ank Tariff Per	Minimum opening balance	KES 2,000		KES 2,000	KES 100,000			
	Minimum operating balance	KES 2,000		KES 2,000	KES 100,000			
	Minimum interest earning balance	KES 5,000		KES 5,000	KES 100,000			
	Number of withdrawals (per month)	1		1	1			
	Interest payment interval	Quarterly		Quarterly	Monthly			
	Incoming funds transfer/Standing orders	Free	\	Free	Free			
	e-statement of account	Quarterly (fre	ee)	Quarterly (free)	Quarterly (free)			
	Interest payment	Tiered		Tiered	Tiered			
	BUSINESS CURRENT ACCOUNT	c						
	DOSINESS CORREINT ACCOUNTS	3						

Account Features	Business Pay as you Go Account	Business Current Account	Business Gold Account	Business Platinum Account
Minimum operating balance	Nil	Nil	Nil	Nil
Minimum interest earning balance	Nil	(waived)	(waived)	(waived)
Account opening Balance	2,000	2,000	2,000	2,000
Ledger Fee	Nil	(waived)	(waived)	(waived)
Per transaction fee	30	30	30	30
No of transactions free of transactional fees	Nil	First 15	First 40	First 100
Debit Card	As per Tariff	1st Debit card free	1st Debit card free	1st Debit card free
Currency	KES & All Major Currencies	KES & All Major Currencies	KES & All Major Currencies	KES & All Major Currencies
Cheque book	As per Tariff	1st Cheque Book Free	1st Cheque Book Free	1st Cheque Book Free
Cash handling fees (withdrawals)	0.25%	0.25%	0.25%	0.25%

Cash handling fees (withdrawals) 0.25% **BUSINESS SAVER ACCOUNT** Monthly service fee Free KES 2,000 Minimum opening balance minimum operating balance KES 2,000 Minimum interest earning balance KES 20,000 Number of withdrawals (per month) Interest payment interval Monthly based on daily average balance Incoming funds transfer/ Free Standing orders/ Cash deposit Transfer to own current account Free E-statement of account Monthly Interest payment Tiered Access to loans against deposit Yes NCBA SASA DISTRIBUTOR FINANCE Minimum Operating Balance/ Minimum Interest Earning Balance/ Account opening Balance/ Ledger Fees Per Transaction Fees Access to Business Gold Debit Card As per Tariff Cash Handling (withdrawals) 0.25%

ACCOUNT FEATURES	GOLD ALL IN ONE	PLATINUM ALL IN ONE	PREMIER ALL IN ONE	PLATINUM PAY AS YOU GO	GOLD PAY AS YOU GO	SALARY ACCOUNT	@ WORK PAY AS YOU GO	DIPLOMATIC A/C	PLATINUM FLEXI	HOMEWARD A/C	WISER A/C
Minimum operating balance	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Ledger Fee	(Waived)	(Waived)	(Waived)	(Waived)	(Waived)	(Waived)	-	-	(Waived)	-	-
Per transaction fee	-	-	-	30	-	-	-	-	300	-	-
No of transactions free of transactional fees	-	-	-	First 10	-	-	-	-	First 4	-	-
Interest/ bonus earning (Tiered)	-	-	-	-	-	-	-	-	Subject to min balance defined	Subject to min balance defined	Subject to min balance defined
Special Criteria	-	-	-	-	-	-	Scheme company employees	Diplomatic mission employees	-	Kenyans residing abroad	Persons Above 55 years

Ledger Fee	(Waived)	(Waived)	(Waived)	(Waived)	(Waived)	(Waived)	-	-	(Waived)	-	-
Per transaction fee	-	-	-	30	-	-	-	-	300	-	-
No of transactions free of transactional fees	-	-	-	First 10	-	-	-	-	First 4	-	-
Interest/ bonus earning (Tiered)	-	-	-	-	-	-	-	-	Subject to min balance defined	Subject to min balance defined	Subject to min balance defined
Special Criteria	-	-	-	-	-	-	Scheme company employees	Diplomatic mission employees	-	Kenyans residing abroad	Persons Above 55 years

Nil Ledger Fee KES 500 Minimum Account Opening Balance Minimum Operating Balance Nil Per Transaction Fee KES 325 Cash Withdrawal (OTC) per transaction

Note: A customer has the right to obtain a copy of the Key Facts Document

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G A/C PREMIER SAVINGS A/C

Signature Credit Cards

Annual fee

Annual fee

Debit Cards

Card issuance

Autopay failure

Autopay failure

Supplementary card

Infinite Credit Cards

Supplementary card

ATM withdrawal VISA

Card renewal - Classic

Card renewal - Platinum

Deposits/ Treasury Services

Account T-bills and Bonds

Primary market bid using NCBA Client

Secondary market Swift Messages

Primary market bid using client CDS Account

Term Deposit liquidation prior to maturity

Card renewal - Gold

Card replacement

A.T.S. settlement

ATM withdrawal (Own ATM)

ATM withdrawal Pesaconnect

KES. 1,000 or FCY equivalent

0.5% of T-Bill value (One off)

KES 2,000.00 per T-Bond/T-bill

KES 5,000.00 Flat fee

Total interest is forfeited

0.5% of bond face value per annum (charge at coupon payment)

KES. 30

KES. 68

KES. 150

KES. 400

KES. 300

KES. 400

KES. 500

KES. 500