

Summary minimum rate of charges, commission and interest effective 1st Jan, 2023. 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		
Duplicate copies on request	-Below 2 years	KShs. 320
	-Between 2-5 years	KShs. 750
	-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 0.3% of value or minimum		KShs. 320
Unpaid (per item)		KShs. 2,500
Amending		KShs. 320
Stopped (per item)		KShs. 430
Salary Processing Fee		KShs. 200
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 US\$ 430	
6. Safe Custody (half yearly rate)		
	- Minimum	KShs. 1,280
	- Maximum Per locker	KShs. 2,000
	- Small	KShs. 2,400
	- Medium	KShs. 2,500
Depending on size of the item lodged	- 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
7. 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 upto KShs. 999,999		KShs. 200
For daily cumulative amounts of KShs. 1,000,000=00 and above		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	
8. 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) 0.3% of value	Min. KShs. 1,200 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
9. SWIFT charges		
Inward (flat fee)	KShs. 600 or its equivalent using the day's rate in other currencies	
10. Dividend Warranties		
		KShs. 50
11. Government Pension Cheques		
0.1% for cheques above KShs. 1,000 minimum		KShs. 50

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		KShs. 3,000
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		
Minimum 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		KShs. 1000
Maintenance fee		Nil
Closing account		Nil
2. Cub Account		
Minimum Operating Balance		KShs. 1,000
Service Charges		Nil
3. Goal Account		
Mininmum 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 Max. US\$ 60	
Closing account (plus ledger fees to date)		Nil
2. Foreign Currency Saving Account		
Opening Balance		US\$ 50
Maintenance fee for balance below US\$ 1,000		Nil
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
Withdrawal Charges		KShs. 200
B. CURRENT 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
Minimum Operating Balance		Nil
Cheque Book per leaf		KShs. 14.50
Ledger Fees		Nil
Monthly Statement		Free
Maintenance Fee		Nil
Baraka Account		
Minimum Opening Balance		KShs. 1000
Minimum Operating Balance		KShs. 1000
Maintenance Fee		Nil
Over-the-counter withdrawal		KShs. 200
Bulk Coins Deposits		Nil
Cheque Book per leaf		KShs. 8
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
3. MobiGrow Account		
Minimum Balance		KShs. 10
Minimum Operating Balance		Nil
Minimum Opening Balance		Nil
Maintenance Fee		Nil
D. SCHOOL ACCOUNTS		
1. School Fees Collection Account		
Minimum operating balance		Nil
Minimum opening balance		Nil
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 eees		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
ATM SERVICES		
A. ATM		
1. ATM Cash Withdrawal at:		
KCB ATMs		KShs. 30
Kenswitch ATMs		KShs. 70
Visa/MasterCard/UPI ATMs		KShs. 250
2. ATM Deposit at KCB ATMs (Recyclers & CDM)		
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
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
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 withdrwn
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%
4. MasterCard Gold		
Joining fee		Waived KShs. 4,000
Annual fee		KShs. 4,000
Monthly interest rate		3.5%
Late payment fee		5% of due amount
Supplementary card annual fee		KShs. 1,000
Replacement fee		KShs. 1,000
Overlimit fee		KShs. 1,000
Minimum repayment		10%
Cash advance interest		6% of amount withdrwn
5. Corporate Card		
Joining fees		KShs. 4000 (Waived)
Annual fees		KShs. 4000
Supplementary annual fee		KShs. 4000
Monthly interest		3.50%
Replacement fees		KShs. 2000
Late payment interest		5% of due amount
Cash advance interest		6% of amount withdrawn
Over limit interest		KShs. 1000
Minimum repayment		10%
F. DEBIT CARDS		
1. Visa Debit Card		
Payment at Point of Sale		Free
New Debit Card		KShs. 430
2. Debit Card Issue and Replacement		
Includes lost, stolen, damaged and compromised		KShs. 430
G. PREPAID CARD		
Joining fee		KShs. 500
Statement request fee		Nil
Card replacement		KShs. 500
ATM charges		KShs. 30

KCB MORTGAGES – PRICING & TENURE			
*Base rate +/- Risk margin applicable to KShs Mortgages only			
Residential (Singe dwelling unit)		Pricing (FX)	Max Period (Month)
1.	Purchase (Complete houses)	8.5% p.a.-10.5% p.a.	300
2.	Purchase (Plot maximum 2 acres)	8.5% p.a.-10.5% p.a.	120
3.	Mortgage Plus (Top Up Loans)	8.5% p.a.-10.5% p.a.	300
4.	Equity release	8.5% p.a.-10.5% p.a.	300
5.	Construction	8.5% p.a.-10.5% p.a.	300
6.	Combined plot purchase and construction	8.5% p.a.-10.5% p.a.	300
7.	Diaspora Home Loans – Residential purchase only	8.5% p.a.-10.5% p.a.	180
8.	Special Scheme Loans – Cash Backed, Check-Off or Hybrid	N/A	300
9.	USD, GBP & EURO denominated mortgages	8.5% p.a.-10.5% p.a.	120
Commercial (others/more than one unit)			
1.	Purchase (Complete properties)	8.5% p.a.-10.5% p.a.	240
2.	Purchase (Plots)	8.5% p.a.-10.5% p.a.	120
3.	Mortgage Plus (Top Up Loans)	8.5% p.a.-10.5% p.a.	240
4.	Equity Release	8.5% p.a.-10.5% p.a.	240
5.	Construction	8.5% p.a.-10.5% p.a.	240
6.	Combined plot purchase and construction	8.5% p.a.-10.5% p.a.	240
7.	USD, GBP & EURO denominated mortgages	8.5% p.a.-10.5% p.a.	120
8.	Diaspora Commercial Loans – Commercial purchase only	8.5% p.a.-10.5% p.a.	120
1.	Salaried	Based on source of repayment	Up to 300 months
2.	Self-employed (Rentals)		Up to 240 months
3.	Self-employed (Business)		Up to 120 months
Mortgages Fees and Commissions			
Item	Description		Tariff (KES)
Negotiation Fees	New facilities		Up to 2.5% of loan amount
	Top up without consolidation		Up to 2% of top up amount
	Top up with consolidation but without extension of term		
Site inspection	Top up with consolidation and extension of term		Up to 2.5% of the consolidated amount
	Nairobi & Environs		KES.10, 000
	Outside Nairobi		KES.20, 000
Insurance	Mortgage Protection Insurance (MPI) with FCL of KES.40M		Computed based on age and number of insured persons
	House Owners Comprehensive Insurance		Computed based on replacement value
	Contractors All Risk Policy (CARP)		Project specific
TERMS AND CONDITIONS			
ALL CHARGES ARE SUBJECT TO 20% EXCISE TAX			
**THESE CHARGES ARE INCLUSIVE OF 20% EXCISE TAX			
ALL FEES THAT ARE LINKED TO LOANS ARE EXEMPT FROM EXCISE DUTY			