



Consolidated Bank

Growing with you

PERSONAL ACCOUNTS							
Transactional Accounts	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 nil nil nil	500.00	2,000.00	Nil	Nil	99.00		
Inter-Branch cash withdrawal	Free	Free	Free	Free	Free		
Account closing fees	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00		
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	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	
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		
	Business Current Account	Agency Account	Vuna Chama Account	Government Account			
Account opening balance	2,500.00	Nil	2,000.00	2,500.00			
Minimum operating balance	Nil	Nil	Nil				
Inter-Branch cash withdrawal	Free	Free	Free	Free			
Account closing fees	1,000.00	1,000.00	1,000.00	1,000.00			
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	1,000.00			1,000.00			
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						
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				
Retrive 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			KSHS				
Ledger Fees							
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							
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							
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			Free				
RTGS Outgoing			500.00				
Standing Order Fees							
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				

OUR TARIFF

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	
ALTERNATE DELIVERY CHANNELS KSHS		
Auto Branch and VISA Services		
ATM Card Application	Free	
ATM Card replacement (Lost or Damaged)	500.00	
ATM PIN replacement	50.00	
Photo card replacement	500.00	
ATM Mini-statement - Display	Free	
ATM Balance Enquiry- Display	Free	
ATM Withdrawal at Consolidated Bank ATM	30.00	
ATM Withdrawal at Kentswitch ATM	45.00	
ATM Withdrawal at Pesapoint ATM	75.00	
POS Purchase	Free	
Mobile Banking		
Mobile Banking Activation	Free	
Mobile Banking PIN Change/ Stop a card/ Language change	Free	
Mobile Banking Balance Enquiry/ Mini-statement	10.00	
Mobile Banking Airtime Top-up	10.00	
Mobile Banking Funds Transfer (CBKL to CBKL)	20.00	
Cheque book request	Free	
Funds transfer account/ Mpesa	Free	
Transaction Amount		
55 - 999	Paybill (MPESA to A/c)	Bulk Payment (A/c to MPESA)
1,000 - 4,999	11.00	33.00
5,000 - 19,999	22.00	44.00
22,000 - 49,999	33.00	55.00
55,000 - 77,000	44.00	66.00
	55.00	77.00
NB: Mobile Network Operator Charges Apply		
E-banking		
Retail E-banking Subscription	Free	
Corporate E-banking annual subscription & Maintenance	Free	
E-banking Funds Transfer -	20.00	
E-banking statement request (Self downloaded)	Free	
E-banking balance enquiry	Free	
E-banking - Cheque book/ Bankers cheque request	Free	
E-banking PIN Regeneration	Free	
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	KBRR + 11.87%	2%
Personal Loan	KBRR + 14.87%	2%
Solid Loop	KBRR + 18.87%	3%
IPO Loans	KBRR + 13.87%	2%
Mortgage Residential	KBRR + 9.87%	2%
Mortgage Commercial	KBRR + 11.87%	2%
Invoice discounting	KBRR + 13.87%	2%
Insurance Premium Financing	KBRR + 14.87%	2%
Unsecured Business Loans	KBRR + 14.87%	2%
Overdraft Facility	KBRR + 11.87%	2%
Interest (+3 months Libor)		
Export Bill Discounting	10%	Nil
Interest (Flat Rate)		
Scolar	11.50%	2%
Asset Financing	11.50%	2%
EIB Asset Financing	11%	
Interest (+Deposit Rate)		
Loans Against Deposit	5%	2%
Uncleared Effects		
	2% of the amount of chq drawn	