TARIFF GUIDE

KES. 150

KES. 63

KES. 100

KES. 200

KES. 3,500

CASH GENERAL		Direct Debits
Bankers Cheques & Drafts	VEC 4.000	Incoming
Bankers Cheque/ Draft Stop Payment Indemnity Manual Bankers Cheque (LCY)	KES. 1,000 KES. 530	Incoming Unpaid Outgoing
Manual Bankers Draft (FCY) Online Bankers Cheques (LCY)	USD 10 KES. 163	Outgoing Unpaid Setup
Online Bankers Draft Replacement	KES. 800 KES. 1,500	Fund Transfers Outgoing
Repurchase/Deposit	Nil	Correspondent Bank Charges Manual EFT
Boarderless Banking Cash withdrawal	0.5% max USD 50	Manual Internal Transfer Manual International Transfer
Cash Deposits Internal Transfers	0.5% max USD 50 0.5% max USD 50	Manual KRA Payment Manual RTGS
Cash in Transit Local/ International and Wage Pac	keting	Manual Salary processing Non Banking Financial Institution
Collection/Delivery Refe	er to Bank	Online Internal Transfer (Busine Online/Mobile Bill (utility) Paym
Cash Other Audit Confirmation	KES. 2,100	Online/Mobile EFT Online/Mobile International Tra
Bank Opinion Local/Foreign Hold Mail for Collection over the counter	KES. 1,500 KES. 2,000	Online/Mobile Kentrade payme
Certificates - Witholding Tax/ Interest confirmation/ Deposit balance	KES. 600	Online/Mobile KRA payment Online/Mobile RTGS
Revenue Tax/ Stamp Duty	KES. 100	Payment Recall -EFT/RTGS/Pes Semi -Automated Salary proces
Postage Courier Cash Withdrawal (OTC)	KES. 3,250	SWIFT Tracers
FCY Cash Withdrawal	0.63%	Funds Transfer Incoming Incoming EFT and RTGS
Corporate Cash Disbursements Company/Facility Search	KES. 375 KES 1,000	Incoming International Transfer Mobile Banking Services
Cash Withdrawal (OTC) Consumer Banking		PIN Reset
Amounts above Kshs 80,000 and below Kshs 1M Amounts below 80,000	KES. 100 KES. 325	Value add alerts (International r Value add alerts (Local number)
Cash Withdrawal/ Deposit/LCY		Mobile Money Charges
Amounts above KES. 1 million	0.25%	Amount
Cheque Book	VEC 045	1 - 100 101 - 500
	KES. 315 KES. 600	501- 1,000 1,001 - 1,500
Small (50 Leaves) Large (100 leaves)	KES. 675 KES. 1,350	1,501- 2,500 2,501- 3,500
Retrieve old cheques/ withdrawal slips/Deposit slips Specially printed cheque books	KES. 775 Refer to Bank	3,501 - 5,000
Stop payments - Cheque book Series	KES. 1,000 KES. 283	5,001 - 7,500 7,501 - 20,000
Stop payments per Cheque Third Party Cheque encashment	KES. 400	20,001- 150,000
Clearing Cheques		Mobile Wallet Outgoing Manual Payments -Registered u
Credit clearing Inward LCY and FCY FCY cheques unpaid (Off shore)	Nil USD 25 + other	Online/Mobile Payments Non-R Online Payments - Registered u
Incoming Cheque Collection	bank charges 0.4% min KES. 2,000 max	Via APP or USSD - Registered us
	KES. 10,000 + cost of swift/	Mobile Payments Incoming Paybill
Local cheques sent on collection above Kshs 1m	postage KES 2500	Buy Goods
Outward cheques unpaid by other banks	KES. 850 + back value to deposit date	MPESA Super Agency Float Amount Above KES. 100,0
Outward FCY cheques negotiated and returned unpaid by correspondents	KES. 1,750 or USD 25 if payable in FCY + other	Float Amount Kshs. 5,000 - KES
Outward FCY cheques sent on collection	bank charges 0.5% min KES. 1,250 max	Online Banking Services
	KES. 7,500 + courier charges KES. 3,000	Cash In Transit Internet Banking Access Fees (C
Clearing Cheques FCY	charges KES. 5,000	Internet Banking Access Fees (S
Foreign Currency Cheque negotiated Inward on Collection to non-member bank	1% USD 50	Internet Banking Hard Token Liquidity Management
Outward on Collection to non-member bank Unpaid Technical Reasons - FCY Cheque	USD 25 0.5% min 1,250 max	User retraining fee (Corporate c
·	0.5% min 1,250 max USD 35, EUR 32, GBP 25	Pesalink Online/Mobile
Unpaid - Refer to Drawer - by other bank	USD 12, EUR 11, GBP 9	10-500 501-10,000
Clearing Cheques LCY		Above 10,000 Pesalink Manual
Payments against effects not cleared (ENC) Unpaid - Effects not cleared	KES. 3,000 KES. 3,000	Manual -All amounts
Unpaid - Technical reasons Unpaid - Refer to Drawer	KES. 750 KES. 3,000	Pre-paid Cards
Inward unpaid	KES 850	Balance enquiry (Domestic) Balance enquiry (International)
All Credit Cards		New Card issuance/ Replacement Card restitution
Autopay failure Joining fee	KES. 3,000/ FCY equiv Waived	Cash withdrawal Domestic/ International VISA Direct
Cash Advance fee Card replacement fee	6% min KES. 200 KES. 500 or USD 10	Safe Deposit Locker
Late payment fee Duplicate statement per page	5% min 100 KES. 125	Access to safe deposit locker (per vi Annual rental - Extra large locker
Repin	500 or USD 10	Annual rental - Large locker Annual rental - medium locker
Unpaid cheque Over limit fee	KES. 1000 5% of amount above the	Annual rental - Small locker Refundable deposit per locker
	authorized limit or KES. 2500 or USD 35 whichever is greater	Standing Instructions
Corporate Credit Cards		Manual amendment Manual Set-up -Internal/External
Annual fee Visa Spend Clarity(Corporate card Spend Service)	KES. 5,000/ USD 100 KES. 3,500/ USD 35 per annum	Online Set-up, Amendment, Stoppa Processing per payment
Classic Credit Cards		Standing Order unpaid due to lack Stop Payment
Annual fee - Unsecured Cards Annual fee - Secured Cards	KES. 2,750 KES. 1,000	Suspension
Supplementary card	KES. 1,000	Statements Call Center/over the counter enquir
Gold Credit Cards	KES. 4,500 or USD 100	e-statement ; email/Online /Mobile, Closed Account/Historical (Above 2
Annual fee - Unsecured Cards Annual fee - Secured Cards	KES. 2,500 Or USD 30	Interim/duplicate - (Below 2 years) p
Supplementary card	Free for first card; the KES. 2,000	Online/Interim/Paper statement cer
Platinum Credit Cards Annual fee - Unsecured Cards	KES. 6,500	Paper statement - Posted
Annual fee - Secured Cards Supplementary card	KES. 3,000 Free for first 2; subsequent	Retrieval of Security Documents -di
	card Kshs 2,000	STUDENT ACCOUNT Minimum balance
Signature Credit Cards Annual fee	KES. 7,000/ USD 70	Min interesting earning balance Ledger fee
Autopay failure Supplementary card	KES. 3,000/ FCY equivl Free for first 5; then KES. 2,000	Balance requirement for ledger Per transaction fee
Infinite Credit Cards		No of free transactions per mor Interest/ bonus earning
Annual fee	KES. 10,000/ USD 100	Therese, bolius cullilly

Correspondent Bank (Manual EFT Manual Internal Trans Manual International Manual KRA Payment Manual KRA Payment Manual Salary process Non Banking Financia Online Internal Transfonline/Mobile Bill (util Online/Mobile EFT Online/Mobile International Mobile KRA poonline/Mobile RTGS Payment Recall -EFT/Semi -Automated Salas SWIFT Tracers Funds Transfer Incomination Incoming EFT and RTG Incoming International Mobile Banking Service PIN Reset Value add alerts (Inter Value add alerts (Local	fer Transfer sing Il Institution er (Business) lity) Payment tional Transfed payment ayment RTGS/Pesalir ary processing GS Il Transfer ces	s er nk/Mpesa g	USD 15 - 30 KES. 500 KES. 300 KES. 2,400 KES. 300 KES. 500 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. 200 KES. 250 KES. 500 KES. 250 KES. 250 KES. 255 KES. 850 Nil KES. 750 KES. 15 KES. 5	
Mobile Money Charge	es			
Amount 1 - 100	М		0	to)
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 Mobile Wallet Outgoin Manual Payments -Re	gistered user		11 15 18 25 35 47 57 67 70	
Online/Mobile Payments - Reg	nts Non-Regi gistered user	stered user	KES. 72	
Via APP or USSD - Reg Mobile Payments Inco	-		KES. 72	
Paybill Buy Goods			KES. 40 0.5% of valu	ie
MPESA Super Agency Float Amount Above h)5% of Value	e maximu
Float Amount Kshs. 5,0 Online Banking Service Cash In Transit Internet Banking Accellination of the Company of	ess Fees (Corp ess Fees (SME I Token t	0,000 KE Ref porate) KE KE KE KE Tro	KES. 200 S. 50 fer to Bank S. 1,500 S. 500 S. 2,500 S. 10,000 or ansaction S. 1,500	Bank Tari
Pesalink Online/Mobi 10-500	le	Nil		
501-10,000 Above 10,000			S. 50 S. 100	
Pesalink Manual Manual -All amounts		KE	S. 500	
Pre-paid Cards Balance enquiry (Domest Balance enquiry (Internat New Card issuance/ Repi Card restitution Cash withdrawal Domest VISA Direct	tional) lacement	KE: KE: KE: KE:	S. 30/ USD 0.5 S. 50/ USD 0.7 S. 520/ USD 5/ S. 100/ USD 1/ S. 150/ USD 1.5 S. 0.5% min 10	500/ 0.75 / 4.5 EURO 1 EURO 50/ 1.50 EU
Safe Deposit Locker Access to safe deposit lo Annual rental - Extra larg Annual rental - Large loc Annual rental - medium I Annual rental - Small loc Refundable deposit per lo	ge locker ker ocker ker ocker	KE: KE: KE:	S. 200 S. 5,800 S. 5,500 S. 3,500 S. 2,800 S. 10,000	
Standing Instructions Manual amendment Manual Set-up -Internal/ Online Set-up, Amendme Processing per payment Standing Order unpaid of Stop Payment Suspension Statements Call Center/over the coure-statement; email/Onli	External ent, Stoppage due to lack of fo		KES. 250 KES. 365 Nil KES. 200 KES. 3,000 KES. 500 KES. 400	
Closed Account/Historica Interim/duplicate - (Belo Online/Interim/Paper sta	al (Above 2 yea w 2 years) per patement certification	ars) - per page page cation	KES. 105 Free first 10 pages cha max KES. 2 KES. 35	rge 50 per
Retrieval of Security Doc STUDENT ACCOUNTY		arge	KES. 1,000	
Minimum balance Min interesting earnin Ledger fee Balance requirement Per transaction fee No of free transaction Interest/ bonus earnin	for ledger wons	iiver	Nil Nil Nil Nil Nil Nil	
PERSONAL CURRE				
ACCOUNT FEATURES	GOLD ALL IN ONE	PLATINUM ALL IN ONE	PREMIER ALL IN ONE	PLATINUM AS YO
Minimum operating balance	Nil	Nil Nil	Nil	
Ledger Fee	KES 800	KES 1,400	KES 2,000	KE
	(Currently Waived)	(Currently Waived)	(Currently Waived)	(Currently \
Per transaction fee No. of free transactions	-	-	-	

	TRADE SERVICES										
	Guarantees Shippina Guarantee	Guarantees Shipping Guarantee									
	Security/ Immigration Bonds		0.5% p.q min KES 2,500 KES 2,500 per annum								
	Other Guarantees/ Bonds Amendment Guarantees				.5% p.q Min KES 2,500 .5% p.q Min KES 2,500						
	Guarantee amendment not involving increase in value or tenor										
	Unsecured bid bonds			0.75%	p.q or par	t there of m	in KES 2,50	0			
	Maximum amount per single Bid Bor Guarantee Cancellation Corporate	nd		KES 10 KES 20	0,000,000						
	Guarantee Cancellation SME/Busine	nking	KES 1,	500							
	Swift charges (Opening) Swift charges (General)	,000 ,000									
	Documentary Collections (Imports) Advising commision			KES. 2	000						
	Swift			KES. 2							
	Documentary Collections (Imports) Document handling fees		C	0.5% Min. KES.3,000							
	Foreign Postage Local Postage		KES.5,000 KES.3,500								
	Acceptance commission if usance		I	KES. 1	,750						
	If discharged unpaid (closing fee) Cost of revenue stamp			KES. 2 KES. 1							
	Holding charges Avalised Bills				2,500 p.m o p.q or part	: thereof mi	n. KES 2,00	0			
	Collection Payment Commission	a tham			Min. KES 2						
	Note: if bills not honored on due dat charged monthly until time of payme Import LCs		i (noidi	ing) co	ommission i	S					
	Opening commission Corporate Opening commission SME/Business	Rankir			p.q min KES						
	General amendments	Darikii		KES 2	,000						
	Payment commission Acceptance commission Corporate			0.5%	6 min. KES 2 p.q min KES	S 2,000					
	Acceptance commission SME/Busine Releasing documents on LOU	ess Ba		0.6% KES 2		S 3,000					
	Discharged unutilized Swift charges: opening		KES 1,	,000							
	General correspondence		KES 3,000 KES 2,000								
	Amendments increasing amount or period extension Corporate		0.5%	p.q min KE	S 2,000						
	Amendments increasing amount or period extension SME/Business Bank		0.6%	p.q min KE	S 3,000						
	Discrepancy Expect I Co.		USD 1	00							
	Export LCs Advising Commission (Customer)		KES 2,000								
	Advising Commission (Non Custome Adding our confirmation	(USD 100 0.5% per quarter or part thereof								
	General Amendment		min KES 2,000 +SWIFT Charges KES 2,000								
	Negotiation/ Payment/ Document has Foreign Postage	andlin		0.5% Min KES 3,000 KES 5,000							
	Local postage Document Examination Fees		KES 3,500 USD 50								
	Value Chain Financing			0000							
ıximum	Invoice Discounting/ Cheque Discounting/ Commission - 1% Interest LC/Bill Discounting/ Reverse Factoring/ rate - NCBA Base Rate										
	LPO Financing + margin										
	PERSONAL SAVINGS ACCOUN										
	ACCOUNT FEATURES Monthly service fee	Free	SAVIN	G A/C	Free	AVING A/C	Free	VINGS A/C			
k Tariff Per	Minimum opening balance	KES 2	2,000		KES 2,000)	KES 100,000				
	Minimum operating balance		2,000	KES 2,00			KES 100,000				
	Minimum interest earning balance Number of withdrawals (per month)	1	5,000		KES 5,000)	KES 100,000				
	Interest payment interval	Quart	terly	Quarterly			Monthly				
	Incoming funds transfer/Standing orders e-statement of account	Free*	terly (fre	Free* Quarterly		(free)	Free* Quarterly (fre	ee)			
	Interest payment	Tiered	d		Tiered		Tiered				
	BUSINESS CURRENT ACCOUNT	TS					_				
0.5 EURO / 0.75 EURO	Account Features		Busines as you Accoun	Go	Business Current Account	Business Gold Account	Business platinum Account	Business Collection Account			
EURO IRO	Minimum operating balance		Nil		Nil	Nil	Nil	Nil			
.50 EURO SD 1/1 EURO	Minimum interest earning balance Account opening Balance		Nil 2,000		Nil 2,000	Nil 2,000	Nil 2,000	Nil 2,000			
D I/ I EURO	Ledger Fee		Nil		350	1,000	2,000	Nil			
					(Currently Waived)	(Currently Waived)	(Currently Waived)				
	Per transaction fee No. of free transactions per month		30 Nil		30 15	30 40	30 100	Nil Unlimited			
	Debit Card		As per Tariff		Free	Free	Free	N/A			
	Currency		KES & All Major		KES & All Major	KES & All Major	KES & All Major	KES & All Major			
	Cheque book		Currence As per		Currencies 1st Cheque	Currencies 1st Cheque	Currencies 1st Cheque	Currencies N/A			
	·	As pe			Book Free	Book Free	Book Free				
	Cash handling fees BUSINESS SAVER ACCOUNT	0.25%	0.20%	0.20%							
	Monthly service fee	Free									
	Minimum opening balance minimum operating balance		KES 2,000 KES 2.000								
	Minimum interest earning balance		KES 20,000								
	Number of withdrawals (per month) Interest payment interval				One Monthly bo	ısed on dail	У				
ges. Above 10 50 per page	Incoming funds transfer/	Incoming funds transfer/									
).	Standing orders/ Cash deposit Transfer to own current account		Free* Free via internet or Mobile b				bile bankin				
	E-statement of account Interest payment			Monthly Tiered							
	Access to loans against deposit at p	preferr	red rat	es		Yes					
	Additional OTC withdrawals after the first free withdrawal - Charged as per tariff Customer initiated transactions (Branch/ Mobile or Internet Banking) - Charged as per tariff										

		Book Free	Book Free	Book Free				
Cash handling fees	0.25%	0.25%	0.20%	0.20%				
BUSINESS SAVER ACCOUNT								
Monthly service fee	Free							
Minimum opening balance	Minimum opening balance							
minimum operating balance			KES 2,000					
Minimum interest earning balance		KES 20,000						
Number of withdrawals (per month)		One						
Interest payment interval	Interest payment interval							
Incoming funds transfer/			average Balance					
Standing orders/ Cash deposit			Free*					
Transfer to own current account			Free via internet or Mobile banking					
E-statement of account			Monthly					
Interest payment	Interest payment							
Access to loans against deposit at prefer		Yes						
Additional OTC withdrawals after the first free withdrawal - Charged as per tariff Customer initiated transactions (Branch/ Mobile or Internet Banking) – Charged as per tariff.								

NCBA SASA DISTRIBUTOR FINANCE			
Minimum Operating Balance/ Minimum Interest Earning	Nil		
Balance/ Account opening Balance/ Ledger Fees			
Per Transaction Fees	Nil		
Access to Business Gold Debit Card	As per Tariff		
Cash Handling	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	KES 800	KES 1,400	KES 2,000	KES 350	<kes 30k="," 640<br="" kes="">>KES 30K - 100K = KES 585 >100K = Free</kes>	210	-	-	350	-	-
	(Currently Waived)	(Currently Waived)	(Currently Waived)	(Currently Waived)	(Currently Waived)	(Currently Waived)			(Currently Waived)		
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	-	Kenyans residing abroad	Persons Above 55 years

Tel: +254 20 2884444

Mobile: +254 711 056444/+254 732 156444

Email: contact@ncbagroup.com

Go Banking Account Ledger Fee Minimum Account O Minimum Operating	pening Balan	ce	Nil KES 500 Nil	1	Mara o P. O. B		oad, Upper Hill 100, Nairobi, Ke			% L	
Special Criteria	-	-	-	-	-	-	Scheme company employees	Diplomatic mission employees	-	Kenyans residing abroad	Persons A
Interest/ bonus earning (Tiered)	-	-	-	-	-	-	-	-	Subject to min balance defined	Subject to min balance defined	Subject to balance de
No. of free transactions per month	-	-	-	10	-	-	-	-	4	-	
Per transaction fee	-	-	-	30	-	-	-	-	300 (from 5 th)	-	
										 	

NCBA BANK KENYA PLC IS REGULATED BY THE CENTRAL BANK OF KENYA.

KES. 3,000/ FCY equiv Free for first 5; subsequent

KES. 1,000 or FCY equivalent

0.5% of T-Bill value (One off)

(charge at coupon payment) KES 5,000.00 Flat fee

Total interest is forfeited

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

0.5% of bond face value per annum

KES. 30 KES. 68

KES. 150

KES. 400

KES. 300

KES. 400

KES. 500

KES. 500

card KES. 7,500 / USD 75

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Debit Cards

Card issuance

Autopay failure

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

Nil Per Transaction Fee Cash Withdrawal (OTC) per transaction KES 325 Note: A customer has the right to obtain a copy of the Key Facts Document