

PRODUCT	KINGDOM BANK SAVINGS ACCOUNT	KINGDOM BANK CURRENT ACCOUNT	KINGDOM BANK TRANSACTION ACCOUNT	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 3%p.a balances daily and credited to the account quarterly.	Interest to be paid at 2% p.a on cleared balances daily and credited to account monthly.	N/A	Interest to be paid at 3% p.a on cleared balances daily and credited to the account quartly.
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	
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	Free
Account closure charges (more than 6months)	500.00
Account closure charges (less than 6 months)	1,000.00
Cheque book issue charges (per leaf)	15.2
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
Inward Swift charge	10
Outward Swift Charge	10 per unit (USD, GBP and Euro)
Salary Processing	
Manual Posting	100
SPS	100

AGENT WITHDRAWAL TARIFF	
AMOUNT RANGE (KSH)	CHARGES DUE FROM CUSTOMER
100 - 5,000	50
5,001 - 10,000	70
10,001 - 20,000	80
20,001 - 30,000	100
30,001 - 40,000	120
40,001 - 50,000	140
50,001 - 100,000	250
DEPOSIT TARIFF GUIDE	
100 - 14,999	FREE
15,000 - 19,999	FREE
20,000 - 29,999	FREE
30,000 AND ABOVE	FREE
UTILITY (WATER & KPLC)	50
BALANCE ENQUIRY	10
MINISTATEMENT	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. 100.00 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 700	Standing orders and direct debits: Setting up (all)	Ksh. 500.00
Letter of Introduction	Ksh. 500.00	Cancellation	300.00
Crb Reference Charges	Ksh. 200.00	Amendment	300.00
Letters of Reference/confirmation	Ksh 1,000.00	Unpaid direct debit	3,000.00
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		
Bankers Cheques	Replace lost key – Ksh. 1,000.00		
	Kes.150 per leaf		

DIASPORA BANKING ACCOUNTS				
PRODUCT	DIASPORA TRANSACTIONAL ACCOUNT	DIASPORA CURRENT ACCOUNT	DIASPORA SAVINGS ACCOUNT	FIXED DEPOSIT ACCOUNT
Available in	KES, GBP, EUR, USD	KES, GBP, EUR, USD	KES, GBP, EUR, USD	KES, GBP, EUR, USD
Minimum Opening Balance	KES 5,000 GBP 50 , EURO 50 & USD 50	KES 5,000 GBP 50 , EURO 50 & USD 50	KES 10,000 GBP 100 , EURO 100 & USD 100	KES 50,000
Minimum Operating Balance	KES 1,000 GBP 10 , EURO 10 & USD 10	KES 2,000 GBP 25 , EURO 25 & USD 25	KES 10,000 GBP 100 , EURO 100 & USD 100	
Monthly Maintenance Fee	Nil	KES 400, USD 5.GBP 5, EURO 5	Nil	Nil
Minimum Interest Earning Balance	Nil	KES 5,000 GBP 50 , EURO 50 & USD 50	KES 5,000 GBP 50 , EURO 50 & USD 50	KES 50,000
Withdrawal charges OTC	KES 100,GBP 2 , EURO 2 & USD 2	KES 100,GBP 2 , EURO 2 & USD 2	KES100,GBP 15, EURO 15 & USD 15	Nil
Other Features NB. All account types are eligible for Mortgage loan facilities	<ul style="list-style-type: none">• Visa Debit Card available for withdrawals as well as for payment purposes (for KES accounts only• Convenient mobile banking and internet banking available• Access to funds as many times as required	<ul style="list-style-type: none">• Convenient mobile banking and interest banking• Cheque Book available on request• Visa Debit Card available (for only KES accounts)• Access to funds as many times as required	<ul style="list-style-type: none">• Convenient interest banking• Free Monthly Statements• Earn interest on savings	<ul style="list-style-type: none">• Flexible terms of 1 – 12 months• Competitive interest rates offered.• No management charges on fixed deposit account

MICRO BANKING ACCOUNTS			
FEATURES	KB CHAMA ACCOUNT	MICRO GROUP ACCOUNT	
Available in	KES	KES	
Minimum Opening Balance	KES 1000	KES 1000	
Minimum Operating Balance	Nil	Nil	
Monthly Maintenance Fee	Nil	Nil	
Funds Accessibility	Unlimited	Unlimited	
Minimum Interest Earning Balance	KES. 10,000	KES. 5,000	
Withdrawal charges	Free 1st withdrawal for the month	Transaction fees apply e.g. RTGS fees, cash withdrawal over the counter.	
FEATURES	FAIDI DADA-EAGLET	FAIDI DADA-EAGLE	FAIDI DADA-GOLDEN EAGLE
Monthly Turnover/Income	Kes.0-500,000	Above kes.500,000-1Million	Above kes.1Million
Minimum account opening balance	Kes.1,000	Kes.2,000	Kes.3,000
Minimum account operating balance	No minimum balance	Kes.5,000	Kes.10,000
Ledger fees	No monthly ledger fees	No monthly ledger fees	No monthly ledger fees
Supplementary loan	Up to Kes.100,000	Up to Kes.500,000	Up to Kes.1,000,000
Negotiated Personal accident cover at affordable rate	Kes.5per month	Kes.21 per month	Kes.42 per month
	Sum assured Kes.50,000	Sum assured Kes.500,000	Sum assured Kes.1,000,000
Executive services	N/A	N/A	Express counter for all services
Interest Accrual	No interest	Interest accrues on cleared balances for amounts above Kes.50,000 daily and credited to the account monthly at 3%p.a.	Interest accrues on cleared balances for amounts above Kes.100,000 daily and credited to the account monthly at 4%p.a.
Transaction fees	Transaction fees apply e.g. RTGS fees, cash withdrawal over the counter.	Transaction fees apply e.g. RTGS fees, cash withdrawal over the counter.	Transaction fees waiver for the month if a client maintains a min. balance of Kes.500,000 i.e., withdrawal over the counter, mobile banking, ATM)
Attractive Forex Rates	N/A	N/A	Enjoy competitive & attractive forex exchange rates.
Capacity Building	Eligible	Eligible	<ul style="list-style-type: none">• Eligible• Member of Kingdom Bank Business Club

KINGDOM BANK MINIBANK (ATM)		MOBILE BANKING TRANSACTIONS		CHARGES FOR BANK ACCOUNT - MOBILE MONEY WALLET TRANSFERS		
Product Service/ Transaction	Ksh.	Financial Enquiry & Transfer Transactions:	Ksh.	TRANSACTION BANDS (KES)		
Visa Card Processing	500.00	Account Balance Inquiry Kes 10 for USSD, ZERO Charge for KB Mobile Application	10.00	MIN	MAX	CHARGE (KES)
Visa Card Replacement	500.00	Mini account statement	10 .00	1	100	-
Visa Card withdrawal - KB machines and other visa network	200.00	Funds transfer account to account	50.00	101	500	11
ATM cash withdrawals - other machines	60.00	BILL PAYMENT TRANSACTIONS:		501	1,000	15
ATM Balance inquiry	15.00	KPLC Postpaid	50.00	1,001	1,500	18
ATM Mini Statement	30.00	KPLC Prepaid	50.00	1,501	2,500	25
ATM Funds Transfer-account to account	30.00	Nairobi Water Postpaid	50.00	2,501	3,500	35
ATM Funds Transfer - account to wallet	60.00	DSTV 50 Access@Home	50.00	3,501	5,000	47
Utility payments	50.00	Zuku 50 Safaricom Postpaid	50.00	5,001	7,500	57
Airtime Top-up	10.00	Airtel Postpaid	50.00	7,501	20,000	67
Co-op ATM cash withdrawal	30.00	Telkom Postpaid	50.00	20,001	150,000	70
Kenswitch cash withdrawal	45.00	AIRTIME TOP-UP:		PESALINK		
Co-op ATM Balance and Mini statement inquiry FREE	Free	Airtime Top-Up	10.00	MIN	MAX	CHARGE (KES)
VISA Branded ATM balance inquiry	Free	Cash Handling	Withdrawal	1	500	-
			Below Ksh. 500,000.00 – Ksh. 100.00	501	10,000	45
			Above Ksh. 500,000.00 – 0.2% minimum Ksh. 1,000.00	10,001	100,000	90
			Coins – 1% above Ksh. 2,000.00	100,001	200,000	120
			Deposit: Cash – Free	200,001	999,999	240
			Coins – 1% above Ksh. 2,000.00	KRA PAYMENTS		
				MIN	MAX	CHARGE (KES)
				-	100,000	100
				Amount Exceeding	Ksh 100,000	150
				LOAN ON PHONE		
				8% APPLICATION FEE		
				8% ROLL OVER FEE		

TRADE FINANCE PRODUCTS TARIFF GUIDE 2025			
Guarantees		Export Letters of Credit	
Bid Bond Issuance	0.5% Flat Minimum Kes 2,400	Advising Commission without Confirmation	Kes 5,000
Performance Bonds, Advance Payment Guarantees Issuance	0.5% per Quarter, Minimum Kes 5,000	Advising Commission with Confirmation	0.375% per Quarter, Minimum Kes 5,000
Other Guarantees Issuance	0.5% Per Quarter Minimum Kes 5,000	General amendments	Kes 2,500
SWIFT Issuance	Kes 3,500	Amendment Fee(Amount/Tenor)	0.25% per quarter, Minimum Kes 5,000
LETTERS OF CREDIT		Swift Charges	Kes 3,500 Per Swift
Import Letters of Credit		Counter Issuance Charges	As per Tariff Guide of Issuing Bank
Opening Commission	0.375% per quarter, Minimum	Documentary Collection	
Acceptance Commission	0.375% per quarter, Minimum	Presentation for Payment	0.10% Flat, Minimum Kes 5,000
Settlement/Retirement	0.375% One off, Minimum	Acceptance Commission	0.25% per quarter, Minimum Kes 5,000
Amendment Fee (Amount/Tenor)	0.25 per quarter, Minimum Kes 5,000	Handling Fees on Returned/Unaccepted Items	USD 50 or Equivalent plus Courier Charges
General amendments	Kes 2,500	Swift	Kes 3,500
Discrepancy Fee	USD 100 or Kes Equivalent	Courier Charges	As per courier company tariff guide
LC Cancellation Charges	Kes 2,000	FUNDED FACILITIES	
Handling Fees on Returned/Unaccepted Claims	Kes 5,000	LPO FINANCING	3% Appraisal Fee
Swift Charges	Kes 3,500 Per Swift	INVOICE DISCOUNTING	3% Appraisal Fee
		Post Import Financing	3% Appraisal Fee
		KB Customs Facility	5% Flat Commission