

TARIFF GUIDE

CASH GENERAL

Bankers Cheques & Drafts

Bankers Cheque/ Draft Stop Payment Indemnity	KES. 1,000
Manual Bankers Cheque (LCY)	KES. 530
Manual Bankers Draft (FCY)	USD 10
Online Bankers Cheques (LCY)	KES. 163
Online Bankers Draft	KES. 800
Replacement	KES. 1,500
Repurchase/Deposit	Nil

Boarderless Banking

Cash withdrawal	0.5% max USD 50
Cash Deposits	0.5% max USD 50
Internal Transfers	0.5% max USD 50

Cash in Transit Local/ International and Wage Packeting

Collection/Delivery	Refer to Bank
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Cash Other

Audit Confirmation	KES. 2,100
Bank Opinion Local/Foreign	KES. 1,500
Hold Mail for Collection over the counter	KES. 2,000
Certificates - Withholding Tax/ Interest confirmation/ Deposit balance	KES. 600
Revenue Tax/ Stamp Duty	KES. 100
Postage Courier	KES. 3,250

Cash Withdrawal (OTC)

FCY Cash Withdrawal	0.63%
Corporate Cash Disbursements	KES. 375
Company/Facility Search	KES. 1,000

Cash Withdrawal (OTC) Consumer Banking

Amounts above Kshs 80,000 and below Kshs 1M	KES. 100
Amounts below 80,000	KES. 325

Cash Withdrawal/ Deposit/LCY

Amounts above KES. 1 million	0.25%
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Cheque Book

Counter Cheque: Customers only	KES. 315
Small (30 Leaves)	KES. 600
Small (50 Leaves)	KES. 675
Large (100 leaves)	KES. 1,350
Retrieve old cheques/ withdrawal slips/Deposit slips	KES. 775
Specially printed cheque books	Refer to Bank
Stop payments - Cheque book Series	KES. 1,000
Stop payments per Cheque	KES. 283
Third Party Cheque encashment	KES. 400

Clearing Cheques

Credit clearing Inward LCY and FCY	Nil
FCY cheques unpaid (Off shore)	USD 25 + other bank charges
Incoming Cheque Collection	0.4% min KES. 2,000 max KES. 10,000 + cost of swift/postage
Local cheques sent on collection above Kshs 1m	KES. 2500
Outward cheques unpaid by other banks	KES. 850 + back value to deposit date
Outward FCY cheques negotiated and returned unpaid by correspondents	KES. 1,750 or USD 25 if payable in FCY + other bank charges
Outward FCY cheques sent on collection	0.5% min KES. 1,250 max KES. 7,500 + courier charges KES. 3,000

Clearing Cheques FCY

Foreign Currency Cheque negotiated	1%
Inward on Collection to non-member bank	USD 50
Outward on Collection to non-member bank	USD 25
Unpaid Technical Reasons - FCY Cheque	0.5% min 1,250 max
Unpaid Technical Reasons - Outward FCY Local	0.5% min 1,250 max
Unpaid - Refer to Drawer - by ourselves	USD 35, EUR 32, GBP 25
Unpaid - Refer to Drawer - by other bank	USD 12, EUR 11, GBP 9

Clearing Cheques LCY

Payments against effects not cleared (ENC)	KES. 3,000
Unpaid - Effects not cleared	KES. 3,000
Unpaid - Technical reasons	KES. 750
Unpaid - Refer to Drawer	KES. 3,000
Inward unpaid	KES. 850

All Credit Cards

Autopay failure	KES. 3,000/ FCY equiv
Joining fee	Waived
Cash Advance fee	6% min KES. 200
Card replacement fee	KES. 500 or USD 10
Late payment fee	5% min 100
Duplicate statement per page	KES. 125
Repin	500 or USD 10
Unpaid cheque	KES. 1000
Over limit fee	5% of amount above the authorized limit or KES. 2500 or USD 35 whichever is greater

Corporate Credit Cards

Annual fee	KES. 5,000/ USD 100
Visa Spend Clarity(Corporate card Spend Service)	KES. 3,500/ USD 35 per annum

Classic Credit Cards

Annual fee - Unsecured Cards	KES. 2,750
Annual fee - Secured Cards	KES. 1,000
Supplementary card	KES. 1,000

Gold Credit Cards

Annual fee - Unsecured Cards	KES. 4,500 or USD 100
Annual fee - Secured Cards	KES. 2,500 or USD 30
Supplementary card	Free for first card; the KES. 2,000

Platinum Credit Cards

Annual fee - Unsecured Cards	KES. 6,500
Annual fee - Secured Cards	KES. 3,000
Supplementary card	Free for first 2; subsequent card Kshs 2,000

Signature Credit Cards

Annual fee	KES. 7,000/ USD 70
Autopay failure	KES. 3,000/ FCY equiv
Supplementary card	Free for first 5; then KES. 2,000

Infinite Credit Cards

Annual fee	KES. 10,000/ USD 100
Autopay failure	KES. 3,000/ FCY equiv
Supplementary card	Free for first 5; subsequent card KES. 7,500 / USD 75

Debit Cards

ATM withdrawal (Own ATM)	KES. 30
ATM withdrawal Pesacconnect	KES. 68
ATM withdrawal VISA	KES. 150
Card issuance	KES. 400
Card renewal - Classic	KES. 300
Card renewal - Gold	KES. 400
Card renewal - Platinum	KES. 500
Card replacement	KES. 500

Deposits/ Treasury Services

A.T.S. settlement	KES. 1,000 or FCY equivalent
Primary market bid using NCBA Client Account T-bills and Bonds	0.5% of T-Bill value (One off) 0.5% of bond face value per annum (charge at coupon payment)
Primary market bid using client CDS Account	KES 5,000.00 Flat fee
Secondary market Swift Messages	KES 2,000.00 per T-Bond/T-bill
Term Deposit liquidation prior to maturity	Total interest is forfeited

Direct Debits

Incoming	KES. 150
Incoming Unpaid	KES. 3,500
Outgoing	KES. 63
Outgoing Unpaid	KES. 100
Setup	KES. 200

Fund Transfers Outgoing

Correspondent Bank Charges	USD 15 - 30
Manual EFT	KES. 500
Manual Internal Transfer	KES. 300
Manual International Transfer	KES. 2,400
Manual KRA Payment	KES. 300
Manual RTGS	KES. 500
Manual Salary processing	KES. 500
Non Banking Financial Institution	KES. 500
Online Internal Transfer (Business)	KES. 90
Online/Mobile Bill (utility) Payments	KES. 63
Online/Mobile EFT	KES. 90
Online/Mobile International Transfer	KES. 1,950
Online/Mobile Kentrade payment	KES. 200
Online/Mobile KRA payment	KES. 175
Online/Mobile RTGS	KES. 300
Payment Recall -EFT/RTGS/Pesalink/Mpesa	KES. 200
Semi -Automated Salary processing	KES. 245
SWIFT Tracers	KES. 850

Funds Transfer Incoming

Incoming EFT and RTGS	Nil
Incoming International Transfer	KES. 750

Mobile Banking Services

PIN Reset	KES. 15
Value add alerts (International number)	KES. 15
Value add alerts (Local number)	KES. 5

Mobile Money Charges

Amount	Airtel Charge	Mpesa Charge
1 - 100	0	0
101 - 500	11	10
501- 1,000	18	12
1,001 - 1,500	20	14
1,501- 2,500	25	23
2,501 - 3,500	35	33
3,501 - 5,000	45	43
5,001 - 7,500	55	55
7,501 - 20,000	65	65
20,001- 150,000	65	67

Mobile Wallet Outgoing

Manual Payments -Registered user	KES. 460
Online/Mobile Payments Non-Registered user	KES. 250
Online Payments - Registered user	KES. 72
Via APP or USSD - Registered user	KES. 72

Mobile Payments Incoming

Paybill	KES. 40
Buy Goods	0.5% of value

MPESA Super Agency

Float Amount Above KES. 100,000	0.05% of Value maximum of KES. 200
Float Amount Kshs. 5,000 - KES. 100,000	KES. 50

Online Banking Services

Cash In Transit	Refer to Bank
Internet Banking Access Fees (Corporate)	KES. 1,500
Internet Banking Access Fees (SME)	KES. 500
Internet Banking Hard Token	KES. 2,500
Liquidity Management	KES. 10,000 or Bank Tariff Per Transaction
User retraining fee (Corporate clients)	KES. 1,500

Pesalink Online/Mobile

10-500	Nil
501-10,000	KES. 50
Above 10,000	KES. 100

Pesalink Manual

Manual -All amounts	KES. 500
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Pre-paid Cards

Balance enquiry (Domestic)	KES. 30/ USD 0.500 / 0.5 EURO
Balance enquiry (International)	KES. 50/ USD 0.7500/ 0.75 EURO
New Card issuance/ Replacement	KES. 520/ USD 5/ 4.5 EURO
Card restitution	KES. 100/ USD 1/ 1 EURO
Cash withdrawal Domestic/ International	KES. 150/ USD 1.50/ 1.50 EURO
VISA Direct	KES. 0.5% min 10/ USD 1/ 1 EURO

Safe Deposit Locker

Access to safe deposit locker (per visit)	KES. 200
Annual rental - Extra large locker	KES. 5,800
Annual rental - Large locker	KES. 5,500
Annual rental - medium locker	KES. 3,500
Annual rental - Small locker	KES. 2,800
Refundable deposit per locker	KES. 10,000

Standing Instructions

Manual amendment	KES. 250
Manual Set-up -Internal/External	KES. 365
Online Set-up, Amendment, Stoppage	Nil
Processing per payment	KES. 200
Standing Order unpaid due to lack of funds	KES. 3,000
Stop Payment	KES. 500
Suspension	KES. 400

Statements

Call Center/over the counter enquiries	Nil
e-statement ; email/Online /Mobile/ATM-Mini	Nil
Closed Account/Historical (Above 2 years) - per page	KES. 210
Interim/duplicate - (Below 2 years) per page	KES. 105
Online/Interim/Paper statement certification	Free first 10 pages. Above 10 pages charge 50 per page max KES. 2,000.
Paper statement - Posted	KES. 35
Retrieval of Security Documents -discharge	KES. 1,000

STUDENT ACCOUNT

Minimum balance	Nil
Min interesting earning balance	Nil
Ledger fee	Nil
Balance requirement for ledger waiver	Nil
Per transaction fee	Nil
No of free transactions per mont	Nil
Interest/ bonus earning	Nil

PERSONAL CURRENT ACCOUNTS

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	KES 800	KES 1,400	KES 2,000	KES 350	<KES 30K< KES 640 >KES 30K - 100K< KES 585 >100K =Free	210	-	-	350	-	-
Balance requirement to waive ledger fee	KES 300,000	KES 500,000	KES 1,000,000	KES 500,000	KES 100,000	KES. 30,000	-	-	KES 50,000	-	-
Per transaction fee	-	-	-	30	-	-	-	-	300 (from 5 th)	-	-
No. of free transactions per month	-	-	-	10	-	-	-	-	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	-	Kenya's residing abroad	Persons Above 55 years

Go Banking Account

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

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

TRADE SERVICES

Guarantees

Shipping Guarantee	0.5% p.q min KES 2,500
Security/ Immigration Bonds	KES 2,500 per annum
Other Guarantees/ Bonds	0.5% p.q Min KES 2,500
Amendment Guarantees	0.5% p.q Min KES 2,500
Guarantee amendment not involving increase in value or tenor	KES. 2,500
Unsecured bid bonds	0.75% p.q or part there of min KES 2,500
Maximum amount per single Bid Bond	KES 10,000,000
Guarantee Cancellation Corporate	KES 200
Guarantee Cancellation SME/Business Banking	KES 1,500
Swift charges (Opening)	KES.3,000
Swift charges (General)	KES.2,000

Documentary Collections (Imports)

Advising commision	KES. 2,000
Swift	KES. 2,000

Documentary Collections (Imports)

Document handling fees	0.5% Min. KES.3,000
Foreign Postage	KES.5,000
Local Postage	KES.3,500
Acceptance commission if usance	KES. 1,750
If discharged unpaid (closing fee)	KES. 2,000
Cost of revenue stamp	KES. 100
Holding charges	KES. 2,500 p.m
Avalised Bills	0.75% p.q or part thereof min. KES 2,000
Collection Payment Commission	0.25% Min. KES 2,000

Note: if bills not honored on due date then (holding) commission is charged monthly until time of payment.

Import LCs

Opening commission Corporate	0.5% p.q min KES 2,000
Opening commission SME/Business Banking	0.6% p.q min KES 3,000
General amendments	KES 2,000
Payment commision	0.25% min. KES 2,000
Acceptance commission Corporate	0.5% p.q min KES 2,000
Acceptance commission SME/Business Banking	0.6% p.q min KES 3,000
Releasing documents on LOU	KES 2,000
Discharged unutilized	KES 1,000
Swift charges: opening	KES 3,000
General correspondence	KES 2,000

Amendments increasing amount or period extension Corporate	0.5% p.q min KES 2,000
Amendments increasing amount or period extension SME/Business Banking	0.6% p.q min KES 3,000
Discrepancy	USD 100

Export LCs

Advising Commission (Customer)	KES 2,000
Advising Commission (Non Customer)	USD 100
Adding our confirmation	0.5% per quarter or part thereof min KES 2,000 +SWIFT Charges

General Amendment	KES 2,000
Negotiation/ Payment/ Document handling	0.5% Min KES 3,000
Foreign Postage	KES 5,000
Local postage	KES 3,500
Document Examination Fees	USD 50

Value Chain Financing

Invoice Discounting/ Cheque Discounting/ LC/Bill Discounting/ Reverse Factoring/ LPO Financing	Commission - 1% Interest rate - NCBA Base Rate + margin
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PERSONAL SAVINGS ACCOUNT

ACCOUNT FEATURES	GOLD SAVING A/C	JUNIOR SAVING A/C	PREMIER SAVINGS A/C
Monthly service fee	Free	Free	Free
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 (free)	Quarterly (free)	Quarterly (free)
Interest payment	Tiered	Tiered	Tiered

BUSINESS CURRENT ACCOUNTS

Account Features	Business Pay as you Go Account	Business Current Account	Business Gold Account	Business platinum Account	Business Collection Account
Minimum operating balance	Nil	Nil	Nil	Nil	Nil
Minimum interest earning balance	Nil	Nil	Nil	Nil	Nil
Account opening Balance	2,000	2,000	2,000	2,000	2,00