

TARIFF GUIDE 2020

Summary minimum rate of charges, commission and interest effective 1st Jan, 2020. These charges are subject to change and details will be available at our branches and on the KCB website.

BRANCH GENERAL SERVICES

1. Statements and Balances		
-Below 2 years	KShs. 320	
-Between 2-5 years	KShs. 750	
Duplicate copies on request		
-Over 5 years	KShs. 2,000	
Interim statements	KShs. 105	
2. Banker's Cheque (Local)		
Customer	KShs. 200	
Non-customer	KShs. 200	
3. Banker's Cheque (Foreign Currency)		
Customer	US\$ 10	
Non-customer	US\$ 15	
4. Standing Order (Local)		
Setting up	KShs. 265	
Processing (per item) to KCB branches	KShs. 160	
To other banks plus remittance commission	KShs. 320	
0.3% of value or minimum		
Unpaid (per item)	KShs. 2,500	
Amending	KShs. 320	
Stopped (per item)	KShs. 430	
5. Foreign Currency (FCY)		
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	
6. Traveller's Cheque		
Commission on purchase per leaf	KShs. 50	
7. Safe Custody (half yearly rate)		
- Minimum	KShs. 1,280	
- Maximum Per locker	KShs. 2,000	
- Small	KShs. 2,400	
- Medium	KShs. 2,500	
- Large	KShs. 4,000	
- Extra-large	KShs. 8,000	
- Night Safe wallets	KShs. 1,000	
- Access charges (per visit)	KShs. 212	
- Replace locker lost keys	KShs. 212	
8. Cash Handling (Commission)		
a) Local Currency (LCY) Deposits		
Customers		
- Cash deposits of upto KShs. 500,000	Nil	
- Cash deposits exceeding KShs. 500,000	0.2% of Amount above KShs. 500,000	
Non-customers		
- Cash deposits of any amount	0.4% or minimum KShs. 200	
- Depositing coins per bag for more than 100 coins [except Cub Account]	KShs. 0.5	
- Depositing coins per bag for more than 100 Coins for Cub account	FREE	
Cash Withdrawal (LCY) - Customer Over-The-Counter		
For amounts below KShs. 1,000,000	KShs. 200	
For daily cumulative amounts above KShs. 1,000,000	KShs. 5,000	
Non-customer deposit	1% of deposit amount or minimum of KShs. 200	
b) Foreign Currency (FCY) Deposits:		
Upto US\$ 10,000 or equivalent in other FCY	Nil	
US\$ 10,001-US\$ 200,000 or equivalent in other FCY	0.25% of deposit	
US\$ 200,001 or equivalent in other FCY	0.35% of deposit; max. US\$ 1,500	
FCY notes in small denominations, soiled bills	0.25%	
(c) Foreign Currency (FCY) Withdrawals:		
Up to US\$ 40,000 or equivalent in other FCY	0.25% of transaction	
US\$ 40,001-US\$ 200,000	0.35% of transaction	
US\$ 200,001 or equivalent in other FCY	0.50%; max. US\$ 1,500	
9. RTGS		
Remittance within Kenya	KShs. 500	
Inactive account reactivation	KShs. 200	
Monetary claim of funds on dormant account	KShs. 500	
Postage (actual stamp cost plus 30%) or Minimum Revenue stamp	KShs. 30	
Remittances outside Kenya (TT's and Drafts)	Min. KShs. 1,200	
0.3% of value	Max. KShs. 6,000	
Postage (actual stamp cost plus 30%) - Minimum	KShs. 300	
Income Tax P.A.Y.E	KShs. 20	
Foreign draft flat fee	KShs. 500	
10. SWIFT charges		
Inward (flat fee)	KShs. 600 or its equivalent using the day's rate in other currencies	

11. Dividend Warranties			KShs. 50
12. Government Pension Cheques			
0.1% for cheques above KShs. 1,000			KShs. 50
minimum			
PERSONAL BANKING			
A. CURRENT ACCOUNTS			
1) Ledger Fees			
-Per entry		KShs. 35	
-Minimum per month		KShs. 350	
-Maintenance per month		KShs. 300	
2) Cheque Books per leaf			
		KShs. 8.00	
3) Cheques returned unpaid - refer to drawer			
Not arranged for		KShs. 3,000	
Effects not cleared		KShs. 3,000	
Technical reasons		KShs. 850	
Stop payment		KShs. 480	
Handling fee for inward unpaid cheque		KShs. 585	
Certificate of balance		KShs. 1,065	
4) Closing Account			
Normal charges		Nil	
Ledger fees to date or minimum		KShs. 350	
Counter debits/cheques charges item		KShs. 400	
B. TRANSACTIONAL ACCOUNTS			
1. Student Plus Account			
Minimum operating balance		KShs. 100	
Service charges		Nil	
2. Jiinue Account			
Maximum opening balance		KShs. 200	
Minimum operating balance		KShs. 100	
Service charges		KShs. 50	
3. Mapato Account			
Minimum operating balance		KShs. 500	
Service charges:			
- Below KShs. 3,000		KShs. 300	
- Above KShs. 3,000-KShs. 50,000		KShs. 200	
- Above KShs. 50,000		Nil	
4. Bankika Account			
Minimum opening balance		KShs. 100	
Minimum operating balance		Nil	
Service charges		Nil	
5. General Charges			
Closing the Account (for all Transactional Accounts)		Nil	
C. SAVINGS ACCOUNT			
1. Simba Savings Account			
Minimum opening balance		Nil	
Maintenance fee		Nil	
Closing account		Nil	
2. Cub Account			
Minimum Operating Balance		KShs. 1,000	
Service Charges		Nil	
3. Goal Account			
Minimum balance		KShs. 1,000	
Maintenance fee		Nil	
D. FOREIGN CURRENCY ACCOUNT			
1. Foreign Currency Current Account			
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		Min. US\$ 10	
Closing account (plus ledger fees to date)		Max. US\$ 60	
Nil		Nil	
2. Foreign Currency Saving Account			
Opening Balance		US\$ 50	
Maintenance fee for balance below US\$ 1,000		US\$ 5	
Banker's cheque in Foreign Currency			
- Customers		US\$ 10	
- Non-customers		US\$ 15	
MICRO BANKING			
A. TRANSACTIONAL ACCOUNTS			
1. Bankika Business Account			
Opening balance		KShs. 100	
Minimum operating balance		Nil	
Monthly maintenance fee		Nil	
B. SAVINGS ACCOUNT			
2. Tuungane Current Account			
Minimum opening balance		KShs. 1000	
Minimum monthly deposit		Nil	
Minimum operating balance		Nil	
Cheque book (50 leaves)		KShs. 8 per leaf	
Withdrawal charges		KShs. 200	
3. Entrepreneur Account			
Minimum operating balance		Nil	
Ledger fee		Nil	
Maintenance fee		Nil	
Monthly statement		Free	
Cheque book charges per leaf		KShs. 14.50	

Transaction Charges		KShs. 50
Withdrawals against uncleared effects		3% of advance
SME BANKING ACCOUNTS		
A. CURRENT ACCOUNT		
1. Business Current Account		
Minimum Operating Balance		
Ledger fee:		
- per entry		KShs. 35
- minimum per month		KShs. 350
Balances of KShs. 50,000 and above		Nil
2. Business Privilege Account		
Monthly fee bundled pricing		KShs. 900
Cheque book		KShs. 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. SME BANKING-INVESTMENTS ACCOUNT		
1. Business Investment Account		
Minimum opening balance		KShs. 1,000
Minimum operating balance		KShs. 1,000
Reactivation fees		KShs. 200
C. AGRI-BUSINESS ACCOUNT		
1. Farmer's Current Account		
Minimum operating balance		Nil
Maintenance fee		Nil
Cheque book		KShs. 8
Service charge per leaf		Nil
2. Farmer's Transactional Account		
Minimum operating balance		Nil
Maintenance fee		Nil
Service charge		Nil
D. SCHOOL ACCOUNTS		
1. School Fees Collection Account		
Minimum operating balance		Nil
Minimum opening balance		KShs. 10,000
Ledger and maintenance fees		Nil
Statements and cheque book		Free
Cash deposit charge		Free
Over the counter withdrawal over KShs. 1,000,000		0.2% of amount
2. National Education Sector Programme Accounts (NESSP)		
a. NESSP Current Account		
- Minimum opening balance		Nil
- Monthly and ledger fees		Nil
- Minimum operating balance		KShs. 1,000
- Cheque book per leaf		KShs. 8.00
- Banker's cheque book		Free
b. NESSP Savings Account		
Minimum opening balance		Nil
- Monthly and ledger fees		Nil
Funds credit to the Account		KShs. 100
- Account operating balance		KShs. 1,000
E. M-PESA AGENT ACCOUNT		
- Minimum operating balance		KShs. 1,000
- Cash handling fees on deposits		Nil
- One-off bundled pricing		KShs. 1,000
- Cheque book per leaf		KShs. 17.50
F. DEALERS' PRIVILEGE ACCOUNT		
Access to Advantage Centre		Free
- Monthly fee bundled pricing		KShs. 900
- Operating balance		Nil
- Cheque book charges		KShs. 17.50
- Maintenance fee per leaf		Nil
ADVANTAGE BANKING		
1. Advantage		
- Monthly fee bundled pricing		KShs. 1,280
- Cheque book per leaf		KShs. 17.50
2. Platinum		
- Monthly fee bundled pricing		KShs. 2,130
- Cheque Book per leaf		KShs. 17.50
DIASPORA		
1. Current Account		
- Minimum opening balance		KShs. 2,000 or US\$ 500
Ledger fees per entry		KShs. 35
Minimum per month		KShs. 350
Maintenance per month		KShs. 300
2. Savings Account		
Minimum operating balance		KShs. 1,000
Maintenance fee		Nil
3. Transactional Account		
- Minimum opening balance		KShs. 2,000/ US\$ 500
- Minimum Operating Balance		Nil
- Service Charge		Nil
- Maintenance Fee for Balance below USD 1,000		US\$ 5

CHANNEL CHARGES		
A. ATM		
1. ATM Cash Withdrawal at:		
KCB ATMs		KShs. 30
Kenswitch ATMs		KShs. 70
Visa ATMs		KShs. 250
2. ATM Deposit at KCB ATM		
Cash deposit		Free
Cheque deposit		Free
3. Account Enquiries at KCB ATMs		
Balance enquiry		Free
Mini-statement request		Free
4. Withdrawal fee using foreign card		
USD \$4		
B. AGENT BANKING Value (KShs.) Charges		
Cash deposits	100 - 100,000	Free
Cash withdrawal	100 - 2,000	KShs. 20
	2,001 - 2,500	KShs. 30
	2,501 - 5,000	KShs. 32
	5,001 - 10,000	KShs. 53
	10,001 - 20,000	KShs. 75
	20,001 - 50,000	KShs. 105
	50,001 - 100,000	KShs. 185
KCB Mobi Services Tariff		
Service		**Fees in KShs.
Balance Enquiry		36
Buy Airtime		Free
Bill Payments (KPLC, DSTV ZUKU)		36
KCB Lipa Karo		36
ATM Withdrawal		36
KCB Mobi CHAMA Transfer		36
Mini-statement		36
Forex Rates		Free
Change PIN		Free
MyKash Services		
KCB account transfers (own / other)		36
KCB insurance payment		36
Receive Western Union		Free
M-PESA own transfer		63.25
M-PESA Transfer to Other Phone No.		63.25
M-PESA Buy Agent Float		36
M-PESA Buy Goods and PayBill	Min - KShs. 100 to KShs. 70,000	63.25
	Above 70,000	0.3%; max. KShs. 700 plus 20% excise duty
PesaLink Tariff		Fees in KShs.
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
D. INTERNET BANKING		
Stop cheque payments		
		450
Balance enquiry		10
Transfer own account		50
Statement access including mini-statement		100
Transfer (third party) accounts in KCB		50
Cheque book order		750 (subject to changes in SSR)
Bill/Tax payments		30
Standing order setup		250
Bulk processing (Internal Accounts)		100
Bulk processing (EFT)		150
Bulk processing (RTGS)		500
SWIFT transfer		2000
E. CREDIT CARDS		
1. Visa Gold Card		
Joining fees		KShs. 4,000 (Waived)
Annual fees		KShs. 4000
Supplementary annual fee		KShs. 1000
Monthly interest		3.50%
Replacement fees		1000

DISCLAIMER:

KCB Products and Services and terms under which they are offered may change. Any change that may occur will be communicated.

EFFECTIVE 2020**CONTACT US TODAY**

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Late payment interest	5% of due amount
Cash advance interest	6% of amount withdrawn
Over limit interest	KShs. 1000
Minimum repayment	10%
2. Platinum Visa Card	
Joining fees	KShs. 4,000 (Waived)
Annual fees	KShs. 4260
Supplementary annual fee	KShs. 2000
Monthly interest	3.50%
Replacement fees	KShs. 1000
Late payment interest	5% of due amount
Cash advance interest	6% of amount withdrawn
Over limit interest	KShs. 1000
Minimum repayment	10%
3. Classic Visa Card	
Joining fees	KShs. 3000 (Waived)
Annual fees	KShs. 3000
Supplementary annual fee	KShs. 1000
Monthly interest	3.50%
Replacement fees	KShs. 1000
Late payment interest	5% of due amount
Cash advance interest	6% of amount withdrawn
Over limit interest	KShs. 1000
Minimum repayment	10%