

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 Balances		
	Duplicate copies on request	- Below 2 years	KES 320
		- Between 2-5 years	KES 750
		- Over 5 years	KES 2,000
		Interim statements	KES 105
2.	Banker's Cheque (Local)		
	Customer		KES 200
	Non-customer		KES 200
3.	Banker's Cheque (Foreign Currency)		
	Customer		US\$ 10
	Non-customer		US\$ 15
4.	Standing Order (Local)		
	Setting up		KES 265
	Processing (per item)	To KCB branches	KES 160
		To other banks	KES 320 + remittance commission of 0.3% of value or Minimum KES 200.
	Unpaid (per item)		KES 2,500
	Amendment		KES 320
	Stopped (per item)		KES 430
	Salary Processing Fee		KES 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\$ 430
6.	Safe Custody (half yearly rate)		
	Depending on size of the item lodged	- Minimum	KES 1,280
		- Maximum Per locker	KES 2,000
		- Small	KES 2,400
		- Medium	KES 2,500
		- Large	KES 4,000
		- Extra-large	KES 8,000
		- Night Safe wallets	KES 1,000
		- Access charges (per visit)	KES 212
		- Replace locker lost keys	KES 212
7.	Cash Handling (Commission)		
	a) Local Currency (LCY) Deposits		
	Customers		
	- Cash Deposits of upto KES 500,000		Nil
	- Cash Deposits exceeding KES 500,000		0.2% of Amount above KES 500,000
	Non-customers		
	- Cash Deposits of any amount		0.4% or minimum KES 200
	- Depositing coins per bag for more than 100 Coins (except Cub and Priviledge accounts)		KES 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		KES 200
	For daily cumulative amounts of KShs. 1,000,000=00 and above		KES 5,000
	Non-customer deposit		1% of deposit amount or minimum of KES 200
	b) Foreign Currency (FCY) Deposits:		
	Upto US\$ 10,000 or equivalent in other FCY		Nil
	US\$ 10,001-US\$ 200,001 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\$40,001-200,000		0.35% of transaction
	US\$200,001 or equivalent in other FCY		0.50%; max US\$ 1,500
8.	RTGS		
	Remittance within Kenya		KES 500
	Account re-activation fee up to 24 Months		KES 200
	Account re-activation fee above 24 Months		KES 500
	Postage (actual stamp cost plus 30%) or Minimum Revenue stamp		KES 30
	Remittances outside Kenya (TT's and Drafts) 0.3% of value		KES 1,200
	Postage (actual stamp cost plus 30%) - Minimum		KES 6,000
	Income Tax P.A.Y.E		KES 300
	Foreign draft flat fee		KES 20
			KES 500
			KES 500
9.	EAPS(East African Payment System)		
	SWIFT charges		
	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 Warranties		
			KES 50
11.	Government Pension Cheques		
	0.1% for cheques above KES 1,000 - minimum		KES 50

PERSONAL BANKING		
A. CURRENT ACCOUNTS		
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
	3) Cheques Returned Unpaid Refer to drawer	KES 3,000
	Not arranged for	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	Nil
	Normal charges	Nil
	Ledger Fees to date or minimum	KES 350
	Counter Debits/Cheques Charges per item	KES 400
B. TRANSACTIONAL ACCOUNTS		
1.	Student Plus Account (Opening Balance)	
	Minimum Operating Balance	Nil
	Service Charges	Nil
	2. Jinue Account	KES 200
	Minimum Opening Balance	Nil
	Minimum Operating Balance	KES 50
	Service Charges	Nil
	3. Mapato Account	KES 500
	Minimum Opening Balance	Nil
	Service Charges:	Nil
	- Below KES 3,000	KES 300
	- Above KES 3,000-KES 50,000	KES 200
	- Above KES 50,000	Nil
	4. Bankika Account	KES 100
	Minimum opening balance	Nil
	Minimum operating balance	Nil
	Services charges	Nil
	5. General Charges	Nil
	Closing Account (For All Transactional Accounts)	Nil
C. SAVINGS ACCOUNT		
1.	Simba Savings Account	
	Minimum Opening Balance	KES 1,000
	Maintenance Fee	Nil
	Closing Account	Nil
	2. Cub Account	KES 1,000
	Minimum Operating Balance	Nil
	Service Charges	Nil
	3. Goal Account	KES 1,000
	Minimum Balance	Nil
	Maintenance Fee	Nil
D. FOREIGN CURRENCY ACCOUNT		
1.	Foreign Currency Current Account	
	Opening Balance	US\$ 25
	Account maintenance fee with:	US\$ 5
	- If balance falls below USD 1,000 on any day of the month	Free
	- If balance is maintained above USD 1,000 for each day of the month	Free
	Cheque returned unpaid	US\$ 30
	- Refer to Drawer" by KCB	US\$ 10
	- Refer to Drawer" by other	US\$ 10
	- Technical Reasons	US\$ 10
	- Stop payment'	US\$ 5
	Cheques sent on collection -	Min. US\$ 10
	Commission 0.5% or	Max. US\$ 60
	Closing Account (plus ledger fees to date)	Nil
	2. Foreign Currency Saving Account	US\$ 50
	Opening Balance	Nil
	Maintenance fee for balance below US\$ 1,000	Nil
	Bankers Cheque in Foreign Currency	Nil
	- Customers	US\$ 10
	- Non-customers	US\$ 15
MICRO BANKING		
A. TRANSACTIONAL ACCOUNTS		
1.	Bankika Business Account	
	Opening Balance	KES 100
	Minimum Operating Balance	Nil
	Monthly Maintenance Fee	Nil
	Withdrawal Charges	KES 200
	2. B. CURRENT ACCOUNT	Nil
	2. Tuungane Current Account	KES 1000
	Minimum Opening Balance	Nil
	Minimum Monthly Deposit	Nil
	Minimum Operating Balance	Nil
	Cheque Book	KES 8 per leaf
	Withdrawal charges	KES 200
	3. Entrepreneur Account	Nil
	Minimum Operating Balance	Nil
	Ledger fee	Nil
	Maintenance Fee	Free
	Monthly Statement	Free
	Cheque book charges per leaf	KES 14.50
	Transaction Charges	KES 50
	Withdrawals against uncleared effects	3% of advance

SME BANKING ACCOUNTS		
A. CURRENT ACCOUNT		
1.	Business Current Account	
	Minimum Operating Balance	Nil
	Ledger fee:	Nil
	- per entry	KES 35
	- minimum per month	KES 350
	Balances of KES 50,000 and above	Nil
	2. Business Privilege Account	KES 900
	Monthly fee bundled pricing	KES 17.50 per leaf
	Cheque Book	Nil
	Opening and operating balance	Nil
	Over the counter Withdrawals	Free
	Cash handling	Nil
	Bulk coin deposit charge	Nil
	Interim statement	Free
	Maintenance fee	Nil
	3. Entrepreneurs Account	Nil
	Minimum Operating Balance	Nil
	Cheque Book per leaf	KES 14.50
	Ledger Fees	Nil
	Monthly statement	Free
	Maintenance Fee	Nil
	4. Baraka Account	Kshs.1000
	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	KES 8.0
B. SME BANKING-INVESTMENTS ACCOUNT		
	Business Investment Account	Nil
	Minimum Opening Balance	KES 1,000
	Minimum Operating Balance	KES 1,000
	Reactivation Fees	KES 200
C. AGRI-BUSINESS ACCOUNT		
1.	Farmer's Current Account	
	Minimum Operating Balance	Nil
	Maintenance Fee	Nil
	Cheque Book	KES 8
	Service Charge	Nil
	2. Farmer's Transactional Account	Nil
	Minimum Operating Balance	Nil
	Maintenance Fee	Nil
	Service Charge	Nil
	3. MobiGrow Account	KES 10
	Minimum Balance	Nil
	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 1M	0.2% of amount
	2. National Education Sector Programme Accounts (NESSP)	Nil
	a. NESSP Current Account	Nil
	- Minimum Opening Balance	Nil
	- Monthly and Ledger Fees	Nil
	- Minimum Operating Balance	KES 1,000
	- Cheque Book per leaf	KES 8.00
	- Banker's Cheque	Free
	b. NESSP Savings Account	Nil
	- Minimum Opening Balance	Nil
	- Monthly and Ledger Fees	Nil
	- Funds Credit to the Account	KES 100
	- Account Operating Balance	KES 1,000
E. M-PESA AGENT ACCOUNT		
	Minimum Operating Balance	KES 1,000
	- Cash Handling Fees on Deposits	Nil
	- One off Bundled Pricing	KES 1,000
	- Cheque Book per leaf	KES 17.50
F. DEALERS' PRIVILEGE ACCOUNT		
	Access to Advantage Centre	Free
	- Monthly Fee Bundled Pricing	KES 900
	- Operating Balance	Nil
	- Cheque Book charges	KES 17.50
	- Maintenance Fee per leaf	Nil
ADVANTAGE BANKING		
1.	Advantage	
	- Monthly Fee Bundled Pricing	KES 1,280
	- Cheque Book per leaf	KES 17.50
	2. Platinum	KES 2,130
	- Monthly Fee Bundled Pricing	KES 17.50
	- Cheque Book per leaf	KES 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	KShs. 1,000
	Minimum operating balance	Nil
	Maintenance fee	Nil
	3. Transactional Account	KShs. 2,000/ US\$ 500
	- Minimum opening balance	Nil
	- 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)	Free
	Cash deposit	Free
	Cheque deposit	Free
	3. Account Enquiries at KCB ATMs	Free
	Balance enquiry	Free
	Mini-statement request	Free
	4. Withdrawal fee using foreign card	USD \$4
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	KShs. 4,000 (Waived)
	Joining fees	KShs. 4260
	Annual fees	KShs. 2000
	Supplementary annual fee	3.50%
	Monthly interest	KShs. 1000
	Replacement fees	5% of due amount
	Late payment interest	6% of amount withdrawn
	Cash advance interest	KShs. 1000
	Over limit interest	10%
	Minimum repayment	10%
	3. Classic Visa Card	KShs. 3000 (Waived)
	Joining fees	KShs. 3000
	Annual fees	KShs. 1000
	Supplementary annual fee	3.50%
	Monthly interest	KShs. 1000
	Replacement fees	5% of due amount
	Late payment interest	6% of amount withdrawn
	Cash advance interest	KShs. 1000
	Over limit interest	10%
	Minimum repayment	10%
	4. MasterCard Gold	KShs. 4000
	Joining fees	KShs. 1000
	Annual fees	3.50%
	Monthly interest	5% of due amount
	Late payment fee	KShs. 1000
	Supplementary annual fee	KShs. 1000
	Replacement fees	KShs. 1000
	Overlimit fee	KShs. 1000
	Minimum repayment	10%
	Cash advance interest	6% of amount withdrawn
	5. Visa Infinite Credit Card	Waived
	Joining fee	10,000
	Annual fee Main Card	10000
	Supplementary card Annual fee	10000
	Replacement fee	500
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee %	0.06
	Over limit fee*	1,000
	6. Mastercard World Elite Credit KES	Waived
	Joining fee	10,000
	Annual fee Main Card	100 USD
	Supplementary card Annual fee	100 USD
	Replacement fee	5 USD
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee %	0.06
	Over limit fee*	10. USD
	7. Visa Signature Credit Card	Waived
	Joining fee	7,500
	Annual fee Main Card	7,500
	Supplementary card Annual fee	7,500
	Replacement fee	500
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee %	0.06
	Over limit fee*	1,000
	8. Mastercard World Elite Credit USD	Waived
	Joining fee	100 USD
	Annual fee Main Card	100 USD
	Supplementary card Annual fee	100 USD
	Replacement fee	5 USD
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee %	0.06
	Over limit fee*	10. USD
	9. Corporate Card	KShs.