

	A Company			lla anna an	and an an and a		Opening Commission		0.5% per quarter + swi	ft charges
PERSONAL ACCOUNTS							Swift charges		Kes 1,500	
ransactional Accounts	KSH	KSH	KSH	KSH	КЅН		Amendment Extension of the LC validity		Kshs. 1,500 plus swift o 0.5% per quarter + swi	
	E Cash Account		Personal/	Ace Salary	Account 99		Increase in amount of credit		0.5% per quarter + swi	ft charges
account opening balance	500.00	Saver 2,000.00	Individual Curren	t Nil	99.00		Retirement commission Acceptance commission		0.25% minimum Kshs. 0.5% per quarter mini	
Ninimum operating balance nil nil nil nil	500.00	2,000.00	Nil	Nil	99.00		Postage for LCs			as per courrier company
ter-Branch cash withdrawal	Free	Free	Free	Free	Free		LC discharged unutilized		Kshs. 1,000 + correspo	ndent bank charges
ccount closing fees ounter cash withdrawal below Kes 750,000=	1,000.00	1,000.00 100.00	1,000.00 100.00	1,000.00	1,000.00		Export Letters Of Credit Advising Commission		Kshs. 2,000	
ounter cash withdrawal above Kes 750,000=		1	0.125%	0.125%			Confirmation commission			art thereof minimum Kshs. 2,000
	Ordinary	Dream	Junior Solid	Diamond	Vuna Chama	Group Scheme	Amendment		Kshs. 2,000	
avings Accounts	Savings Accounts	Saver	Saver	Accounts	Savings Accounts	Savings Account	Courier charges Negotiation/ Bills Discounting	i i		as per courrier company part thereof minimum Kshs. 2,000 + Intere
count opening balance	2,000.00	1,000.00	1,000.00	100,000.00	2,000.00	2,000.00	Acceptance commission - Unconfirmed LC	Î	0.5% per quarter minir	
inimum operating balance	2,000.00	1,000.00	1,000.00	100,000.00	2,000.00	2,000.00	Discrepancies		Kes 1,000	
ter-Branch cash withdrawal count closing fees	Free 1,000.00	Free 1,000.00	Free 1,000.00	Free 1,000.00	Free 1,000.00	Free 1,000.00	Retirement commission		0.25%	
ounter cash withdrawal below Kes 750,000=		Nil	Nil	Nil	Nil	Nil	Import documentary Collections Handling Fee		0.25%	
unter cash withdrawal above Kes 750,000=	· Nil	Nil	Nil	Nil	Nil	Nil	Swift Tracers		Kshs. 1,500	
BUSINESS ACCOUNTS							Amendment		Kshs. 2,000	
etail Section	КЅН	KSH	KSH	KSH			Acceptance Commission Extension of bills	1	0.5% per quarter minir	
	Business Current		Vuna Chama	Governmen	nt		Return unpaid commission		0.5% per quarter + swi Kes 2,500	
count opening balance	Account	Account Nil	Account	Account			Release of documents with undertaking		Kes 1,000	
count opening balance nimum operating balance	2,500.00 Nil	Nil	2,000.00 Nil	2,500.00 nil			Export Documentary Collection			
er-Branch cash withdrawal	Free	Free	Free	Free			Handling Fee Swift Tracers		0.25% + Courrier Kshs. 1,500	
count closing fees	1,000.00	1,000.00	1,000.00	1,000.00			Courier charges	î		as per courrier company
unter cash withdrawal below Kes 750,000= unter cash withdrawal above Kes 750,000=		100.00 0.125%	100.00 0.125%	100.00 0.125%			Guarantees			
rporate Section			Current Account	0.125%	Group Scheme Ad	coount	Guarantee Issue	1	1% per quarter min Kes	5 3,000
count opening balance		2,500.00			5,000.00		Amendment (all Guarantees) Cancellation guarantee if not returned		Kshs.1,000	
nimum operating balance		Nil		Nil			Cancellation guarantee if not returned Cancellation of returned guarantees		Free Free	
er-Branch cash withdrawal count closing fees		Free 1,000.00		Free			Processing of Claim	Kes 1000		
unter cash withdrawal below Kes 750,000=	:	1,000.00 100.00			1,000.00 100.00		ALTERNATE DELIVERY CHANNELS KSHS			
unter cash withdrawal above Kes 750,000=		0.125%			0.125%		Auto Branch and VISA Services			
reign Currency Account							ATM Card Application		Free	
ansactional Accounts			USD				ATM Card replacement ( Lost or Damaged)		500.00	
count opening balance nimum operating balance			Equivalent Ke	5 1,000.00			ATM PIN replacement Photo card replacement		50.00 500.00	
nimum operating balance er-Branch cash withdrawal			Free	Nil Free			ATM Mini-statement - Display		500.00 Free	
count closing fees			Equivalent Ke	s 2,500.00			ATM Balance Enquiry- Display		Free Free	
ounter cash withdrawal below 5,000 USD/equivalent			Nil				ATM Withdrawal at Consolidated Bank ATM		30.00	
			1% min 5 USE USD	)/equivalent			ATM Withdrawal at Kenswitch ATM ATM Withdrawal at Pesapoint ATM		45.00 75.00	
count opening balance			Equivalent Ke	5 2.000.00			POS Purchase		Free	
nimum operating balance			Equivalent Ke				Mobile Banking			
er-Branch cash withdrawal			Free				Mobile Banking Activation		Free	
count closing fees Counter cash withdrawal below 5,000 USD/	aquivalent		Equivalent Ke Nil	\$ 1,000.00			Mobile Banking PIN Change/ Stop a card/ Language change Mobile Banking Balance Enquiry/ Mini-statement		Free 10.00	
Counter cash withdrawal above 5,000 USD/			Nil		** One Wi	thdrawal pm	Mobile Banking Satance Enquiry/ Mini Statement		10.00	
xed Deposit Account			KSHS				Mobile Banking Funds Transfer (CBKL to CBKL)		20.00	
ked Account			min bal 50,00				Cheque book request		Free	
xed Deposit - Foreign currency			USD	GBP	EUR		Funds transfer account/Mpesa Transaction Amount		Paybill (MPESA to A	/c) Bulk Payment (A/c to MPESA
inimum interest earning balance neque Books & Bankers Cheques			50,000.00 KSHS	50,000.0	50,00	00.00	55 - 999		11.00	33.00
eque Books -(inclusive Stamp Duty) per lea	f		17.50				1,000 - 4,999		22.00	44.00
reign Cheque Books -(inclusive Stamp Duty)	per leaf		17.50				5,000 - 19,999		33.00	55.00 66.00
unter Cheque per leaf trive old cheque per leaf			500.00				22,000 – 49,999 55,000 – 77,000		44.00 55.00	77.00
inkers Cheques - Customers			200.00				NB: Mobile Network Operator Charges Apply		, , , , , , , , , , , , , , , , , , ,	
Inkers Cheques - Non-Customers 150.00					E-banking					
nkers Cheques - Non Customers-Comm Corp			150.00				Retail E-banking Subscription		Free	
nkers Cheques - Customers(junior savers fo ansaction Fees and Charges	or school fees)		3 free leaves p KSHS	ber year			Corporate E-banking annual subscription & Maintenance E- banking Funds Transfer -		Free 20.00	
bile fee per month (where service is provide	ed)		Free				E-banking statement request (Self downloaded)		Free	
paid direct debits			Nil				E-banking balance enquiry		Free	
rmant Account reactivation Fees			500.00				E-banking -Cheque book/ Bankers cheque request	1	Free	
rect Debit failure charge rect Debit Processing fee per transaction			Nil				E-banking PIN Regeneration		Free	
gistered Mail postage			400.00				FOREIGN EXCHANGE SERVICES			
stage			50.00				Ledger fees		Nil	
oto copy per page			100.00				Interim statement Fcy Cash withdrawal		Kshs. 100 per page Free	
trieval of documents arch fees			200.00				Fcy Inter-branch Cash withdrawal		Free	
arch fees YE Remittances			500.00				Fcy Cash deposit (Below USD 5,000 or Equivalent)		Nil	
es and Commissions applicable			KSHS				Charges below minimum Stop payment - Foreign draft		Nil Nil	
dger Fees							FCY unpaid cheques - drawn on us		USD 10 or Equivalent	
onthly charge per entry	applicable	ount need	30.00				FCY unpaid cheques - drawn on other banks		USD 10 or Equivalent	
nimum monthly charge (12 transactions) on e Salary Account	applicable current acco	ount product	s 360.00 475.00				Stop payment - Fcy cheque		Kes 500 or Equivalent	
ce Salary Account olid Plus account			305.00						Kshs. 500 or Equivalent Kes 1500 flat	
eque Unpaid Fees							Incoming Swift remittance		Kes 1500 hat Kshs.700 or Equivalen	t
							Foreign cheques for collection	l l	0.25% plus courrier ch	arges
eques returned unpaid by us			2,500.00 2,500.00				Travelers cheques (collection charge)		0.5% min Kes 200 + Po	stage
eques returned unpaid by us fer to drawer			700.00				Transfer From FCY to LCY and vise versa Courier charges FCY/ Travelers cheques		Free Actual courier charges	as per courrier company
eques returned unpaid by us fer to drawer ects not cleared							LOAN & OTHER CREDIT FACILITIES		and a second sec	,
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf			500.00							
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques			500.00					duter-	( L Race)	Nog Fee
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques op Cheque Revocation per leaf							Loan Type		t <b>(+ Base)</b> 11.87%	Neg Fee
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques op Cheque Revocation per leaf eque Clearing Fees			500.00 500.00					KBRR + 1 KBRR + 1	1.87%	Neg Fee           2%           2%           2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf ward unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns			500.00				Loan Type Normal Business Loan Secured Personal Loan Solid Loop	KBRR + 1 KBRR + 1 KBRR + 1	1.87% 14.87% 18.87%	2% 2% 3%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf ward unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum ixumum			500.00 500.00 Nil Nil Nil Nil				Loan Type Normal Business Loan Secured Personal Loan Solid Loop IPO Loans	KBRR + 1 KBRR + 1 KBRR + 1 KBRR + 1	11.87% 14.87% 18.87% 13.87%	2% 2% 3% 2%
eques returned unpaid by us er to drawer ects not cleared curned by us for technical issues p payment instructions per leaf vard unpaid cheques p Cheque Revocation per leaf eque Clearing Fees epresented towns himum xumum note towns			500.00 500.00 Nil Nil Nil Nil Nil Nil				Loan Type Normal Business Loan Secured Personal Loan Solid Loop IPO Loans Mortgage Residential	KBRR + 1 KBRR + 1 KBRR + 1 KBRR + 1 KBRR + 5	11.87% 14.87% 18.87% 13.87% 9.87%	2% 2% 3% 2% 2% 2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum ixumum mote towns nimum			500.00 500.00 Nil Nil Nil Nil Nil Nil Nil				Loan Type Normal Business Loan Secured Personal Loan Solid Loop IPO Loans	KBRR + 1 KBRR + 1 KBRR + 1 KBRR + 1	11.87% 14.87% 18.87% 13.87% 9.87% 11.87%	2% 2% 3% 2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf ward unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum axumum mote towns nimum axumum			500.00 500.00 Nil Nil Nil Nil Nil Nil				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium Financing	KBRR + 1	11.87% 14.87% 13.87% 13.87% 9.87% 11.87% 13.87% 13.87% 14.87%	2% 2% 3% 2% 2% 2% 2% 2% 2% 2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum axumum mote towns nimum axumum ectronic Funds Transfer Fees			500.00 500.00 Nil Nil Nil Nil Nil Nil Nil				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium FinancingUnsecured Business Loans	KBRR + 1	11.87% 14.87% 14.87% 13.87% 14.87% 13.87% 14.87% 14.87% 14.87%	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf ward unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum xumum mote towns nimum ixumum ectronic Funds Transfer Fees tward credit clearing transfers ward credit clearing transfers			500.00 500.00 Nil Nil Nil Nil Nil Nil Nil 350.00 150.00				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium Financing	KBRR + 1	11.87% 14.87% 18.87% 13.87% 9.87% 11.87% 13.87% 14.87% 14.87% 14.87% 11.87%	2% 2% 3% 2% 2% 2% 2% 2% 2% 2%
eques returned unpaid by us         fer to drawer         ects not cleared         turned by us for technical issues         op payment instructions per leaf         vard unpaid cheques         op Cheque Revocation per leaf         eepresented towns         nimum         axumum         ectronic Funds Transfer Fees         utward credit clearing transfers         vard credit transfers         ernal credit transfers			500.00 500.00 Nil Nil Nil Nil Nil Nil S50.00 150.00 200.00				Loan Type         Normal Business Loan Secured         Personal Loan         Solid Loop         IPO Loans         Mortgage Residential         Mortgage Commercial         Invoice discounting         Insurance Premium Financing         Unsecured Business Loans         Overdraft Facility	KBRR + 1	11.87% 14.87% 14.87% 13.87% 14.87% 13.87% 14.87% 14.87% 14.87%	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2% 2%
eques returned unpaid by us fer to drawer ects not cleared turned by us for technical issues op payment instructions per leaf vard unpaid cheques op Cheque Revocation per leaf eque Clearing Fees epresented towns nimum ixumum mote towns nimum ixumum ectronic Funds Transfer Fees tward credit clearing transfers vard credit clearing transfers ernal credit transfers GS Incoming			500.00 500.00 Nil Nil Nil Nil Nil Nil Nil 350.00 150.00				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium FinancingUnsecured Business Loans	KBRR + 1           Interes           10%	11.87% 14.87% 18.87% 13.87% 9.87% 11.87% 13.87% 14.87% 14.87% 14.87% 11.87%	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2%
areques returned unpaid by us         fer to drawer         fer to drawer         fects not cleared         turned by us for technical issues         top payment instructions per leaf         ward unpaid cheques         top Cheque Revocation per leaf         teque Clearing Fees         epresented towns         nimum         axumum         mote towns         nimum         axumum         ectronic Funds Transfer Fees         utward credit clearing transfers         ward credit transfers         ernal credit transfers         GS Incoming         GS Outgoing			500.00 500.00 Nil Nil Nil Nil Nil Nil Nil 350.00 150.00 200.00 Free				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium FinancingUnsecured Business LoansOverdraft FacilityExport Bill DiscountingScolar	KBRR + 1           Interest           10%           Interest           11.50%	11.87% 14.87% 18.87% 13.87% 0.87% 11.87% 14.87% 14.87% 14.87% 11.87% t (+3 months Libor)	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%
neques returned unpaid by us         after to drawer         fects not cleared         atturned by us for technical issues         op payment instructions per leaf         ward unpaid cheques         op Cheque Revocation per leaf         neque Clearing Fees         epresented towns         inimum         axumum         ectronic Funds Transfer Fees         utward credit clearing transfers         ward credit clearing transfers         avand credit transfers         GS Incoming         GS Outgoing         anding Order Fees         et-up per payment			500.00 500.00 Nil Nil Nil Nil Nil Nil 350.00 150.00 200.00 Free 500.00				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium FinancingUnsecured Business LoansOverdraft FacilityExport Bill DiscountingScolarAsset Financing	KBRR + 1           Interest           10%           Interest           11.50%	11.87% 14.87% 18.87% 13.87% 0.87% 11.87% 14.87% 14.87% 14.87% 11.87% t (+3 months Libor)	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2% 2%
neques returned unpaid by us         after to drawer         fects not cleared         atturned by us for technical issues         op payment instructions per leaf         ward unpaid cheques         op Cheque Revocation per leaf         neque Clearing Fees         epresented towns         inimum         axumum         ectronic Funds Transfer Fees         utward credit clearing transfers         ward credit clearing transfers         ward credit transfers         GS Incoming         GS Outgoing         anding Order Fees			500.00 500.00 Nil Nil Nil Nil Nil Nil 350.00 150.00 57ee 500.00				Loan TypeNormal Business Loan SecuredPersonal LoanSolid LoopIPO LoansMortgage ResidentialMortgage CommercialInvoice discountingInsurance Premium FinancingUnsecured Business LoansOverdraft FacilityExport Bill DiscountingScolar	KBRR + 1           Interest           10%           Interest           11.50%           11%	11.87% 14.87% 18.87% 13.87% 0.87% 11.87% 14.87% 14.87% 14.87% 11.87% t (+3 months Libor)	2% 2% 3% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%

## **OUR TARIFF**

	<b>Consolidated Bank</b>				
	Growing with you	Normal statements per page	Free		
		Interim statements per page Duplicate statements per page	100.00 100.00		
		Confirmation Fee Certificate of balance	500.00		
		Audit confirmation Reference letter	500.00 500.00		
		Safe Custody Sealed packages/ envelopes contents undeclared per annum Chara continue of the incurrence policies per annum	1,500.00		
		Share certificates/ life insurance policies per annum Title deeds per annum Large boxes per annum	1,500.00 1,500.00 3,000.00		
		Small boxes per annum Access charge per visit	2,000.00 200.00		
		Salaries incoming	150.00		
		Outgoing salaries	350.00		
		TRADE FINANCE Import Letters Of Credit			
PERSONAL ACCOUNTS		Opening Commission Swift charges	o.5% per quarter + swift charges Kes 1,500		
Transactional Accounts KSH KSH KSH		Amendment Extension of the LC validity	Kshs. 1,500 plus swift charges 0.5% per quarter + swift charges		
E Cash Account Saver Indi	sonal/ ividual Current Ace Salary Account 99	Increase in amount of credit Retirement commission	o.5% per quarter + swift charges o.25% minimum Kshs. 2,000		
Minimum operating balance nil nil nil nil 500.00 2,000.00 Nil	00.00 Nil 99.00 Nil 99.00	Acceptance commission Postage for LCs	0.5% per quarter minimum Kes 2,000         Actual courier charges as per courrier company		
	00.00 1,000.00 1,000.00	LC discharged unutilized Export Letters Of Credit	Kshs. 1,000 + correspondent bank charges		
Counter cash withdrawal below Kes 750,000=100.00100100Counter cash withdrawal above Kes 750,000=0.125%0.125%0.12	5% 0.125% Group Scheme	Advising Commission Confirmation commission	Kshs. 2,000         0.25% per quarter or part thereof minimum Kshs. 2,000         Kshs. 2,000		
Savings Accounts         Ordinary         Dream         Jun           Savings Accounts         Saver         Sav	Ior Solid Diamond Vuna Chama Savings	Amendment Courier charges	Kshs. 2,000         Actual courier charges as per courrier company         a as <sup>9</sup> / per quarter or part thread minimum (chs. a apple) Interact		
Account opening balance2,000.001,000.001,000Minimum operating balance2,000.001,000.001,000	00.00 100,000.00 2,000.00 2,000.00	Negotiation/ Bills Discounting Acceptance commission - Unconfirmed LC	0.25% per quarter or part thereof minimum Kshs. 2,000 + Interest       0.5% per quarter minimum Kes 1,000         Kes 1,000       Kes 1,000		
Inter-Branch cash withdrawal Free Free Free		Discrepancies Retirement commission Import documentary Collections	Kes 1,000           0.25%		
Counter cash withdrawal below Kes 750,000=     Nil     Nil     Nil       Counter cash withdrawal above Kes 750,000=     Nil     Nil     Nil	Nil Nil Nil	Handling Fee Swift Tracers	0.25% Kshs. 1,500		
BUSINESS ACCOUNTS		Amendment Acceptance Commission	KSns. 1,500 Kshs. 2,000 0.5% per quarter minimum Kes 2,000		
	na Chama Government	Extension of bills Return unpaid commission	0.5% per quarter minimum Kes 2,000 0.5% per quarter + swift charges Kes 2,500		
	2,500.00	Release of documents with undertaking Export Documentary Collection	Kes 1,000		
Minimum operating balanceNilNilInter-Branch cash withdrawalFreeFree	nil Free	Handling Fee Swift Tracers	0.25% + Courrier Kshs. 1,500		
Counter cash withdrawal below Kes 750,000= 100.00 100.00 100		Courier charges Guarantees	Actual courier charges as per courrier company		
Counter cash withdrawal above Kes 750,000=       0.125%       0.125%       0.12         Corporate Section       Corporate Current	ent Account Group Scheme Acoount	Guarantee Issue Amendment (all Guarantees)	1% per quarter min Kes 3,000 Kshs.1,000		
Account opening balance     2,500.00       Minimum operating balance     Nil	5,000.00 Nil	Cancellation guarantee if not returned Cancellation of returned guarantees	Free Free		
Inter-Branch cash withdrawal     Free       Account closing fees     1,000.00	Free 1,000.00	Processing of Claim ALTERNATE DELIVERY CHANNELS KSHS	Kes 1000		
Counter cash withdrawal below Kes 750,000=100.00Counter cash withdrawal above Kes 750,000=0.125%	100.00 0.125%	Auto Branch and VISA Services			
Foreign Currency Account Transactional Accounts	USD	ATM Card Application ATM Card replacement ( Lost or Damaged)	Free 500.00		
Account opening balance Minimum operating balance	Equivalent Kes 1,000.00 Nil	ATM PIN replacement Photo card replacement	50.00 500.00		
Inter-Branch cash withdrawal Account closing fees	Free Equivalent Kes 2,500.00	ATM Mini-statement - Display ATM Balance Enquiry- Display	Free Free		
Counter cash withdrawal below 5,000 USD/equivalent Counter cash withdrawal above 5,000 USD/equivalent	Nil 1% min 5 USD/equivalent	ATM Withdrawal at Consolidated Bank ATM ATM Withdrawal at Kenswitch ATM ATM Withdrawal at Pesapoint ATM	30.00 45.00		
Savings Accounts Account opening balance	USD Equivalent Kes 2,000.00	POS Purchase Mobile Banking	75.00 Free		
Minimum operating balance Inter-Branch cash withdrawal Account closing fees	Equivalent Kes 2,000.00 Free Equivalent Kes 1,000.00	Mobile Banking Activation Mobile Banking PIN Change/ Stop a card/ Language change	Free Free		
**Counter cash withdrawal below 5,000 USD/equivalent **Counter cash withdrawal above 5,000 USD/equivalent	Nil ** One Withdrawal pm	Mobile Banking File Change/ Stop a Card/ Canguage Change Mobile Banking Balance Enquiry/ Mini-statement Mobile Banking Airtime Top-up	10.00		
Fixed Account	KSHS min bal 50,000	Mobile Banking Funds Transfer (CBKL to CBKL) Cheque book request	20.00 Free		
Fixed Deposit - Foreign currency Minimum interest earning balance	USD         GBP         EUR           50,000.00         50,000.00         50,000.00	Funds transfer account/Mpesa Transaction Amount	Paybill (MPESA to A/c) Bulk Payment (A/c to MPESA)		
Cheque Books & Bankers Cheques Cheque Books -(inclusive Stamp Duty) per leaf	KSHS 17.50	55 – 999 1,000 – 4,999	11.00     33.00       22.00     44.00		
Foreign Cheque Books - (inclusive Stamp Duty) per leaf Counter Cheque per leaf	17.50 500.00	5,000 - 19,999 22,000 - 49,999	33.00     55.00       44.00     66.00		
Retrive old cheque per leaf Bankers Cheques - Customers	200.00 150.00	55,000 – 77,000 NB: Mobile Network Operator Charges Apply	55.00 77.00		
Bankers Cheques - Non-Customers Bankers Cheques - Non Customers-Comm Corp	150.00 150.00	E-banking Retail E-banking Subscription	Free		
Bankers Cheques - Customers(junior savers for school fees) Transaction Fees and Charges	3 free leaves per year KSHS	Corporate E-banking annual subscription & Maintenance E- banking Funds Transfer -	Free 20.00		
Mobile fee per month (where service is provided) Unpaid direct debits	Free Nil	E-banking statement request (Self downloaded) E-banking balance enquiry	Free Free		
Dormant Account reactivation Fees Direct Debit failure charge	500.00 Nil	E-banking -Cheque book/ Bankers cheque request E-banking PIN Regeneration	Free Free		
Direct Debit Processing fee per transaction Registered Mail postage	400.00 150.00	FOREIGN EXCHANGE SERVICES	Nil		
Postage Photo copy per page	50.00 100.00	Interim statement Fcy Cash withdrawal	NII Kshs. 100 per page Free		
Retrieval of documents Search fees	200.00	Fcy Inter-branch Cash withdrawal Fcy Cash deposit (Below USD 5,000 or Equivalent)	Free Nil		
PAYE Remittances Fees and Commissions applicable	100.00 KSHS	Charges below minimum Stop payment - Foreign draft	Nil       Nil		
Ledger Fees Monthly charge per entry Minimum monthly charge (a transaction) on analisable communication during	30.00	FCY unpaid cheques - drawn on us FCY unpaid cheques - drawn on other banks	USD 10 or Equivalent USD 10 or Equivalent		
Minimum monthly charge (12 transactions) on applicable current account products Ace Salary Account	360.00 475.00	Stop payment - Fcy cheque Foreign Draft	Kes 500 or Equivalent Kshs. 500 or Equivalent		
Solid Plus account Cheque Unpaid Fees Cheques returned unpaid by use	305.00	Outgoing Foreign SWIFT Remittance Incoming Swift remittance	Kes 1500 flat Kshs.700 or Equivalent		
Cheques returned unpaid by us Refer to drawer Effects pet cleared	2,500.00	Foreign cheques for collection Travelers cheques (collection charge)	0.25% plus courrier charges 0.5% min Kes 200 + Postage		
Effects not cleared Returned by us for technical issues Stop payment instructions per leaf	2,500.00 700.00	Transfer From FCY to LCY and vise versa       Free         Courier charges FCY/ Travelers cheques       Actual courier charges as per courrier company			
Stop payment instructions per leaf Inward unpaid cheques Stop Cheque Revocation per leaf	500.00 500.00	LOAN & OTHER CREDIT FACILITIES	terest (+ Base) Neg Fee		
Cheque Clearing Fees	500.00	Normal Business Loan Secured KB	RR + 11.87%         2%           RR + 14.87%         2%		
Urepresented towns Minimum Maxumum	Nil Nil	Solid Loop KB	RR + 14.87%     2%       RR + 18.87%     3%       RR + 13.87%     2%		
Maxumum Remote towns Minimum	Nil Nil	Mortgage Residential KB	RR + 13.07%     2%       RR + 9.87%     2%       RR + 11.87%     2%		
Minimum Maxumum Electronic Funds Transfer Fees	Nil Nil	Invoice discounting KB	RR + 13.87%         2%           RR + 14.87%         2%		
Outward credit clearing transfers	350.00	Unsecured Business Loans KB	RR + 14.87%         2%           RR + 11.87%         2%		
Inward credit clearing transfers Internal credit transfers RTGS Incoming	150.00 200.00 Free	Int	KBRR + 11.87%     2%       Interest (+3 months Libor)     10%		
RTGS Incoming RTGS Outgoing Standing Order Fees	500.00	Int	terest (Flat Rate) 50% 2%		
Set-up per payment Processing per item	100.00 350.00	Asset Financing 11. EIB Asset Financing 11?	50% 2% %		
Amendments per item Stop payments per item	100.00 300.00		terest (+Deposit Rate) 2%		
Unpaid due to lack of funds per item	2,500.00		6 of the amount of chq drawn		