

**Summary minimum rate of charges, commission, and interest effective September 2024. These charges are subject to change and details will be available at our branches and on the KCB website. BRANCH GENERAL SERVICES**

<b>1. Statements and Balances</b>		
- Below 2 years		KES 320
- Between 2-5 years		KES 750
Duplicate copies on request		
- Over 5 years		KES 2,000
Interim statements		KES 105
<b>2. Banker's Cheque (Local)</b>		
Customer		KES 200
Non-customer		KES 200
<b>3. Banker's Cheque (Foreign Currency)</b>		
Customer		US\$ 10
Non-customer		US\$ 15
<b>4. Standing Order (Local)</b>		
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 KES 200.
Unpaid (per item)		KES 2,500
Amendment		KES 320
Stopped (per item)		KES 430
Salary Processing Fee		KES 200
<b>5. Foreign Currency (FCY)</b>		
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	
<b>6. Safe Custody (half yearly rate)</b>		
- 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
<b>7. Cash Handling (Commission)</b>		
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 Privilege 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+ 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	
<b>8. RTGS</b>		
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 300
Income Tax P.A.Y.E		KES 20
Foreign draft flat fee		KES 500
EAPS(East African Payment System)		KES 500
<b>9. SWIFT charges</b>		
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
<b>10. Dividend Warranties</b>		
		KES 50
<b>11. Government Pension Cheques</b>		
0.1% for cheques above KES 1,000 - minimum		KES 50

<b>PERSONAL BANKING</b>		
<b>A. CURRENT ACCOUNTS</b>		
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		
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		
Normal charges		Nil
Ledger Fees to date or minimum		KES 350
Counter Debits/Cheques Charges per item		KES 400
<b>B. TRANSACTIONAL ACCOUNTS</b>		
1. Student Plus Account (Opening Balance)		
Minimum Operating Balance		Nil
Service Charges		Nil
2. Jilue Account		
Minimum Opening Balance		KES 200
Minimum Operating Balance		KES 50
Service Charges		Nil
3. 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		
Minimum opening balance		KES 100
Minimum operating balance		Nil
Services charges		Nil
5. General Charges		
Closing Account (For All Transactional Accounts)		Nil
<b>C. SAVINGS ACCOUNT</b>		
1. Simba Savings Account		
Minimum Opening Balance		KES 1,000
Maintenance Fee		Nil
Closing Account		Nil
2. Cub Account		
Minimum Operating Balance		KES 1,000
Service Charges		Nil
3. Goal Account		
Minimum Balance		KES 1,000
Maintenance Fee		Nil
<b>D. FOREIGN CURRENCY ACCOUNT</b>		
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		US\$ 30
- Refer to Drawer' by KCB		US\$ 10
- Technical Reasons		US\$ 10
- Stop payment'		US\$ 5
Cheques sent on collection - Commission 0.5% or Closing Account (plus ledger fees to date)		Min. US\$ 10 Max. US\$ 50
Nil		Nil
2. Foreign Currency Saving Account		
Opening Balance		US\$ 50
Maintenance fee for balance below US\$ 1,000		Nil
Bankers Cheque in Foreign Currency		US\$ 10
- Customers		US\$ 10
- Non-customers		US\$ 15
<b>MICRO BANKING</b>		
<b>A. TRANSACTIONAL ACCOUNTS</b>		
1. Bankika Business Account		
Opening Balance		KES 100
Minimum Operating Balance		Nil
Monthly Maintenance Fee		Nil
Withdrawal Charges		KES 200
<b>B. CURRENT ACCOUNT</b>		
2. Tuungane Current Account		
Minimum Opening Balance		KES 1000
Minimum Monthly Deposit		Nil
Minimum Operating Balance		Nil
Cheque Book		KES 8 per leaf
Withdrawal charges		KES 200
3. Entrepreneur Account		
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

<b>SME BANKING ACCOUNTS</b>		
<b>A. CURRENT ACCOUNT</b>		
1. Business Current Account		
Minimum Operating Balance		Nil
Ledger fee:		
- per entry		KES 35
- minimum per month		KES 350
Balances of KES 50,000 and above		Nil
2. Business Privilege Account		
Monthly fee bundled pricing		KES 900
Cheque Book		KES 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
3. Entrepreneurs Account		
Minimum Operating Balance		Nil
Cheque Book per leaf		KES 14.50
Ledger Fees		Nil
Monthly statement		Free
Maintenance Fee		Nil
4. 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		KES 8.0
<b>B. SME BANKING-INVESTMENTS ACCOUNT</b>		
Business Investment Account		Nil
Minimum Operating Balance		KES 1,000
Minimum Operating Balance		KES 1,000
Reactivation Fees		KES 200
<b>C. AGRI-BUSINESS ACCOUNT</b>		
1. Farmer's Current Account		
Minimum Operating Balance		Nil
Maintenance Fee		Nil
Cheque Book		KES 8
Service Charge		Nil
2. Farmer's Transactional Account		
Minimum Operating Balance		Nil
Maintenance Fee		Nil
Service Charge		Nil
3. MobiGrow Account		
Minimum Balance		KES 10
Minimum Operating Balance		Nil
Minimum Opening Balance		Nil
Maintenance Fee		Nil
<b>D. SCHOOL ACCOUNTS</b>		
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)		
a. NESSP Current Account		
- 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		
- Minimum Opening Balance		Nil
- Monthly and Ledger Fees		Nil
- Funds Credit to the Account		KES 100
- Account Operating Balance		KES 1,000
<b>E. M-PESA AGENT ACCOUNT</b>		
- 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
<b>F. DEALERS' PRIVILEGE ACCOUNT</b>		
Access to Advantage Centre		Free
- Monthly Fee Bundled Pricing		KES 1,280
- Cheque Book per leaf		KES 17.50
- Operating Balance		Nil
- Cheque Book charges		KES 17.50
- Maintenance Fee per leaf		Nil
<b>ADVANTAGE BANKING</b>		
1. Advantage		
- Monthly Fee Bundled Pricing		KES 1,280
- Cheque Book per leaf		KES 17.50
2. Platinum		
- Monthly Fee Bundled Pricing		KES 2,130
- Cheque Book per leaf		KES 17.50

<b>DIASPORA</b>		
<b>1. Current Account</b>		
- 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
<b>2. Savings Account</b>		
Minimum operating balance		KShs. 1,000
Maintenance fee		Nil
<b>3. Transactional Account</b>		
- 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
<b>ATM SERVICES</b>		
<b>A. ATM</b>		
<b>1. ATM Cash Withdrawal at:</b>		
KCB ATMs		KShs. 30
Kenswitch ATMs		KShs. 70
Visa/MasterCard/UPI ATMs		KShs. 250
<b>2. ATM Deposit at KCB ATMs (Recyclers &amp; CDM)</b>		
Cash deposit		Free
Cheque deposit		Free
<b>3. Account Enquiries at KCB ATMs</b>		
Balance enquiry		Free
Mini-statement request		Free
<b>4. Withdrawal fee using foreign card</b>		
		USD \$4
<b>CREDIT CARDS</b>		
<b>1. Visa Gold Card</b>		
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%
<b>2. Platinum Visa Card</b>		
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%
<b>3. Classic Visa Card</b>		
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%
<b>4. MasterCard Gold</b>		
Joining fees		KShs. 4000
Annual fees		KShs. 1000
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
<b>5. Visa Infinite Credit Card</b>		
Joining fee		Waived
Annual fee Main Card		10,000
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
<b>6. Mastercard World Elite Credit Card</b>		
Joining fee		Waived
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
<b>7. Visa Signature Credit Card</b>		
Joining fee		Waived
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
<b>8. Mastercard World Elite Credit USD</b>		
Joining fee		Waived
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
<b>9. Corporate Card</b>		
Joining fees		KShs. 4,000 (Waived)
Annual fees		KShs. 4000
Supplementary annual fee		KShs. 1000
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%

<b>DEBIT CARDS</b>		
<b>1. Visa Debit Card</b>		
Payment at Point of Sale		Free
New Debit Card		KShs. 430
<b>2. Debit Card Issue and Replacement</b>		
Includes lost, stolen, damaged and compromised		KShs. 430
<b>PREPAID CARD</b>		
Joining fee		KShs. 500
Statement request fee		Nil
Card replacement		KShs. 500
ATM charges		KShs. 30
<b>KCB MORTGAGES - PRICING &amp; TENURE</b>		
<b>*Base rate +/- Risk margin applicable to KShs Mortgages only</b>		
	<b>Pricing (Variable USD Base Rate)</b>	<b>Max Period (Month)</b>
<b>Residential (Single dwelling unit)</b>		
1. Purchase (Complete houses)	12% p.a.	300
2. Purchase (Plot maximum 2 acres)	12% p.a.	120
3. Mortgage Plus (Top Up Loans)	12% p.a	