



*OUR TARIFF

PERSONAL ACCOUNTS						
Transactional Accounts	KSH	KSH	KSH	KSH	KSH	
	E Cash Account	Solid Saver	Personal/Individual Current	Ace Salary	Account 99	
Account opening balance	500.00	2,000.00	2,500.00	Nil	99.00	
Minimum operating balance	500.00	2,000.00	Nil	Nil	99.00	
Inter-Branch cash withdrawal	Free	Free	Free	Free	Free	
Account closing fees	Nil	Nil	Nil	Nil	Nil	
Counter cash withdrawal below Kes 750,000=	100.00	100.00	100.00	100.00		
Counter cash withdrawal above Kes 750,000=	0.125%	0.125%	0.125%	0.125%		
Savings Accounts	Ordinary Savings Accounts	Dream Saver	Junior Solid Saver	Diamond Accounts	Vuna Chama Savings Accounts	Group Scheme Savings Account
Account opening balance	2,000.00	1,000.00	1,000.00	100,000.00	2,000.00	2,000.00
Minimum operating balance	2,000.00	1,000.00	1,000.00	100,000.00	2,000.00	2,000.00
Inter-Branch cash withdrawal	Free	Free	Free	Free	Free	Free
Account closing fees	Nil	Nil	Nil	Nil	Nil	Nil
Counter cash withdrawal below Kes 750,000=	Nil	Nil	Nil	Nil	Nil	Nil
Counter cash withdrawal above Kes 750,000=	Nil	Nil	Nil	Nil	Nil	Nil
BUSINESS ACCOUNTS						
Retail Section	KSH	KSH	KSH	KSH		
	Business Current Account	Agency Account	Vuna Chama Account	Government Account		
Account opening balance	2,500	Nil	2,000	2,500		
Minimum operating balance	Nil	Nil	Nil	Nil		
Inter-Branch cash withdrawal	Free	Free	Free	Free		
Account closing fees	Nil	Nil	Nil	Nil		
Counter cash withdrawal below Kes 750,000=	100.00	100.00	100.00	100.00		
Counter cash withdrawal above Kes 750,000=	0.125%	0.125%	0.125%	0.125%		
Corporate Section	Corporate Current Account			Group Scheme Account		
Account opening balance	2,500.00			5,000.00		
Minimum operating balance	Nil			Nil		
Inter-Branch cash withdrawal	Free			Free		
Account closing fees	Nil			Nil		
Counter cash withdrawal below Kes 750,000=	100.00			100.00		
Counter cash withdrawal above Kes 750,000=	0.125%			0.125%		
Foreign Currency Account	USD					
Transactional Accounts	USD					
Account opening balance	Equivalent Kes 1,000.00					
Minimum operating balance	Nil					
Inter-Branch cash withdrawal	Free					
Account closing fees	Equivalent Kes 2,500.00					
Counter cash withdrawal below 5,000 USD/Equivalent	Nil					
Counter cash withdrawal above 5,000 USD/Equivalent	1% min 5 USD/Equivalent					
Savings Accounts	USD					
Account opening balance	Equivalent Kes 2,000.00					
Minimum operating balance	Equivalent Kes 2,000.00					
Inter-Branch cash withdrawal	Free					
Account closing fees	Equivalent Kes 1,000.00					
***Counter cash withdrawal below 5,000 USD/Equivalent	Nil					
**Counter cash withdrawal above 5,000 USD/Equivalent	Nil					
						** One Withdrawal pm
Fixed Deposit Account	KSHS					
Fixed Account	min bal 50,000					
Fixed Deposit - Foreign currency	USD	GBP	EUR			
Minimum interest earning balance	50,000.00	50,000.00	50,000.00			
Cheque Books & Bankers Cheques	KSHS					
Cheque Books -(Inclusive Stamp Duty) per leaf	17.50					
Foreign Cheque Books -(Inclusive Stamp Duty) per leaf	17.50					
Counter Cheque per leaf	500.00					
Retrieve old cheque per leaf	200.00					
Bankers Cheques - Customers	150.00					
Bankers Cheques - Non-Customers	150.00					
Bankers Cheques - Non Customers-Comm Corp	150.00					
Bankers Cheques - Customers (junior savers for school fees)	3 free leaves per year					
Transaction Fees and Charges	KSHS					
Mobile fee per month (where service is provided)	Free					
Unpaid direct debits	Nil					
Dormant Account reactivation Fees	500.00					
Direct Debit failure charge	Nil					
Direct Debit Processing fee per transaction	400.00					
Registered Mail postage	150.00					
Postage	50.00					
Photo copy per page	100.00					
Retrieval of documents	200.00					
Search fees	500.00					
PAYE Remittances	100.00					
Fees and Commissions applicable	KSHS					
Ledger Fees	KSHS					
Monthly charge per entry	30.00					
Minimum monthly charge (12 transactions) on applicable current account products	360.00					
Ace Salary Account	475.00					
Solid Plus account	305.00					
Cheque Unpaid Fees	KSHS					
Cheques returned unpaid by us	2,500.00					
Refer to drawer	2,500.00					
Effects not cleared	2,500.00					
Returned by us for technical issues	700.00					
Stop payment instructions per leaf	500.00					
Inward unpaid cheques	500.00					
Stop Cheque Revocation per leaf	500.00					
Cheque Clearing Fees	KSHS					
Unrepresented towns	Nil					
Minimum	Nil					
Maximum	Nil					
Remote towns	Nil					
Minimum	Nil					
Maximum	Nil					
Electronic Funds Transfer Fees	KSHS					
Outward credit clearing transfers	350.00					
Inward credit clearing transfers	150.00					
Internal credit transfers	200.00					
RTGS Incoming	Free					
RTGS Outgoing	500.00					
Standing Order Fees	KSHS					
Set-up per payment	100.00					
Processing per item	350.00					
Amendments per item	100.00					
Stop payments per item	300.00					
Unpaid due to lack of funds per item	2,500.00					

Statement Fees		
Normal statements per page	Free	
Interim statements per page	100.00	
Duplicate statements per page	100.00	
Confirmation Fee		
Certificate of balance	500.00	
Audit confirmation	500.00	
Reference letter	500.00	
Safe Custody		
Sealed packages/ envelopes contents undeclared per annum	1,500.00	
Share certificates/ life insurance policies per annum	1,500.00	
Title deeds per annum	1,500.00	
Large boxes per annum	3,000.00	
Small boxes per annum	2,000.00	
Access charge per visit	200.00	
Salaries		
Salaries incoming	150.00	
Outgoing salaries	350.00	
TRADE FINANCE		
Import Letters Of Credit		
Opening Commission	0.5% per quarter + swift charges	
Swift charges	Kes 1,500	
Amendment	Kshs. 1,500 plus swift charges	
Extension of the LC validity	0.5% per quarter + swift charges	
Increase in amount of credit	0.5% per quarter + swift charges	
Retirement commission	0.25% minimum Kshs. 2,000	
Acceptance commission	0.5% per quarter minimum Kes 2,000	
Postage for LCs	Actual courier charges as per courier company	
LC discharged unutilized	Kshs. 1,000 + correspondent bank charges	
Export Letters Of Credit		
Advising Commission	Kshs. 2,000	
Confirmation commission	0.25% per quarter or part thereof minimum Kshs. 2,000	
Amendment	Kshs. 2,000	
Courier charges	Actual courier charges as per courier company	
Negotiation/ Bills Discounting	0.25% per quarter or part thereof minimum Kshs. 2,000 + Interest	
Acceptance commission - Unconfirmed LC	0.5% per quarter minimum Kes 1,000	
Discrepancies	Kes 1,000	
Retirement commission	0.25%	
Import documentary Collections		
Handling Fee	0.25%	
Swift Tracers	Kshs. 1,500	
Amendment	Kshs. 2,000	
Acceptance Commission	0.5% per quarter minimum Kes 2,000	
Extension of bills	0.5% per quarter + swift charges	
Return unpaid commission	Kes 2,500	
Release of documents with undertaking	Kes 1,000	
Export Documentary Collection		
Handling Fee	0.25% + Courier	
Swift Tracers	Kshs. 1,500	
Courier charges	Actual courier charges as per courier company	
Guarantees		
Guarantee Issue	0.5% per quarter min Kes 3,000	
Amendment (all Guarantees)	Kshs. 1,000	
Cancellation guarantee if not returned	Free	
Cancellation of returned guarantees	Free	
Processing of Claim	Kes 1000	
ALTERNATIVE BUSINESS CHANNELS KSHS		
Debit Card Services		
KSHS		
Debit Card Application	500.00	
Debit Card replacement (Lost or Damaged)	500.00	
ATM Mini-statement - Display	Free	
ATM Balance Enquiry - Display	Free	
ATM Cash Withdrawal at Consolidated Bank ATM	30.00	
ATM Cash Withdrawal at Kentswitch ATM	45.00	
ATM Cash Withdrawal at MasterCard ATM	275.00	
POS Transactions	Free	
Digital / Internet (Q'Less) Banking		
Mobile / Internet Banking Activation	Free	
Mobile / Internet Banking PIN Change/ Stop a card/ Language change/ Internet Banking Requests - cheque book, stop cheque	Free	
Balance inquiry	10	
Mini statement (Mobile)	30	
Balance inquiry / Statement (Internet)	Free	
Safaricom Airtime top-up	Free	
Airtel Money	As per Airtel Money Tariff	
Bill Payments	50.00	
Funds Transfer (CBKL to CBKL)	20.00	
M-Pesa Range		
	Paybill (M-Pesa to A/c)	Bulk Payment (A/c to M-Pesa)
10 - 999	11.00	33.00
1,000 - 4,999	22.00	44.00
5,000 - 19,999	33.00	55.00
20,000 - 49,999	44.00	66.00
50,000 - 70,000	55.00	77.00
NB: Mobile Network Operator Charges Apply		
PesaLink Range		
Min (KSHS)	Max (KSHS)	Commission (KSHS)
0	500	00.00
501	5,000	20.00
5,001	10,000	50.00
10,001	50,000	85.00
50,001	100,000	115.00
100,001	200,000	135.00
200,001	500,000	185.00
500,001	999,999	235.00
FOREIGN EXCHANGE SERVICES		
Ledger fees	Nil	
Interim statement	Kshs. 100 per page	
Fcy Cash withdrawal	Free	
Fcy Inter-branch Cash withdrawal	Free	
Fcy Cash deposit (Below USD 5,000 or Equivalent)	Nil	
Charges below minimum	Nil	
Stop payment - Foreign draft	Nil	
FCY unpaid cheques - drawn on us	USD 10 or Equivalent	
FCY unpaid cheques - drawn on other banks	USD 10 or Equivalent	
Stop payment - Fcy cheque	Kes 500 or Equivalent	
Foreign Draft	Kshs. 500 or Equivalent	
Outgoing Foreign SWIFT Remittance	Kes 1500 flat	
Incoming Swift remittance	Kshs.700 or Equivalent	
Foreign cheques for collection	0.25% plus courier charges	
Travelers cheques (collection charge)	0.5% min Kes 200 + Postage	
Transfer From FCY to LCY and vice versa	Free	
Courier charges FCY/ Travelers cheques	Actual courier charges as per courier company	
LOAN & OTHER CREDIT FACILITIES		
Loan Type	Interest (+ Base)	Neg Fee
Normal Business Loan Secured	CBR + 4%	2%
Personal Loan	CBR + 4%	2%
Solid Loop	CBR + 4%	3%
IPO Loans	CBR + 4%	2%
Mortgage Residential	CBR + 4%	2%
Mortgage Commercial	CBR + 4%	2%
Invoice discounting	CBR + 4%	2%
Insurance Premium Financing	CBR + 4%	2%
Unsecured Business Loans	CBR + 4%	2%
Overdraft Facility	CBR + 4%	2%
Interest (+3 months Libor)		
Export Bill Discounting	10%	Nil
Interest (Flat Rate)		
Solid Scholar	CBR + 4	2%
Asset Financing	CBR+ 4%	2%
EIB Asset Financing	CBR + 4%	
Interest (+Deposit Rate)		
Loans Against Deposit	5%	2%
Uncleared Effects	3% of the amount of chq drawn	