Technical reasons

2020 TARIFF GUIDE

Summary minimum rate of charges, commission and interest effective 1st Jan, 2020. These charges are subject to change and details will be available at our branches and on the KCB website. BRANCH GENERAL SERVICES

Minimum repayment

Cash advance interest

6% of amount withdrawn

1. 9	statements and Balances		Stop payment	KShs. 480	3 Entrepreneurs Account		3. Account Enquiries at KCB ATMs		5. Corporate Card	
	-Below 2 years	KShs. 320	Handling fee for inward unpaid cheque	KShs. 585	Minimum Operating Balance	Nil	Balance enquiry	Free	3	KShs. 4000 (Waived)
	Ouplicate copies -Between	KShs. 750	Certificate of balance	KShs. 1,065	Cheque Book per leaf	KShs. 14.50	Mini-statement request	Free	Annual fees	KShs. 4000
	on request 2-5 years -Over 5 years	KShs. 2,000	4) Closing Account Normal charges	Nii	Ledger Fees Monthly Statement	Free	4. Withdrawal fee using foreign card B. AGENT BANKING Value (KShs.) Charges	USD \$4	Supplementary annual fee Monthly interest	KShs. 4000 3.50%
	Interim statements	KShs. 105	Ledger fees to date or minimum	KShs. 350	Maintenance Fee	Nil	Cash deposits 100 - 100,000	Free		KShs. 2000
2. E	Banker's Cheque (Local)		Counter debits/cheques charges item	KShs. 400	Baraka Account		Cash withdrawal 100 - 2,000	KShs. 20	Late payment interest	5% of due amount
	Customer	KShs. 200	B. TRANSACTIONAL ACCOUNTS		Minimum Opening Balance	KShs. 1000	2,001 - 2,500	KShs. 30	Cash advance interest	6% of amount withdrawn
	Non-customer	KShs. 200	1. Student Plus Account		Minimum Operating Balance	KShs. 1000	2,501 - 5,000	KShs. 32	Over limit interest	KShs. 1000
	Banker's Cheque (Foreign Currency) Customer	US\$ 10	Minimum operating balance	KShs. 100	Maintenance Fee Over-the-counter withdrawal	Nil KShs. 200	5,001 - 10,000 10,001 - 20,000	KShs. 53 KShs. 75	Minimum repayment F. DEBIT CARDS	10%
	Von-customer	US\$ 15	Service charges 2. Jiinue Account	INIL	Bulk Coins Deposits	Nil	20,001 - 50,000	KShs. 105	1. Visa Debit Card	
	Standing Order (Local)	234 10	Maximum opening balance	KShs. 200	Cheque Book per leaf	KShs. 8	50,001 - 100,000	KShs. 185	Payment at Point of Sale	Free
9	Setting up	KShs. 265	Minimum operating balance	KShs. 100	B. SME BANKING-INVESTMENTS		KCB MOBI SERVICES TARIFF		New Debit Card	KShs. 430
	Processing (per item) to KCB branches	KShs. 160	Service charges	KShs. 50	ACCOUNT			total - LCC	2. Debit Card Issue and Replacement	
	o other banks plus remittance commission 0.3%	KShs. 320	3. Mapato Account	1/61 500	1. Business Investment Account	1/61 1 000	Service	**Fees in KShs.	Includes lost, stolen, damaged and compromised	KShs. 430
	f value or minimum Inpaid (per item)	KShs. 2,500	Minimum operating balance	KShs. 500	Minimum opening balance Minimum operating balance	KShs. 1,000 KShs. 1,000	Balance Enquiry Buy Airtime	Free	G. PREPAID CARD Joining fee	KShs. 500
	Amending	KShs. 320	Service charges: - Below KShs. 3,000	KShs. 300	Reactivation fees	KShs. 200	Bill Payments (KPLC, DStv ZUKU)	36	Statement request fee	Nil
	Stopped (per item)	KShs. 430	- Above KShs. 3,000-KShs. 50,000	KShs. 200	C. AGRI-BUSINESS ACCOUNT	Rens. 200	KCB Lipa Karo	36	Card replacement	KShs. 500
9	alary Processing Fee	KShs. 200	- Above KShs. 50,000	Nil	1. Farmer's Current Account		KPLC Bill payments via Tokens	Free	•	KShs. 30
	Foreign Currency (FCY)		4. Bankika Account		Minimum operating balance	Nil	ATM Withdrawal	36	KOD MODTO LOGS DELONG & TENNIDE	
	Poland LCC (0.000 or agriculant in other ECV	NII	Minimum opening balance	KShs. 100	Maintenance fee	Nil	KCB Mobi CHAMA Transfer	36	KCB MORTGAGES – PRICING & TENURE	
	Below US\$ 40,000 or equivalent in other FCY Above US\$ 40,000	1% to max of US\$ 430	Minimum operating balance Service charges	NIL Nil	Cheque book Service charge per leaf	KShs. 8	Mini-statement Forex Rates	So Free	*Base rate +/- Risk margin applicable to KShs Mortga	ges only
) Sale	170 to max of 03\$ 430	5. General Charges	INIL	2. Farmer's Transactional Account	IVIC	Change PIN	Free		Max Period
	Below US\$ 40,000 or equivalent in other FCY	Nil	Closing the Account		Minimum operating balance	Nil	Cash Transfers		Residential (Singe dwelling unit) Pricing (FX)	(Month)
	Above US\$ 40,000	1% max; US US\$ 430	(for all Transactional Accounts)	Nil	Maintenance fee	Nil	KCB account transfers (own / other)	36	1. Purchase (Complete houses) 8.5% p.a.–10	0.5% p.a. 300
	'raveller's Cheque	1/01 ==	C. SAVINGS ACCOUNT		Service charge	Nil	KCB insurance payment	_ 36	2. Purchase (Plot maximum 2 acres) 8.5% p.a10	·
	Commission on purchase per leaf	KShs. 50	1. Simba Savings Account		3 MobiGrow Account	I/Ch - 10	Receive Western Union M-PESA own transfer	Free 63.25	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
7. 5	Fafe Custody (half yearly rate) - Minimum	KShs. 1,280	Minimum opening balance	Nil	Minimum Balance Minimum Operating Balance	KShs. 10 Nil	M-PESA own transfer M-PESA Transfer to Other Phone No.			
	- Maximum Per locker	KShs. 2,000	Maintenance fee Closing account	Nil	Minimum Operating Balance	Nil	M-PESA Buy Agent Float	63	4. Equity release 8.5% p.a10	
	- Small	KShs. 2,400	2. Cub Account	INIL	Maintenance Fee	Nil	Vooma own Transfer	Free	5. Construction 8.5% p.a10	0.5% p.a. 300
	Depending - Medium	KShs. 2,500	Minimum Operating Balance	KShs. 1,000	D. SCHOOL ACCOUNTS		Vooma Transfer To Other Phone Number	Free	8 h% n a -11	0.5% p.a. 300
	n size of the - Large	KShs. 4,000	Service Charges	Nil	1. School Fees Collection Account		Vooma Paybill & Vooma Buy Goods	- 36	and construction	3.3 70 p.u.
i t	tem lodged - Extra-large - Night Safe wallets	KShs. 8,000 KShs. 1,000	3. Goal Account		Minimum operating balance Minimum opening balance	Nil	PesaLink Tariff 10 - 500	Fees in KShs.	7. Diaspora Home Loans –	
	- Access charges (per visit)	KShs. 212	Mininmum balance	KShs. 1,000	Ledger and maintenance fees	Nil	501 - 5000	36	Residential purchase only 8.5% p.a10	0.5% p.a. 180
	- Replace locker lost keys	KShs. 212	Maintenance fee D. FOREIGN CURRENCY ACCOUNT	NIL	Statements and cheque book	Free	5001 - 10,000	48	8 Special Scheme Loans – Cash	N/A 300
8. 0	ash Handling (Commission)		1. Foreign Currency Current Account		Cash deposit charge	Free	10,001 - 50,000	63.25	Backed, Check-Off or Hybrid	NA
) Local Currency (LCY) Deposits		Opening balance	US\$ 25	Over the counter withdrawal over KShs. 1,000,000	0.2% of amount	50,001 - 100,000	96	9. USD, GBP & EURO denominated 8.5% p.a10	0.5% p.a. 120
	Customers	NU	Account maintenance fee with:		2. National Education Sector Programme Accounts (N	NESSP)	100,001 - 200,000	120	mortgages 0.5 % p.a 10	7.5 % p.a.
	Cash deposits of upto KShs. 500,000 Cash deposits exceeding KShs. 500,000	Nil 0.2% of Amount above	- Balance below US\$ 1,000	US\$ 5	a. NESSP Current Account	NEL	200,001 - 999,999	240	Commercial (others/more than one unit)	
-	Cash deposits exceeding K5hs. 500,000	KShs. 500,000	- Balance above US\$ 1,000	Free	- Minimum opening balance - Monthly and ledger eees	Nil Nil	D. INTERNET BANKING	KShs.	1. Purchase (Complete properties) 8.5% p.a10	0.5% p.a. 240
N	lon-customers		Cheque returned unpaid - Refer to drawer' by KCB	US\$ 30	- Minimum operating balance	KShs. 1,000	Stop cheque payments	450	2. Purchase (Plots) 8.5% p.a10	
	Cash deposits of any amount	0.4% or minimum KShs. 200	- Refer to drawer' by other	US\$ 10	- Cheque book per leaf	KShs. 8.00	Balance enquiry Transfer own account	10	3. Mortgage Plus (Top Up Loans) 8.5% p.a10	· ·
	Depositing coins per bag for more than 100	VCI 0.5	- Technical reasons	US\$ 10	Banker's cheque book	Free	Statement access including mini-statement	100		
	coins (except Cub Account) Depositing coins per bag for more than 100	KShs. 0.5	- Stop payment'	US\$ 5	b. NESSP Savings Account	NEI	Transfer (third party) accounts in KCB	50	4. Equity Release 8.5% p.a10	· · · · · · · · · · · · · · · · · · ·
	Coins for Cub account	FREE	Cheques sent on collection -	Min. US\$ 10	Minimum opening balance - Monthly and ledger fees	NIL Nil	Cheque book order	750 (subject to changes	5. Construction 8.5% p.a10	0.5% p.a. 240
	Cash Withdrawal (LCY) - Customer Over-The-Cou		Commission 0.5% or Closing account (plus ledger fees to date)	Max. US\$ 60	Funds credit to the Account	KShs. 100		in SSRC)	6. Bridging Finance Loans 8.5% p.a10	0.5% p.a. 36
F	or amounts below KShs. 1,000,000	KShs. 200	2. Foreign Currency Saving Account	INIL	- Account operating balance	KShs. 1,000	Bill/Tax payments	30	Combined plot purchase and con-	
	for daily cumulative amounts above	KShs. 5,000	Opening Balance	US\$ 50	E. M-PESA AGENT ACCOUNT		Standing order setup Bulk processing (Internal Accounts)	250 100	struction 8.5% p.a10	0.5% p.a. 240
	(Shs. 1,000,000	1% of deposit amount or	Maintenance fee for balance below US\$ 1,000	US\$ 5	- Minimum operating balance	KShs. 1,000	Bulk processing (EFT)	150	USD, GBP & EURO denominated	
l l'	lon-customer deposit	minimum of KShs. 200	Banker's cheque in Foreign Currency	110¢ 10	- Cash handling fees on deposits	NIL KSha 1,000	Bulk processing (RTGS)	500	mortgages 8.5% p.a10	0.5% p.a. 120
b) Foreign Currency (FCY) Deposits:	11111111111111111111111111111111111111	- Customers	US\$ 10 US\$ 15	- One-off bundled pricing - Cheque book per leaf	KShs. 1,000 KShs. 17.50	SWIFT transfer	2000	Diaspora Commercial	
	Jpto US\$ 10,000 or equivalent in other FCY	Nil	- Non-customers	05\$ 15	F. DEALERS' PRIVILEGE ACCOUNT	113.17.00	E. CREDIT CARDS		9. Loans – Commercial purchase only 8.5% p.a.–10	0.5% p.a. 120
	JS\$ 10,001-US\$ 200,000 or equivalent		MICRO BANKING		Access to Advantage Centre	Free	1. Visa Gold Card Joining fees	KShs. 4,000 (Waived)	1 6 1 1 1	
	n other FCY	0.25% of deposit	A. TRANSACTIONAL ACCOUNTS		- Monthly fee bundled pricing	KShs. 900	Annual fees		Salaried Self-employed (Rentals) Based on source of rep	Up to 300 months ayment Up to 240 months
	JS\$ 200,001 or equivalent in other FCY	0.35% of deposit; max. US\$1,500	1. Bankika Business Account	1/01 100	- Operating balance	Nil	Supplementary annual fee	KShs. 1000	3. Self-employed (Business)	Up to 120 months
F	CY notes in small denominations, soiled bills	0.25%	Opening balance Minimum operating balance	KShs. 100	- Cheque book charges - Maintenance fee per leaf	KShs. 17.50 Nil	Monthly interest	3.50%	KCB Bank Kenya Limited – Mortgage Division Produ	
	c) Foreign Currency (FCY) Withdrawals:	3.2370	Minimum operating balance Monthly maintenance fee	NIL Nii	·	INIL	Replacement fees	1000	Item Description	Tariff (KES)
L	Jp to US\$ 40,000 or equivalent in other FCY	0.25% of transaction	B. CURRENT ACCOUNT	INIC	ADVANTAGE BANKING		Late payment interest	5% of due amount	· ·	Up to 2.5%
	JS\$ 40,001-US\$ 200,000	0.35% of transaction	2. Tuungane Current Account		1. Advantage		Cash advance interest Over limit interest	6% of amount withdrawn KShs. 1000	New facilities	of loan amount
	JS\$ 200,001 or equivalent in other FCY	0.50%; max. US\$ 1,500	Minimum opening balance	KShs. 1000	- Monthly fee bundled pricing	KShs. 1,280	Minimum repayment	10%	Tan un mille aux ann all de C	Up to 2%
	Remittance within Kenya	KShs. 500	Minimum monthly deposit	Nil	- Cheque book per leaf 2. Platinum	KShs. 17.50	2. Platinum Visa Card		Negotiation Fees Top up without consolidation Top up with consolidation but without	of top up amount ut Up to 2%
	nactive account reactivation	KShs. 200	Minimum operating balance Cheque book (50 leaves)	Nil KShs. 8 per leaf	- Monthly fee bundled pricing	KShs. 2,130	Joining fees	KShs. 4,000 (Waived)	extension of term	of top up amount
N	Monetary claim of funds on dormant account	KShs. 500	Withdrawal charges	KShs. 200	- Cheque Book per leaf	KShs. 17.50	Annual fees	KShs. 4260	Top up with consolidation and	Up to 2.5% of the
	Postage (actual stamp cost plus 30%) or	1/2:	3. Entreprenuer Account		DIASPORA		Supplementary annual fee Monthly interest	KShs. 2000	extension of term	consolidated amount
	Minimum Revenue stamp Remittances outside Kenya	KShs. 30 Min. KShs. 1,200	Minimum operating balance	Nil			Replacement fees	3.50% KShs_1000	Consent Fees Property agency For approval of tenancy on	
	TT's and Drafts) 0.3% of value	Min. KShs. 1,200 Max. KShs. 6,000	Ledger fee	Nil	Current Account Minimum opening balance	KShs. 2,000 or US\$ 500	Late payment interest	5% of due amount	Property agency For approval of tenancy on fee charged property	KES.1, 500 Up to 3%
	Postage (actual stamp cost plus 30%) - Minimum	KShs. 300	Maintenance fee Monthly statement	Nil	Ledger fees per entry	KShs. 2,000 01 03\$ 300 KShs. 35	Cash advance interest	6% of amount withdrawn	enarged property	KES.1, 300 Op to 3 %
1	ncome Tax P.A.Y.E	KShs. 20	Cheque book charges per leaf	Free KShs. 14.50	Minimum per month	KShs. 350	Over limit interest	KShs. 1000	Site inspection Nairobi & Environs	KES.20,000
	oreign draft flat fee	KShs. 500	Transaction Charges	KShs. 50	Maintenance per month	KShs. 300	Minimum repayment	10%	Site inspection	KES.20, 000
	WIFT charges	I/Ch- /00 !	Withdrawals against uncleared effects	3% of advance	2. Savings Account	1/01 / 255	3. Classic Visa Card Joining fees	KShs. 3000 (Waived)	Outside Nairobi	KES.30,000
	nward (flat fee)	KShs. 600 or its equivalent using the day's rate in other	SME BANKING ACCOUNTS		Minimum operating balance Maintenance fee	KShs. 1,000	Annual fees	KShs. 3000 (Walved) KShs. 3000	Bank opinion Bank and any other third party opinion information as instructed by the customer.	tomer KFS 500 per opinion
		currencies	A. CURRENT ACCOUNT		3. Transactional Account	NIL	Supplementary annual fee	KShs. 1000	Company Registry	KES.500 per opinion KES.1, 000
	Dividend Warranties	KShs. 50	1. Business Current Account		- Minimum opening balance	KShs. 2,000/ US\$ 500	Monthly interest	3.50%	Search Fees NGO Boards	KES.1, 000
	Sovernment Pension Cheques		Minimum Operating Balance		- Minimum Operating Balance	Nil	Replacement fees	KShs. 1000	Courts	KES.2, 500
C	0.1% for cheques above KShs. 1,000 minimum KShs. 50		Ledger fee:		- Service Charge	Nil	Late payment interest	5% of due amount	Mortgage Protection Insurance	Computed based on
PERSONAL BANKING		- per entry	KShs. 35	- Maintenance Fee for Balance below USD 1,000	US\$ 5	Cash advance interest Over limit interest	6% of amount withdrawn KShs. 1000	(MPI) with FCL of KES.40M	age and number of	
	CURRENT ACCOUNTS		- minimum per month	KShs. 350	CHANNEL CHARGES		Minimum repayment	10%	Retrenchment Cover (available to sa	insured persons KES.1, 500
) Ledger Fees		Balances of KShs. 50,000 and above 2. Business Privilege Account	Nil	A. ATM		4. MasterCard Gold	1070	Insurance individuals only)	per annum
	-Per entry	KShs. 35	Monthly fee bundled pricing	KShs. 900	1. ATM Cash Withdrawal at:		Joining fee	Waived KShs. 4,000	House Owners Comprehensive Insu	rance Computed based on
	-Minimum per month	KShs. 350	Cheque book	KShs. 17.50 per leaf	KCB ATMs	KShs. 30	Annual fee	KShs. 4,000		replacement value
	-Maintenance per month	KShs. 300	Opening and operating balance	Nil	Kenswitch ATMs	KShs. 70	Monthly interest rate	3.5%	Contractors All Risk Policy (CARP)	Project specific
	Cheque Books per leaf Cheques returned unpaid - refer to drawer	KShs. 8.00 KShs. 3,000	Over the counter Withdrawals	Free	Visa/MasterCard/UPI ATMs 2. ATM Deposit at KCB ATM	KShs. 250	Late payment fee Supplementary card annual fee	5% of due amount KShs 1 000	TERMS AND CONDITIONS	
	Not arranged for	KShs. 3,000	Cash handling	Nil	Cash deposit	Free	Replacement fee	KShs. 1.000	TERMS AND CONDITIONS ALL CHARGES ARE SUBJECT TO 20% EXCISE TAX	
	Effects not cleared	KShs. 3,000	Bulk coin deposit charge Interim statement	Nil Free	Cheque deposit	Free	Overlimit fee	KShs. 1,000	**THESE CHARGES ARE INCLUSIVE OF 20% EXCISE TAX	Χ
	Technical reasons	KShs. 850	ווונכו וווו סנמנפווופוונ	Free			Minimum repayment	10%	ALL FEES THAT ARE LINKED TO LOANS ARE EXEMPT E	EDOM EVOICE BUITY