

KINGDOM BANK TARIFF GUIDE

PRODUCT	KINGDOM BANK SAVINGS ACCOUNT	KINGDOM BANK CURRENT ACCOUNT	KINGDOM BANK TRANSACTION ACCOUNT	KINGDOM BANK JUNIOR SAVINGS ACCOUNT
Account opening balance	Ksh. 1,000.00	Ksh .5,000.00	Ksh. 1,000.00	Ksh. 500.00
Minimum operating balance	Ksh. 1,000.00	Nil	Nil	Ksh. 500 .00
Interest rates	Interest to be paid at Treasury Bill rate on cleared balances daily and credited to the account monthly.	Interest to be paid at 5% on cleared balances daily and credited to account monthly.	N/A	Interest to be paid at Treasury Bill rate on cleared balances daily and credited to the account monthly
Minimum interest- earning balance	Ksh. 5,000.00	Ksh. 5,000.00	N/A	Ksh. 5,000.00
Ledger fees	Nil	Ksh. 400.00	Nil	Nil
Other features	One free withdrawal every three months - further withdrawals at Ksh.300.00; E Statements; Cash deposit across Mpesa	Internet banking on request; Cheque Book on request; Mobile Banking; E-Statements.	Internet banking on request; Cheque Book on request; Mobile Banking; E-Statements.	One withdrawal every three months; Cash deposit across Mpesa.
Benefits	Earn interest on savings; Qualify for loan against 90% of savings with a repayment period of 1 year;	3 month overdraft to be availed on 50% of 3 month average credit turnover for accounts that have banked for at least 3 months with an average of at least 10 transactions per month	Transactions on Internet Banking, ATM, Mobile Banking, Agency Banking.	One free banker 's cheque per term for school fee payment.

KINGDOM BANK MINIBANK (ATM)		FOREIGN CURRENCY ACCOUNTS:				PESA CHAP CHAP (Mobile Banking Transactions)	
Product Service/ Transaction	Ksh.	Current Accounts					
ATM card issuance	385.00		USD (CDUSD)	GBP (CDSTG)	EURO (EURO)	Financial Enquiry and Transfer Transactions:	Ksh.
ATM card replacement	385.00					Account balance enquiry	15.00
ATM cash withdrawals - KB machines	30.00	Minimum Balance	25	20	25	Mini account statement	30 .00
ATM cash withdrawals - other machines	60.00	Monthly Charge	5	5	5	Funds transfer account to account	60.00
ATM Balance inquiry	15.00	Inward Swift charge	10	10	10	Funds transfer –account to wallet	60.00
ATM Mini Statement	30.00	Outward Swift Charge	10	10	10	Bill Payment Transactions:	
ATM Funds Transfer-account to account	30.00					KPLC Postpaid	50.00
ATM Funds Transfer - account to wallet	60.00	Savings Accounts				KPLC Prepaid	50.00
Utility payments	50.00	Minimum balance	50	50	50	Nairobi Water Postpaid	50.00
Airtime Top-up	10.00	Withdrawal charges (limited to one free withdrawal per quarter)	15	15	15	DSTV 50 Access@Home	50.00
						Zuku 50 Safaricom Postpaid	50.00
						Airtel Postpaid	50.00
						Orange Postpaid	50.00

PRODUCT SERVICE FEES	
SMS alerts	10.00
Withdrawal against uncleared balance	5% of cheque value minimum Ksh. 500.00 – maximum Ksh. 20,000.00 (approval by credit division)
Temporary Overdraft	5%; Minimum Ksh. 500.00
OTC withdrawal charges	100.00
Cheque return charges (Insufficient Funds)	3,000.00
Cheque return charges (effects not clear)	3,000.00
Cheque return charges (other reasons)	3,000.00
Interbranch cash withdrawals (OTC)	100.00
Dormant Activation charges	300.00
Account closure charges (more than 6months)	500.00
Account closure charges (less than 6 months)	1,000.00
Cheque book issue charges (per leaf)	10.00
Stamp duty on cheque book issue (per leaf)	2.50
Counter cheque (per leaf)	500.00
Stop payment charges	500.00
Inward Unpaid cheque	1,500.00

Charges Applicable at Agent Locations		
Service	Amount (KShs)	Customer Charges (KShs)
Withdrawals	100 - 2,500	30
	2,501 - 5,000	45
	5,001 - 10,000	75
	10,001 - 20,000	145
	20,001 - 35,000	170
	35,001 - 50,000	195
	50,001 - 100,000	220
Deposit	Any amount	free
Funds transfer to Kingdom Bank Account	Any amount	30
Utility bill payment (KPLC,Water,DSTV/GOTV)	Any amount	50
Balance enquiry	Any amount	10
Mini Statement	Any amount	20

DigiLife (INTERNET BANKING)	
Transaction type	Charges (Ksh.)
Monthly Charges for Individual client	Nil
Monthly Charges for Corporate client	Nil
Funds Transfer	
Own account transfer	No charge
Other account transfer (Internal)	No charge
Mobile funds transfer	60.00
Airtime purchase	10.00
Utility Payment	
Online Request	No charge
REQUEST FOR RETRIEVAL OF PAID CHEQUES	Ksh. 500.00 per leaf
ELECTRONIC FUNDS TRANSFER	Outward – Ksh. 500.00
	Inward – NIL
	Salary processing – Ksh. 200.00 per salary
	Outward – Ksh. 500.00
RTGS	Inward – NIL
	Non customer outward – Ksh. 3,000.00; a maximum of Ksh. 3,000,000.00 transfer

COMPANY SEARCH	Ksh. 1,500.00 For SACCOs and NGOs-Ksh.2,500
LETTER OF INTRODUCTION	Ksh. 500.00
CRB REFERENCE CHARGES	Ksh. 200.00
LETTERS OF REFERENCE/CONFIRMATION	Ksh 1,000.00
SAFETY DEPOSIT LOCKERS	Opening – Ksh. 2,000.00
	Annual fee:
	Small – Ksh. 6,000.00
	Medium – Ksh. 8,000.00
	Large – Ksh. 10,000.00
	Access – Ksh. 500.00
	Replace lost key – Ksh. 1,000.00
BANKERS CHEQUES	All bankers cheques – Ksh 150 .00 Repurchase – Ksh. 300.00
Standing orders and direct debits:	Ksh.
Setting up (all)	500.00
Cancellation	300.00
Amendment	300.00
Unpaid	300.00

TRADE FINANCE PRODUCTS:	
Product	Features
Overdraft	3% appraisal fee Term: Maximum 12 months. For schools – up to 30% of term fees collected
Insurance Premium Finance	Term: Maximum of 10 months. Collateral: Post dated cheques & tripartite agreement with insurance company
Bid/Tender Bonds	Charges: 1% flat subject to a minimum of Kes 5,000.00.
Performance Guarantee	Charges: 1% per quarter subject to a minimum of Kes 5,000.00 per quarter.
Advance Payment Guarantee	Security: 100% cash cover or 50/50 % cash and conventional security. Charges: 1% per quarter subject to a minimum of Kes 5,000.00.
LPO Financing	70 % financing with 100% collateral. Loan processing 3% of face value. Tenure of up to 120 days.
Letter of Credit	Fees: 1% application fee; 0.5% acceptance fees and 0.50% settlement fee. Swift Charges: Kes 5,000.00.
Invoice discounting	80 % financing. Loan processing 3% of face value Interest at CBK rate. Tenure of up to 120 days
Kingdom Customs Duty Facility	Facility processing fees @3% of loan amount subject to minimum of Kshs10,000.00. Commission @10% per month. Parking/storage fee @ Kshs 250 per day.



KINGDOM BANK
A Subsidiary of The Co-operative Bank of Kenya