



*OUR TARIFF

PERSONAL ACCOUNTS						
Transactional Accounts	KSH	KSH	KSH	KSH	KSH	
	E Cash Account	Solid	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%		
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						
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						
Cheque Books -(inclusive Stamp Duty) per leaf			KSHS			
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						
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						
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						
Cheques returned unpaid by us			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						
Unrepresented towns			Nil			
Minimum			Nil			
Maximum			Nil			
Remote towns			Nil			
Minimum			Nil			
Maximum			Nil			
Electronic Funds Transfer Fees						
Outward credit clearing transfers			350.00			
Inward credit clearing transfers			150.00			
Internal credit transfers			200.00			
RTGS Incoming						
Standing Order Fees			Free			
RTGS Outgoing						
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		1% 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		
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