

**Summary minimum rate of charges, commission and interest effective 1<sup>st</sup> 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			PERSONAL BANKING			SME BANKING ACCOUNTS			DIASPORA			KCB MORTGAGES - PRICING & TENURE			
Duplicate copies on request	- Below 2 years - Between 2-5 years - Over 5 years Interim statements	KShs. 320 KShs. 750 KShs. 2,000 KShs. 105											*Base rate +/- Risk margin applicable to KShs Mortgages only		
2. Banker's Cheque (Local)	Customer Non-customer	KShs. 200 KShs. 200											Residential (Single dwelling unit)	Pricing (FX)	Max Period (Month)
3. Banker's Cheque (Foreign Currency)	Customer Non-customer	US\$ 10 US\$ 15											1. Purchase (Complete houses)	8.5% p.a.-10.5% p.a.	300
4. Standing Order (Local)	Setting up Processing (per item) to KCB branches To other banks plus remittance commission 0.3% of value or minimum Unpaid (per item)	KShs. 265 KShs. 160 KShs. 320 KShs. 2,500											2. Purchase (Plot maximum 2 acres)	8.5% p.a.-10.5% p.a.	120
5. Foreign Currency (FCY)	a) Purchase Below US\$ 40,000 or equivalent in other FCY Above US\$ 40,000	Nil 1% to max of US\$ 430											3. Mortgage Plus (Top Up Loans)	8.5% p.a.-10.5% p.a.	300
b) Sale Below US\$ 40,000 or equivalent in other FCY Above US\$ 40,000	Nil 1% max; US US\$ 430												4. Equity release	8.5% p.a.-10.5% p.a.	300
6. Safe Custody (half yearly rate)	- Minimum - Maximum Per locker - Small - Medium - Large - Extra-large - Night Safe wallets - Access charges (per visit) - Replace locker lost keys	KShs. 1,280 KShs. 2,000 KShs. 2,400 KShs. 2,500 KShs. 4,000 KShs. 8,000 KShs. 1,000 KShs. 212 KShs. 212											5. Construction	8.5% p.a.-10.5% p.a.	300
7. Cash Handling (Commission)	a) Local Currency (LCY) Deposits Customers - Cash deposits of upto KShs. 500,000 - Cash deposits exceeding KShs. 500,000	Nil 0.2% of Amount above KShs. 500,000											6. Combined plot purchase and construction	8.5% p.a.-10.5% p.a.	300
Non-customers	- Cash deposits of any amount - Depositing coins per bag for more than 100 coins (except Cub Account)	0.4% or minimum KShs. 200 KShs. 0.5											7. Diaspora Home Loans – Residential purchase only	8.5% p.a.-10.5% p.a.	180
	- Depositing coins per bag for more than 100 Coins for Cub account	FREE											8. Special Scheme Loans – Cash Backed, Check-Off or Hybrid	N/A	300
Cash Withdrawal (LCY) - Customer Over-The-Counter	For amounts upto KShs. 999,999 For daily cumulative amounts of KShs. 1,000,000=0 and above Non-customer deposit	KShs. 200 KShs. 5,000 1% of deposit amount or minimum of KShs. 200											9. USD, GBP & EURO denominated mortgages	8.5% p.a.-10.5% p.a.	120
b) Foreign Currency (FCY) Deposits:	Upto US\$ 10,000 or equivalent in other FCY US\$ 10,001-US\$ 200,000 or equivalent in other FCY US\$ 200,001 or equivalent in other FCY FCY notes in small denominations, soiled bills	Nil 0.25% of deposit 0.35% of deposit; max. US\$1,500 0.25%											Commercial (others/more than one unit)		
(c) Foreign Currency (FCY) Withdrawals:	Up to US\$ 40,000 or equivalent in other FCY US\$ 40,001-US\$ 200,000 US\$ 200,001 or equivalent in other FCY	0.25% of transaction 0.35% of transaction 0.50%; max. US\$ 1,500											1. Purchase (Complete properties)	8.5% p.a.-10.5% p.a.	240
8. RTGS	Remittance within Kenya Inactive account reactivation Monetary claim of funds on dormant account Postage (actual stamp cost plus 30%) or Minimum Revenue stamp	KShs. 500 KShs. 200 KShs. 500 KShs. 30											2. Purchase (Plots)	8.5% p.a.-10.5% p.a.	120
	Remittances outside Kenya (TT's and Drafts) 0.3% of value Postage (actual stamp cost plus 30%) - Minimum	Min. KShs. 1,200 Max. KShs. 6,000 KShs. 300											3. Mortgage Plus (Top Up Loans)	8.5% p.a.-10.5% p.a.	240
9. SWIFT charges	Inward (flat fee)	KShs. 600 or its equivalent using the day's rate in other currencies											4. Equity release	8.5% p.a.-10.5% p.a.	300
10. Dividend Warranties		KShs. 50											5. Construction	8.5% p.a.-10.5% p.a.	300
11. Government Pension Cheques	0.1% for cheques above KShs. 1,000 minimum	KShs. 50											6. Combined plot purchase and construction	8.5% p.a.-10.5% p.a.	300
A. CURRENT ACCOUNTS			B. TRANSACTIONAL ACCOUNTS			C. AGRI-BUSINESS ACCOUNT			D. CREDIT CARDS			E. SCHOOL ACCOUNTS			
1. Business Current Account			1. Business Privilege Account			1. Farmer's Current Account			1. Visa Gold Card			1. School Fees Collection Account			
2. Business Privilege Account			2. Business Privilege Account			2. Farmer's Transactional Account			2. Platinum Visa Card			2. Foreign Currency Saving Account			
3. Transactional Account			3. MobiGrow Account			3. NESSP Current Account			3. Classic Visa Card			3. National Education Sector Programme Accounts (NESSP)			
4. Student Plus Account			4. Bankika Account			4. NESSP Savings Account			4. MasterCard Gold			4. M-PESA Agent Account			
5. Jiihue Account			5. General Charges			5. NESSP Savings Account			5. Corporate Card			5. NESSP Current Account			
6. Mapato Account			7. Cash Handling (Commission)			6. Goal Account			6. M-PESA Agent Account			6. NESSP Current Account			
7. Simba Savings Account			8. Foreign Currency Account			7. Cub Account			7. NESSP Current Account			7. NESSP Current Account			
8. MobiGrow Account			9. MICRO BANKING			9. NESSP Current Account			8. NESSP Current Account			8. NESSP Current Account			
9. NESSP Current Account			A. TRANSACTIONAL ACCOUNTS			10. NESSP Current Account			9. NESSP Current Account			9. NESSP Current Account			
10. NESSP Current Account			1. Bankika Business Account			11. NESSP Current Account			10. NESSP Current Account			10. NESSP Current Account			
11. NESSP Current Account			2. CURRENT ACCOUNT			11. NESSP Current Account			11. NESSP Current Account			11. NESSP Current Account			
12. Tuungane Current Account			3. Entreprenuer Account			12. Tuungane Current Account			12. Tuungane Current Account			12. Tuungane Current Account			
13. Entreprenuer Account			4. Dealers' Privilege Account			13. Entreprenuer Account			13. Dealers' Privilege Account			13. Dealers' Privilege Account			
14. Dealers' Privilege Account			5. Advantage			14. Advantage			14. Advantage			14. Advantage			
15. Advantage			6. DEBIT CARDS			15. Debit Card Issue and Replacement			15. Debit Card Issue and Replacement			15. Debit Card Issue and Replacement			
16. Debit Card Issue and Replacement			7. PREPAID CARD			16. PREPAID CARD			16. PREPAID CARD			16. PREPAID CARD			
17. PREPAID CARD			8. ADVANTAGE BANKING			17. ADVANTAGE BANKING			17. ADVANTAGE BANKING			17. ADVANTAGE BANKING			
18. ADVANTAGE BANKING			9. TERMS AND CONDITIONS			18. TERMS AND CONDITIONS			18. TERMS AND CONDITIONS			18. TERMS AND CONDITIONS			
19. TERMS AND CONDITIONS			ALL CHARGES ARE SUBJECT TO 20% EXCISE TAX			19. TERMS AND CONDITIONS			19. TERMS AND CONDITIONS			19. TERMS AND CONDITIONS			
20. TERMS AND CONDITIONS			**THESE CHARGES ARE INCLUSIVE OF 20% EXCISE TAX			20. TERMS AND CONDITIONS			20. TERMS AND CONDITIONS			20. TERMS AND CONDITIONS			
21. TERMS AND CONDITIONS			ALL FEES THAT ARE LINKED TO LOANS ARE EXEMPT FROM EXCISE DUTY			21. TERMS AND CONDITIONS			21. TERMS AND CONDITIONS			21. TERMS AND CONDITIONS			