

# KINGDOM BANK TARIFF GUIDE

PRODUCT	KINGDOM BANK SAVINGS ACCOUNT		KINGDOM BANK CURRENT ACCOUNT		KINGDOM BANK TRANSACTION ACCOUNT		KB JUNIOR SAVINGS ACCOUNT	
Account opening balance	Ksh. 500.00		Ksh. 5,000.00		Ksh. 1,000.00		Ksh. 500.00	
Minimum operating balance	Ksh. 500.00		Nil		Nil		Ksh. 500.00	
Interest rates	Interest payable quarterly at 4%p.a 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.	
PRODUCT SERVICE FEES			DIASPORA BANKING ACCOUNTS					
SMS alerts	10.00		PRODUCT	DIASPORA TRANSACTIONAL ACCOUNT	DIASPORA CURRENT ACCOUNT	DIASPORA SAVINGS ACCOUNT	CALL & FIXED DEPOSIT ACCOUNTS	
Withdrawal against uncleared balance	5% of cheque value minimum Ksh. 500.00 – maximum Ksh. 20,000.00 (approval by credit division)		Available in	KES, GBP, EUR, USD	KES, GBP, EUR, USD	KES, GBP, EUR, USD	Nil	
Temporary Overdraft	5%; Minimum Ksh. 500.00		Minimum Opening Balance	KES 5,000, GBP 50 , EURO 50 & USD 50	KES 5,000, USD 100, GBP 100, EURO 100	KES 2,000, USD 25, GBP 25, EURO 25	Nil	
OTC withdrawal charges	100.00		Minimum Operating Balance	KES 1000 GBP 10 , EURO 10 & USD 10	KES 2,000, USD 25, GBP 25, EURO 25	KES 400, USD 5.GBP 5, EURO 5	Nil	
Cheque return charges (Insufficient Funds)	3,000.00		Monthly Maintenance Fee	No monthly ledger fees	KES 400, USD 5.GBP 5, EURO 5	KES 400, USD 5.GBP 5, EURO 5	Nil	
Cheque return charges (effects not clear)	3,000.00		Minimum Interest Earning Balance	Nil	KES 5,000	KES 5,000	Nil	
Cheque return charges (other reasons)	3,000.00		Other Features	<ul style="list-style-type: none"> <li>• Visa Debit Card available for withdrawals as well as for payment purposes (for KES accounts only)</li> <li>• Convenient mobile banking and internet banking available</li> <li>• Free monthly e-statement</li> </ul>	<ul style="list-style-type: none"> <li>• Convenient mobile banking and interest banking available</li> <li>• Free Monthly Statements</li> <li>• Cheque Book available on request</li> <li>• Visa Debit Card available (for only KES accounts)</li> </ul>	<ul style="list-style-type: none"> <li>• Convenient mobile banking and interest banking available</li> <li>• Free Monthly Statements</li> <li>• Cheque Book available on request</li> <li>• Visa Debit Card available (for only KES accounts)</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible terms of 1 – 12 months</li> <li>• Competitive interest rates offered.</li> <li>• Interest portion paid in case of pre-mature withdrawal of deposit in call accounts that have exceeded 7days</li> <li>• No charges on fixed deposit account</li> <li>• Certificate available on placement</li> </ul>	
Interbranch cash withdrawals (OTC)	100.00		MICRO BANKING ACCOUNTS					
Dormant Activation charges	Free		PRODUCT	KB CHAMA ACCOUNT		MICRO GROUP ACCOUNT		
Account closure charges (more than 6months)	500.00		Minimum Opening Balance	KES 1,000		KES 1,000		
Account closure charges (less than 6 months)	1,000.00		Minimum Operating Balance	NIL		NIL		
Cheque book issue charges (per leaf)	15.2		Monthly Maintenance Fee	No monthly ledger fees		No monthly ledger fees		
Stamp duty on cheque book issue (per leaf)	2.50		Minimum Interest Earning Balance	KES 10,000		KES 5,000		
Counter cheque (per leaf)	500.00		Interest Rate	Interest accrues on cleared balances daily and credited to the account monthly at 4%		Interest accrues on cleared balance daily and credited to the account monthly at 4%		
Stop payment charges	500.00		Other Features	<ul style="list-style-type: none"> <li>• Access to funds as many times as required</li> <li>• 1st withdrawal transaction for the month is free of charge.</li> </ul>		<ul style="list-style-type: none"> <li>• Access to funds as many times as required.</li> </ul>		
Inward Unpaid cheque	1,500.00		KINGDOM BANK MINIBANK (ATM)		KB MOBILE (MOBILE BANKING TRANSACTIONS)		AIRTIME TOP-UP:	
Inward Swift charge	10		Product Service/ Transaction	Ksh.	Financial Enquiry & Transfer Transactions:	Ksh.	Airtime Top-Up	10.00
Outward Swift Charge	10 per unit (USD, GBP and Euro)		Visa Card Processing	500.00	Account Balance Inquiry Kes 10 for USSD, ZERO Charge for KB Mobile Application	10.00	Cash Handling	Withdrawal
<b>Salary Processing</b>			Visa Card Replacement	500.00	Mini account statement	30.00		
Manual Posting	100		Visa Card withdrawal - KB machines and other visa network	200.00	Funds transfer account to account	60.00	Below Ksh. 500,000.00 – Ksh. 100.00	
SPS	100		ATM cash withdrawals - other machines	60.00	Funds transfer –account to wallet	60.00		
<b>AGENT WITHDRAWAL TARIFF</b>			ATM Balance inquiry	15.00	BILL PAYMENT TRANSACTIONS:			
<b>AMOUNT RANGE(KSH)</b>	<b>CHARGES DUE FROM CUSTOMER</b>		ATM Mini Statement	30.00	KPLC Postpaid	50.00	Above Ksh. 500,000.00 – 0.2% minimum Ksh. 1,000.00	
100 - 5,000	50		ATM Funds Transfer-account to account	30.00	KPLC Prepaid	50.00		
5,001 - 10,000	70		ATM Funds Transfer - account to wallet	60.00	Nairobi Water Postpaid	50.00	Coins – 1% above Ksh. 2,000.00	
10,001 - 20,000	80		Utility payments	50.00	DSTV 50 Access@Home	50.00		
20,001 - 30,000	100		Airtime Top-up	10.00	Zuku 50 Safaricom Postpaid	50.00	Deposit: Cash – Free	
30,001 - 40,000	120		Co-op ATM cash withdrawal	30.00	Airtel Postpaid	50.00		
40,001 - 50,000	140		Kenswitch cash withdrawal	45.00	Telkom Postpaid	50.00	Coins – 1% above Ksh. 2,000.00	
50,001 - 100,000	250		Co-op ATM Balance and Mini statement inquiry FREE	Free				
<b>DEPOSIT TARIFF GUIDE</b>			VISA Branded ATM balance inquiry	Free				
100 - 14,999	FREE		TRADE FINANCE PRODUCTS:					
15,000 - 19,999	FREE		PRODUCT	FEATURES				
20,000 - 29,999	FREE		Overdraft	3% appraisal fee Term: Maximum 12 months. For schools – up to 30% of term fees collected				
30,000 AND ABOVE	FREE		Insurance Premium Finance	Term: Maximum of 10 months. Collateral: Post dated cheques & tripartite agreement with insurance company				
UTILITY (WATER & KPLC)	50		Bid/Tender Bonds	0.5%min Kes2000. New customer unsecured up to Kes5m; existing customer unsecured up to Kes10M				
BALANCE ENQUIRY	10		Performance Guarantee	0.5% per quarter min Kes 5,000				
MINI STATEMENT	20		Advance Payment Guarantee	Security: 100% cash cover or 50/50 % cash and conventional security. Charges: 0.5% per quarter min of Kes5,000.				
<b>DIGILIFE (INTERNET BANKING)</b>			LPO Financing	70 % financing with 100% collateral. Loan processing 3% of face value. Tenure of up to 120 days.				
Transaction type	Charges (Ksh.)		Letter of Credit	0.375% application fee per quarter; 0.375% acceptance fees and 0.375% settlement fee flat rate; swift charges 3,500				
Monthly Charges for Individual client	Nil		Invoice discounting	80 % financing. Loan processing 3% of face value Interest at CBK rate. Tenure of up to 120 days				
Monthly Charges for Corporate client	Nil		Kingdom Customs Duty Facility	Facility appraisal fees @0% of loan amount approved min 50,000; Commission @5% flat rate. Parking/storage fee@ Ksh 250 per day				
<b>FUNDS TRANSFER</b>								
Own account transfer	No charge							
Other account transfer (Internal)	No charge							
Mobile funds transfer	60.00							
Airtime purchase	10.00							
<b>UTILITY PAYMENT</b>								
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							
RTGS	Outward – Ksh. 500.00							
	Inward – NIL							
	Non customer outward – Ksh. 3,000.00; a maximum of Ksh. 3,000,000.00 transfer							
Company Search	Ksh. 1,500.00 SACCOs and NGOs - Kes 500	Standing orders and direct debits:	Ksh.					
Letter of Introduction	Ksh. 500.00	Setting up (all)	500.00					
Crb Reference Charges	Ksh. 200.00	Cancellation	300.00					
Letters of Reference/confirmation	Ksh 1,000.00	Amendment	300.00					
Safety Deposit Lockers	Opening – Ksh. 2,000.00		Unpaid	300.00				
	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	Kes.15 per leaf plus commission of 0.1% of value							