## KCB

## BANK

1.	Statements and E					
		-Below 2 years	KES 320 KES 750			
	Duplicate copies	- Between 2-5 years	KES 750			
	on request	- Over 5 years	KES 2,000			
		Interim statements	KES 105			
2.	Banker's Cheque (	Local)	1/50.000			
	Customer Non-customer		KES 200 KES 200			
3.	Banker's Cheque (	Foreign Currency)	RE3 200			
	Customer	,	US\$ 10			
	Non-customer		US\$ 15			
4.	Standing Order (L	ocal)				
	Setting up		KES 265			
	Processing (per	To KCB branches	KES 160 KES 320 + remittance			
	item)	To other banks	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					
	Below US\$40,000 Above US\$40,000	or equivalent in other FCY	Nil			
6.	Above US\$40,000 Safe Custody (hal		1% max US\$ 430			
0.	Sale Costody (ndi	- Minimum	KES 1,280			
		- Maximum Per locker	KES 2,000			
	Demonstrat	- Small	KES 2,400			
	Depending on size of the	- Medium	KES 2,500			
	item lodged	- Large - Extra-large	KES 4,000 KES 8,000			
		- Night Safe wallets	KES 1,000			
		- Access charges (per visit)	KES 212			
		- Replace locker lost keys	KES 212			
7.	Cash Handling (Co a) Local Currency					
	Customers	(LCT) Deposits				
	- Cash Deposits of	f 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	f any amount	0.4% or minimum KES 200			
		per bag for more than 100				
	Coins (except Cub and Priviledge accounts)		KES 0.5			
	- Depositing coins Coins for Cub ac	per bag for more than 100	FREE			
		(LCY) - Customer over-the-count				
	For amounts upto		KES 200			
	For daily cumulati		KES 5,000			
	KShs. 1,000,000=0		1% of deposit amount or			
	Non-customer de	DOSIT	minimum of KES 200			
	b) Foreign Currenc	y (FCY) Deposits:				
		r equivalent in other FCY	Nil			
	US\$ 10,001-US\$ 20 in other FCY	0,001 or equivalent	0.25% of deposit			
		uivalent in other FCY	0.35% of deposit; max.			
			US\$1,500			
		denominations, soiled bills	0.25%			
		<b>cy (FCY) Withdrawals:</b> or equivalent in other FCY	0.25% of transaction			
	US\$40,001-200,00		0.35% of transaction			
		vivalent in other FCY	0.50%; max US\$ 1,500			
8.						
	Remittance within	tion fee up to 24 Months	KES 500 KES 200			
		tion fee above 24 Months	KES 500			
		amp cost plus 30%) or				
	Minimum Revenue	•	KES 30			
	Remittances outsi (TT's and Drafts) C		KES 1,200			
	. ,	amp cost plus 30%) - Minimum	KES 6,000 KES 300			
	Income Tax P.A.Y.E		KES 20			
	Foreign draft flat f	ee	KES 500			
0		Payment System)	KES 500			
9.	SWIFT charges		KES 600 or its equivalent			
	Inward (Flat Fee)		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	on Cheques				
	0.1% for cheques of	ıbove KES 1,000 - minimum	KES 50			

	PERSONAL BANKING	
Α.		
	1) Ledger Fees - Per entry	
	- Minimum per month	
	- Maintenance per month	
	2) Cheque Books per leaf	
	<ol> <li>Cheques Returned Unpaid Refer to drawer Not arranged for</li> </ol>	
	Effects not cleared	
	Technical reasons	
	Stop payment	
	Handling fee for inward unpaid cheque Certificate of balance	
	4) Closing Account	
	Normal charges	
	Ledger Fees to date or minimum	
В.	Counter Debits/Cheques Charges per item	
1.	Student Plus Account (Opening Balance)	
	Minimum Operating Balance	
2.	Service Charges Jiinue Account	
۷.	Minimum Opening Balance	
	Minimum Operating Balance	
•	Service Charges	
3.	Mapato Account Minimum Operating Balance	
	Service Charges:	
	- Below KES 3,000	
	- Above KES 3,000-KES 50,000	
4.	- Above KES 50,000 Bankika Account	
	Minimum opening balance	
	Minimum operating balance	
5.	Services charges General Charges	
	Closing Account	
0	(For All Transactional Accounts)	
C.	SAVINGS ACCOUNT Simba Savings Account	
	Minimum Opening Balance	
	Maintenance Fee	
2.	Closing Account Cub Account	
2.	Minimum Operating Balance	
	Service Charges	
3.	Goal Account Mininmum Balance	
	Maintenance Fee	
D.		
1.	Foreign Currency Current Account Opening Balance	
	Account maintenance fee with:	
	- Balance below US\$1,000	
	- Balance above US\$ 1,000 Cheque returned unpaid	
	- Refer to Drawer' by KCB	
	- Refer to Drawer' by other	
	- Technical Reasons - Stop payment'	
	Cheques sent on collection -	
	Commission 0.5% or	
2	Closing Account (plus ledger fees to date)	
2.	Foreign Currency Saving Account Opening Balance	
	Maintenance fee for balance below US\$ 1,000	
	Bankers Cheque in Foreign Currency	
	- Customers - Non-customers	
	MICRO BANKING	
	TRANSACTIONAL ACCOUNTS	
1.	Bankika Business Account Opening Balance	
	Minimum Operating Balance	
	Monthly Maintenance Fee	
P	Withdrawal Charges	
В. 2.		
	Minimum Opening Balance	
	Minimum Monthly Deposit	
	Minimum Operating Balance Cheque Book	
	Withdrawal charges	
3.	Entrepreneur Account	
	Minimum Operating Balance	
	Ledger fee Maintenance Fee	
	Monthly Statement	
	Cheque book charges per leaf	
	Transaction Charges Withdrawals against uncleared effects	

CONTACT US TODAY CALL: 0711087000 or 0732187000 EMAIL: contactcentre@kcbgroup.com SMS: 22522 WHATSAPP: 0711087087 **DISCLAIMER:** KCB Products and Services and terms under which they are offered may change. Any change that may occur will be communicated.

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

		SME BANKING ACCOUNTS	
	А.	CURRENT ACCOUNT	
	1.	Business Current Account	
KES 35		Minimum Operating Balance	
KES 350		Ledger fee:	
KES 300			VEC 25
KES 8.00		- per entry	KES 35
KES 3,000		- minimum per month	KES 350
KES 3,000		Balances of KES 50,000 and above	Nil
KES 3,000	2.	Business Privilege Account	
KES 850		Monthly fee bundled pricing	KES 900
KES 480		Cheque Book	KES 17.50 per leaf
KES 585		Opening and operating balance	Nil
KES 1,065		Over the counter Withdrawals	Free
		Cash handling	Nil
Nil		Bulk coin deposit charge	Nil
KES 350		Interim statement	Free
KES 400		Maintenance fee	Nil
	3.	Entrepreneurs Account	
KES 100		Minimum Operating Balance	Nil
Nil		Cheque Book per leaf	KES 14.50
		Ledger Fees	Nil
KES 200		Monthly statement	Free
KES 100		Maintenance Fee	Nil
KES 50	4.	Baraka Account	
		Minimum Opening Balance	Kshs.1000
		Minimum Operating Balance	Kshs.1000
KES 500		Maintenance Fee	Nil
		Over-the-counter Withdrawal	Kshs.200
KES 300		Bulk coins Deposits	Nil
KES 200		Cheque Book per leaf	KES 8.0
Nil	B.	SME BANKING-INVESTMENTS	
		ACCOUNT	
KES 100		Business Investment Account	
Nil		Minimum Opening Balance	KES 1,000
Nil		Minimum Operating Balance	KES 1,000
		Reactivation Fees	KES 200
Nil	C	AGRI-BUSINESS ACCOUNT	KE3 200
	1.	Farmer's Current Account	
		Minimum Operating Balance	Nil
		Maintenance Fee	
KES 1,000		Cheque Book	Nil
Nil			KES 8
Nil	2	Service Charge	Nil
	2.	Farmer's Transactional Account	
KES 1,000		Minimum Operating Balance	Nil
Nil		Maintenance Fee	Nil
	2	Service Charge	Nil
KES 1,000	3.	MobiGrow Account	
Nil		Minimum Balance	KES 10
		Minimum Operating Balance	Nil
Lint of		Minimum Opening Balance	Nil
US\$ 25		Maintenance Fee	Nil
		SCHOOL ACCOUNTS	
US\$ 5 Free	1.		
Fiee		Minimum Operating Balance	Nil
		Minimum Opening Balance	Nil
US\$ 30		Ledger and Maintenance Fees	Nil
US\$ 10		Statements and Cheque Book	Free
US\$ 10		Cash Deposit Charge	Free
US\$ 5		Over-the-counter Withdrawal over 1M	0.2% of amount
Min. US\$ 10	2.	National Education Sector Programme Accounts (N	ESSP)
Max. US\$ 60 Nil	a.	NESSP Current Account	
		- Minimum Opening Balance	Nil
US\$ 50		- Monthly and Ledger Fees	Nil
Nil		- Minimum Operating Balance	KES 1,000
		- Cheque Book per leaf	KES 8.00
US\$ 10		- Banker's Cheque	Free
US\$ 15	b.	NESSP Savings Account	
		- Minimum Opening Balance	Nil
		- Monthly and Ledger Fees	Nil
		- Funds Credit to the Account	KES 100
KES 100		- Account Operating Balance	KES 1,000
Nil	E.	M-PESA AGENT ACCOUNT	
Nil		- Minimum Operating Balance	KES 1,000
KES 200		- Cash Handling Fees on Deposits	Nil
		- One off Bundled Pricing	KES 1,000
		- Cheque Book per leaf	KES 17.50
KES 1000	F.	DEALERS' PRIVILEGE ACCOUNT	
KES 1000		Access to Advantage Centre	Free
Nil		- Monthly Fee Bundled Pricing	KES 900
		- Operating Balance	Nil
Nil			
Nil Nil		- Cheque Book charges	KES 17.50
Nil Nil KES 8 per leaf		- Cheque Book charges - Maintenance Fee per leaf	
Nil Nil KES 8 per leaf		- Maintenance Fee per leaf	KES 17.50 Nil
Nil Nil KES 8 per leaf KES 200		- Maintenance Fee per leaf ADVANTAGE BANKING	
Nil Nil KES 8 per leaf KES 200 Nil	1.	- Maintenance Fee per leaf ADVANTAGE BANKING Advantage	
Nil Nil KES 8 per leaf KES 200 Nil Nil	1.	- Maintenance Fee per leaf ADVANTAGE BANKING	
Nil Nil KES 8 per leaf KES 200 Nil Nil Nil	1.	- Maintenance Fee per leaf ADVANTAGE BANKING Advantage	Nil
Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Free	1. 2.	<ul> <li>Maintenance Fee per leaf</li> <li>ADVANTAGE BANKING</li> <li>Advantage</li> <li>Monthly Fee Bundled Pricing</li> </ul>	Nil KES 1,280
Nil Nil KES 8 per leaf KES 200 Nil Nil Nil Free KES 14.50		<ul> <li>Maintenance Fee per leaf</li> <li>ADVANTAGE BANKING</li> <li>Advantage <ul> <li>Monthly Fee Bundled Pricing</li> <li>Cheque Book per leaf</li> </ul> </li> </ul>	Nil KES 1,280

Regulated by the Central Bank of Kenya

	- Monthly Fe
	- Cheque Bo

	DIASPORA	
1.	Current Account	
	- Minimum opening balance Ledger fees per entry	KShs. 2,000 or US\$ 500 KShs. 35
	Minimum per month	KShs. 350
2	Maintenance per month Savings Account	KShs. 300
۷.	Minimum operating balance	KShs. 1,000
•	Maintenance fee	Ni
3.	Transactional Account - Minimum opening balance	KShs. 2.000/ US\$ 500
	- Minimum Operating Balance	Ni
	- Service Charge	Ni
	- Maintenance Fee for Balance below USD 1,000	US\$ 5
	ATM SERVICES	
	ATM ATM Cash Withdrawal at:	
	KCB ATMs	KShs. 30
	Kenswitch ATMs Visa/MasterCard/UPI ATMs	KShs. 70 KShs. 250
2.		Kons. 250
	Cash deposit	Free
3.	Cheque deposit Account Enquiries at KCB ATMs	Free
	Balance enquiry	Free
4.	Mini-statement request Withdrawal fee using foreign card	Free USD \$4
	CREDIT CARDS	030 \$-
1.	Visa Gold Card	
	Joining fees	KShs. 4,000 (Waived) KShs. 4000
	Annual fees Supplementary annual fee	KShs. 1000
	Monthly interest	3.50%
	Replacement fees Late payment interest	1000 5% of due amount
	Cash advance interest	5% of aue amount 6% of amount withdrawr
	Over limit interest	KShs. 1000
2	Minimum repayment Platinum Visa Card	10%
۷.	Joining fees	KShs. 4,000 (Waived)
	Annual fees	KShs. 4260
	Supplementary annual fee Monthly interest	KShs. 2000 3.50%
	Replacement fees	KShs. 1000
	Late payment interest	5% of due amount
	Cash advance interest Over limit interest	6% of amount withdrawr KShs. 1000
	Minimum repayment	10%
3.	Classic Visa Card Joining fees	
	Annual fees	KShs. 3000 (Waived) KShs. 3000
	Supplementary annual fee	KShs. 1000
	Monthly interest Replacement fees	3.50% KShs, 1000
	Late payment interest	5% of due amount
	Cash advance interest	6% of amount withdrawr
	Over limit interest Minimum repayment	KShs. 1000 10%
4.	MasterCard Gold	107
	Joining fees	KShs. 4000 KShs. 1000
	Annual fees Monthly interest	3.50%
	Late payment fee	5% of due amount
	Supplementary annual fee Replacement fees	KShs. 1000 KShs. 1000
	Overlimit fee	KShs. 1000
	Minimum repayment	10%
5.	Cash advance interest Visa Infinite Credit Card	6% of amount withdrawr
•••	Joining fee	Waiveo
	Annual fee Main Card	10,000
	Supplementary card Annual fee Replacement fee	10000 500
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee % Over limit fee*	0.06 1,000
6.	Mastercard World Elite Credit KES	
	Joining fee Annual fee Main Card	Waivec 10,000
	Supplementary card Annual fee	10000
	Replacement fee	500
	Late payment fee Interest rate(PA)	5% 0.42
	Cash Advance fee %	0.06
7	Over limit fee*	1,000
7.	Visa Signature Credit Card Joining fee	Waived
	Annual fee Main Card	7,500
	Supplementary card Annual fee Replacement fee	7,500
	Late payment fee	5%
	Interest rate(PA)	0.42
	Cash Advance fee % Over limit fee*	0.00
8.	Mastercard World Elite Credit USD	
	Joining fee	Waived 100 LISE
	Annual fee Main Card Supplementary card Annual fee	100 USE 100 USE
	Replacement fee	5 USE
	Late payment fee	5% 0.42
	Interest rate(PA) Cash Advance fee %	0.04
~	Over limit fee*	10. USE
9.	Corporate Card Joining fees	KShs. 4,000 (Waived
	Annual fees	KShs. 4,000 (Walved KShs. 4000
	Supplementary annual fee	KShs. 1000
	Monthly interest Replacement fees	3.50% KShs. 2000
	Late payment interest	5% of due amount
	Cash advance interest Over limit interest	6% of amount withdrawr KShs. 1000
		NOUS. 1000

Minimum repayment

1	DEBIT CAR Visa Debit Ca						
- 1.	Payment at P					Free	
2		New Debit Card Debit Card Issue and Replacement				KShs. 430	
2.	Includes lost,			ompromised		KShs. 430	
	PREPAID CAR	D					
	Joining fee Statement re	auest fee				KShs. 500 Nil	
	Card replace					KShs. 500	
	ATM charges					KShs. 30	
KC	B MORTGAC	GES - PRICI	NG & TEI	NURE			
*Bc	ıse rate +/- Risk	margin appli	cable to KS	Shs Mortgage	es only		
Re	sidential (Singe	dwelling unit	)		(Variable ase Rate		
1.	Purchase (Cor	nplete house	s)		12% p.c	a. 300	
2.	Purchase (Plot	t maximum 2	acres)		12% p.c	a. 120	
3.	Mortgage Plus	(Top Up Loa	ns)		12% p.c	а. 300	
4.	Equity release				12% p.c	a. 300	
5.	Construction				12% p.c	a. 300	
					1278 p.c		
6.	Combined plo and construct	•			12% p.c	а. 300	
7.		Diaspora Home Loans - Residential purchase only			12% p.c	a. 180	
8.	Special Scheme Loans - Cash Backed, Check-Off or Hybrid				N//	A 300	
Commercial (others/more than one unit)							
1.	Purchase (Cor	Purchase (Complete properties)			12% p.c	a. 240	
2.	Purchase (Plot	ts)			12% p.c	a. 120	
3.	Mortgage Plus (Top Up Loans)				12% p.c	a. 240	
4.	Equity Release				12% p.c		
		3					
5.	Construction				12% p.c	a. 240	
6.	Combined plo construction	t purchase a	nd		12% p.c	a. 240	
7.	<b>Diaspora Com</b> Loans - Comm		ase only		12% p.c	a. 120	
1.	Salaried					Up to 300 months	
2.	Self-employed		Based on s	source of rep	ayment	Up to 240 months	
3.	Self-employed	d (Business)			Up to 120 months		
Мо	rtgages Fees an	d Commissio	ns				
Iter	n	Description			Tariff (KES)		
		Market Facilities			Negotiation fees included in the RBP		
Neg	gotiation Fees	Affordable Housing Scheme Mortgage		age	Up to 2% of loan amount		
		FCY Mortgage facilities			Up to 2.5% of loan amount		
Cite increase the		Nairobi & Environs			KES. 10, 000		
Site inspection		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		vrance	Computed based on replacement value		
		Contractors All Risk Policy (CARP) Project specif			Project specific		

TERMS AND CONDITIONS

KShs. 1000

10%

EXCISE DUTY ON MONEY TRANSFER SERVICES IS APPLICABLE @ 15% AND FOR ALL OTHER FEES AND COMMISSIONS CHARGED BY THE BANK, THE RATE IS 20%.