

## Summary minimum rate of charges, commission, and interest effective July 2025. 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 B	la la mano	
1.	Statements and E	-Below 2 years	KES 320
		- Between	KES 750
	Duplicate copies on request	2-5 years	//TO 0 000
		- Over 5 years Interim statements	KES 2,000 KES 105
2.	Banker's Cheque (I		KES 103
	Customer		KES 200
3	Non-customer  Banker's Cheque (	Favoign Currency)	KES 200
J.	Customer	Foreign Corrency)	US\$ 10
	Non-customer		US\$ 15
4.	Standing Order (Lo	ocal)	1/50.045
	Setting up	To KCB branches	KES 265
	Processing (per item)	To other banks	KES 160 KES 320 + remittance
	itemy		commission of 0.3% of value or Minimum Kes KES 200.
	Unpaid (per item)		KES 2,500
	Amendment		KES 320
	Stopped (per item	)	KES 430
	Salary Processing		KES 200
5.	Foreign Currency ( a) Purchase	FCY)	
	-	or equivalent in other FCY	Nil
	Above US\$40,000		1% to max of US\$ 430
	b) Sale	or equivalent in other ECV	Nil
	Above US\$40,000	or equivalent in other FCY	Nil 1% max US\$ 430
6.	*	yearly rate)	
		- Minimum	KES 1,280
		- Maximum Per locker - Small	KES 2,000 KES 2,400
	Depending	- Medium	KES 2,500
	on size of the item lodged	- Large	KES 4,000
	iterriouged	- Extra-large - Night Safe wallets	KES 8,000
		- Access charges (per visit)	KES 1,000 KES 212
		- Replace locker lost keys	KES 212
7.	Cash Handling (Co	•	
	a) Local Currency ( Customers	LCY) Deposits	
	- Cash Deposits of	upto KES 500,000	Nil
	- Cash Deposits ex	ceeding KES 500,000	0.2% of Amount above
	Non-customers		KES 500,000
	- Cash Deposits of	any amount	0.4% or minimum KES 200
		per bag for more than 100	
		b and Priviledge accounts) per bag for more than 100	KES 0.5
	Coins for Cub ac		FREE
	Cash Withdrawal ( For amounts upto	LCY) - Customer over-the-count KShs. 999.999	er KES 200
	For daily cumulativ		KES 5,000
	KShs. 1,000,000=00	0 and above	·
	Non-customer dep	posit	1% of deposit amount or minimum of KES 200
	b) Foreign Currenc		NI:I
	•	r equivalent in other FCY 0,001 or equivalent	Nil
	in other FCY	0,001 of equivalent	0.25% of deposit
	US\$ 200,001 or equ	uivalent in other FCY	0.35% of deposit; max.
	FCY notes in small	denominations, soiled bills	US\$1,500 0.25%
	(c) Foreign Currence	y (FCY) Withdrawals:	
		or equivalent in other FCY	0.25% of transaction 0.35% of transaction
	US\$40,001-200,000 US\$200,001 or equ	ivalent in other FCY	0.50%; max US\$ 1,500
8.	RTGS		
	Remittance within	Kenya tion fee up to 24 Months	KES 500 KES 200
		tion fee above 24 Months	KES 500
	Postage (actual sta	amp cost plus 30%) or	
	Minimum Revenue	·	KES 30
	Remittances outside (TT's and Drafts) 0	•	KES 1,200 KES 6,000
	- ,	amp cost plus 30%) - Minimum	KES 300
	Income Tax P.A.Y.E		KES 20
	Foreign draft flat f EAPS(East African		KES 500 KES 500
9.	SWIFT charges	rayment system)	KES 500
	Inward (Flat Fee)		KES 600 or its equivalent using the day's rate in other currencies
	Outward (Flat Fee)		KES 2,000
	Incoming to FCY		FREE
10.	Dividend Warranti	es	KES 50
11.	Government Pensi		
	0.1% for cheques a	bove KES 1,000 - minimum	KES 50

	PERSONAL BANKING	
Α.	CURRENT ACCOUNTS	
Α.	1) Ledger Fees	
	- Per entry	KES 35
	- Minimum per month	KES 350
	- Maintenance per month	KES 300
	2) Cheque Books per leaf	KES 8.00
	Cheques Returned Unpaid Refer to drawer     Not arranged for	KES 3,000 KES 3,000
	Effects not cleared	KES 3,000
	Technical reasons	KES 850
	Stop payment	KES 480
	Handling fee for inward unpaid cheque	KES 585
	Certificate of balance	KES 1,065
	4) Closing Account	
	Normal charges	Nil
	Ledger Fees to date or minimum	KES 350 KES 400
В.	Counter Debits/Cheques Charges per item TRANSACTIONAL ACCOUNTS	1123 400
	Student Plus Account (Opening Balance)	KES 100
	Minimum Operating Balance	Nil
	Service Charges	
2.	Jiinue Account	KES 200
	Minimum Opening Balance	KES 100
	Minimum Operating Balance	KES 50
2	Service Charges	
J.	Mapato Account Minimum Operating Balance	KES 500
	Service Charges:	
	- Below KES 3,000	KES 300
	- Above KES 3,000-KES 50,000	KES 200
,	- Above KES 50,000	Nil
4.	Bankika Account	VEC 10.0
	Minimum opening balance	KES 100
	Minimum operating balance Services charges	Nil
5.	General Charges	1
	Closing Account	
	(For All Transactional Accounts)	Nil
C.	SAVINGS ACCOUNT	
1.	Simba Savings Account	
	Minimum Opening Balance	KES 1,000
	Maintenance Fee	Nil
2	Closing Account  Cub Account	Nil
۷.	Minimum Operating Balance	VES 1000
	Service Charges	KES 1,000
3.	Goal Account	
	Mininmum Balance	KES 1,000
	Maintenance Fee	Nil
	FOREIGN CURRENCY ACCOUNT	
1.	Foreign Currency Current Account Opening Balance	US\$ 25
	Account maintenance fee with:	05\$ 25
	- If balance falls below USD 1,000 on any day of the month	US\$ 5
	- If balance is maintained above USD 1,000 for each day of	Free
	the month	
	Cheque returned unpaid	
	- Refer to Drawer' by KCB	US\$ 30
	- Refer to Drawer' by other - Technical Reasons	US\$ 10
	- Stop payment'	US\$ 10
	Cheques sent on collection -	US\$ 5 Min. US\$ 10
	Commission 0.5% or	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
	Bankers Cheque in Foreign Currency - Customers	
	- Customers - Non-customers	US\$ 10 US\$ 15
		029 15
٨	MICRO BANKING  TRANSACTIONAL ACCOUNTS	
	TRANSACTIONAL ACCOUNTS Bankika Business Account	
	Opening Balance	KES 100
	Minimum Operating Balance	Nil
	Monthly Maintenance Fee	Nil
	Withdrawal Charges	KES 200
	CURRENT ACCOUNT	
۷.	Tuungane Current Account	.,
	Minimum Opening Balance	KES 1000
	Minimum Monthly Deposit	Nil Nil
	WALLES AND	1
	Minimum Operating Balance Cheque Book	KES 8 nor loaf
	Cheque Book	KES 8 per leaf KES 200
3.	Cheque Book Withdrawal charges	KES 8 per leaf KES 200
3.	Cheque Book	·
3.	Cheque Book Withdrawal charges Entrepreneur Account	KES 200
3.	Cheque Book Withdrawal charges Entrepreneur Account Minimum Operating Balance	KES 200
3.	Cheque Book Withdrawal charges Entrepreneur Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement	KES 200
3.	Cheque Book Withdrawal charges Entrepreneur Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement Cheque book charges per leaf	KES 200 Nil Nil Nil Free KES 14.50
3.	Cheque Book Withdrawal charges Entrepreneur Account Minimum Operating Balance Ledger fee Maintenance Fee Monthly Statement	KES 200 Nil Nil Nil Free

	SME BANKING ACCOUNTS	
Α.	CURRENT ACCOUNT	ı
1.	Business Current Account	
	Minimum Operating Balance	
	Ledger fee:	
	- per entry	KES 3
	- minimum per month	KES 35
2	Balances of KES 50,000 and above  Business Privilege Account	1
۷.	Monthly fee bundled pricing	KES 90
	Cheque Book	KES 17.50 per le
	Opening and operating balance	1
	Over the counter Withdrawals	Fre
	Cash handling Bulk coin deposit charge	
	Interim statement	Fre
	Maintenance fee	ı
3.	Entrepreneurs Account	
	Minimum Operating Balance	KES 14.
	Cheque Book per leaf Ledger Fees	KES 14.:
	Monthly statement	Fre
	Maintenance Fee	I
4.	Baraka Account	
	Minimum Opening Balance	Kshs.100
	Minimum Operating Balance Maintenance Fee	Kshs.100
	Over-the-counter Withdrawal	Kshs.20
	Bulk coins Deposits	
	Cheque Book per leaf	KES 8
B.	SME BANKING-INVESTMENTS	
	ACCOUNT Business Investment Account	
	Minimum Opening Balance	KES 1,00
	Minimum Operating Balance	KES 1,00
	Reactivation Fees	KES 20
	AGRI-BUSINESS ACCOUNT	
1.	Farmer's Current Account Minimum Operating Balance	
	Maintenance Fee	
	Cheque Book	KES
	Service Charge	
2.	Farmer's Transactional Account	
	Minimum Operating Balance	
	Maintenance Fee Service Charge	
3.	MobiGrow Account	
	Minimum Balance	KES
	Minimum Operating Balance	
	Minimum Opening Balance	
D	Maintenance Fee SCHOOL ACCOUNTS	
	School Fees Collection Account	
	Minimum Operating Balance	
	Minimum Opening Balance	
	Ledger and Maintenance Fees	
	Statements and Cheque Book Cash Deposit Charge	Fr
	Over-the-counter Withdrawal over 1M	0.2% of amou
2.	National Education Sector Programme Accounts (NESSP)	0.2% 01 011100
a.	NESSP Current Account	
	- Minimum Opening Balance	
	- Monthly and Ledger Fees - Minimum Operating Balance	VES 100
	- Cheque Book per leaf	KES 1,00 KES 8.0
	- Banker's Cheque	Fre
b.	NESSP Savings Account	
	- Minimum Opening Balance	
	- Monthly and Ledger Fees - Funds Credit to the Account	KES 1
	- Account Operating Balance	KES 1,00
E.	M-PESA AGENT ACCOUNT	
	- Minimum Operating Balance	KES 1,0
	- Cash Handling Fees on Deposits	
	- One off Bundled Pricing	KES 1,00
F.	- Cheque Book per leaf  DEALERS' PRIVILEGE ACCOUNT	KES 17.
	Access to Advantage Centre	Fr
	- Monthly Fee Bundled Pricing	KES 9
	- Operating Balance	
	- Cheque Book charges	KES 17.
	- Maintenance Fee per leaf	
	ADVANTAGE BANKING	
1.	Advantage	
	- Monthly Fee Bundled Pricing	KES 1,28
	- Cheque Book per leaf	KES 17.
_		
2.	Platinum - Monthly Fee Bundled Pricing	KES 2,1:

	DIASPORA	
1.	Current Account	VCho 2000 or UC¢ 50
	- Minimum opening balance Ledger fees per entry	KShs. 2,000 or US\$ 50 KShs. 3
	Minimum per month	KShs. 35
	Maintenance per month	KShs. 30
2.	Savings Account	
	Minimum operating balance  Maintenance fee	KShs. 1,00
3.	Transactional Account	
	- Minimum opening balance	KShs. 2.000/ US\$ 50
	- Minimum Operating Balance	N
	- Service Charge	N
	- Maintenance Fee for Balance below USD 1,000	US\$
	ATM SERVICES	
	ATM	
1.	ATM Cash Withdrawal at:	KShs. 3
	KCB ATMs Kenswitch ATMs	KShs. 7
	Visa/MasterCard/UPI ATMs	KShs. 25
2.	ATM Deposit at KCB ATMs (Recyclers & CDM)	
	Cash deposit	Fre
3.	Cheque deposit  Account Enquiries at KCB ATMs	Fre
	Balance enquiry	Fre
	Mini-statement request	Fre
4.	Withdrawal fee using foreign card	USD \$
	CREDIT CARDS	
1.		L(Class 4.000 (M/sizes
	Joining fees	KShs. 4,000 (Waived
	Annual fees	KShs. 400 KShs. 100
	Supplementary annual fee Monthly interest	3.509
	Replacement fees	100
	Late payment interest	5% of due amour
	Cash advance interest	6% of amount withdraw
	Over limit interest Minimum repayment	KShs. 100
2	Platinum Visa Card	109
۷.	Joining fees	KShs. 4,000 (Waived
	Annual fees	KShs. 426
	Supplementary annual fee	KShs. 200
	Monthly interest	3.509
	Replacement fees	KShs. 100 5% of due amour
	Late payment interest  Cash advance interest	6% of amount withdraw
	Over limit interest	KShs. 100
	Minimum repayment	109
3.	Classic Visa Card	
	Joining fees Annual fees	KShs. 3000 (Waived
	Supplementary annual fee	KShs. 300 KShs. 100
	Monthly interest	3.509
	Replacement fees	KShs. 100
	Late payment interest	5% of due amour
	Cash advance interest	6% of amount withdraw
	Over limit interest	KShs. 100
4.	Minimum repayment  MasterCard Gold	109
٠.	Joining fees	KShs. 400
	Annual fees	KShs. 100
	Monthly interest	3.509
	Late payment fee	5% of due amour
	Supplementary annual fee Replacement fees	KShs. 100 KShs. 100
	Overlimit fee	KShs. 100
	Minimum repayment	109
	Cash advance interest	6% of amount withdraw
5.		
	Joining fee	Waive
	Annual fee Main Card Supplementary card Annual fee	10,00
	Replacement fee	1000
	Late payment fee	50
	Interest rate(PA)	0.4
	Cash Advance fee %	0.0
	Over limit fee*	1,00
6.	Mastercard World Elite Credit KES Joining fee	Waive
	Annual fee Main Card	10,00
	Supplementary card Annual fee	1000
	Replacement fee	50
	Late payment fee	55
	Interest rate(PA)	0.4
	Cash Advance fee %  Over limit fee*	1,00
7.	Over limit fee* Visa Signature Credit Card	1,00
	Joining fee	Waive
	Annual fee Main Card	7,50
	Supplementary card Annual fee	7,50
	Replacement fee	50
	Late payment fee Interest rate(PA)	5.0.4
	Cash Advance fee %	0.0
	Over limit fee*	1,00
8.	Mastercard World Elite Credit USD	,,,,,
	Joining fee	Waive
	Annual fee Main Card	100 US
	Supplementary card Annual fee	100 US
	Replacement fee	5 US
	Late payment fee Interest rate(PA)	59
	Cash Advance fee %	0.4
	Over limit fee*	10. USI
9.	Corporate Card	
	Joining fees	KShs. 4,000 (Waived
	Annual fees	KShs. 400 KShs. 100
	Supplementary applied for	K >DC 11)()
	Supplementary annual fee  Monthly interest	3.50

Monthly interest

Replacement fees
Late payment interest

Over limit interest

Cash advance interest

Minimum repayment

KShs. 2000

KShs. 1000

5% of due amount 6% of amount withdrawn

	DEBIT CAR					
1.	Payment at P					Fre
	New Debit Co	ırd				KShs. 43
2.	Debit Card Iss					L/Cl 43
	Includes lost, PREPAID CAR		gea ana co	ompromisea		KShs. 43
	Joining fee					KShs. 50
	Statement red					N KShs. 50
	ATM charges	THO THE				KShs. 3
KC	CB MORTGAC	SES - PRICI	NG & TEI	NURE		
*Bo	ase rate +/- Risk	margin appli	cable to KS	Shs Mortgage	s only	
Re	sidential (Singe	dwelling unit	)		(Variable ase Rate	
1.	Purchase (Cor	nplete house:	s)		12% p.o	і. 30
2.	Purchase (Plot	: maximum 2	acres)	12% p.a.		ı. 12
3.	Mortgage Plus	(Top Up Loar	ns)		12% p.c	ı. 30
4.	Equity release				12% p.o	і. 30
5.	Construction				12% p.c	. 30
6.	Combined plot purchase and construction				12% p.c	J. 30
7.	Diaspora Home Loans - Residential purchase only			12% p.a.		ı. 18
8.	Special Scheme Loans - Cash Backed, Check-Off or Hybrid				N/A	7 30
Со	mmercial (oth	ers/more the	an one uni	t)		
1.	Purchase (Cor	nplete propei	rties)		12% p.c	ı. 24
2.	Purchase (Plot	:s)		12% p.a.		12
3.	Mortgage Plus (Top Up Loans)			12% p.o	ı. 24	
4.	Equity Release			12% p.c	. 24	
5.	Construction			12% p.c	ı. 24	
6.	Combined plot purchase and construction		12% p.a.		1. 24	
7.	Diaspora Commercial Loans - Commercial purchase only		12% p.a.		1. 12	
1.	Salaried					Up to 300 months
2.	Self-employed	d (Rentals)	Based on s	source of rep	ayment	Up to 240 months
3.	Self-employed					Up to 120 months
Мо	rtgages Fees an	d Commissio	ns			
Iter	m	Description				Tariff (KES
Negotiation Fees		Market Facilities			Negotiation fee included in the RE	
		Affordable Housing Scheme Mortgage		age	Up to 2 of loan amour	
		FCY Mortgage facilities			Up to 2.5 of loan amoui	
Site inspection		Nairobi & Environs			KES. 10, 00	
Site	- mapachon	Outside Nairobi			KES.20, 000	
Site		Outside Naii		Mortgage Protection Insurance (MPI) with FCL of KES.40M		Computed based o
	urance	Mortgage Pr	otection In			age and number of
	urance	Mortgage Pr (MPI) with FC	otection In CL of KES.4		urance	age and number of insured person Computed based of replacement value

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