

Tariff Guide

#	Type of Transaction	KES	Details	#	Type of Transaction	KES	Details	#	Type of Transaction	KES	Details	
1.0	GENERAL			16.0	CCTV RECORDINGS			Export				
1.1	Transaction charges per item	30	per item	16.1	Retrieval of CCTV recordings	3,000	per instruction	a)	Documents processing	2,000		
1.2	Cash Handling Fee (KES) - Deposits amounts above KES 1m per day)	0.25	%	17.0	OUTWARD PAYMENTS			b)	Swift	1,500	minimum	
1.3	Charge per SMS Alert			17.1	International Telegraphic Transfer	2,000		c)	Courier charges (actual)	4,000		
	- Local	5		17.2	Local Telegraphic Transfer	2,000		d)	Retirement Commission (Min KES 2,000, Max KES 10,000)	0.25	%	
	- International	15		18.0	FOREIGN CURRENCY TRANSACTIONS			e)	Discounting Commission (Min 2,000 plus applicable interest)	1	% per quarter or part thereof	
1.4	Over the Counter Withdrawal	100		18.1	Demand Draft (Foreign Cheques)			f)	Extension	0.25	% of amount	
1.5	ATM Withdrawals:			a)	Purchase (flat fee)	500	or equivalent USD	20.5	Local Bills			
	a) Credit Bank	30	per transaction	b)	Stop Payment	7	USD	a)	Discount commission	2	% flat	
	b) KENSWITCH	35	per transaction	c)	Cancellation of Demand Draft	500		b)	Local bill returned unpaid	1,000	per bill	
	c) Visa Branded	60	per transaction	d)	Unpaid Cheque (Financial Reasons)	30	USD	c)	Postage			
	d) PesaPoint	60	per transaction	e)	Unpaid Cheques (Technical Reasons)	10	USD	- Within the city	200			
	c) ATM Deposit	50	per transaction	f)	Audit confirmation	15	USD	- Upcountry	300			
1.6	ATM/Debit Card			g)	Certificate of Balance	15	USD	e)	Extension commission (per bill)	1	% flat	
	a) New issue/upon application per card	400		h)	TT Investigation Charges	30	USD per TT	f)	Local bills sent for commission (per bill)	0.5	% flat	
	b) Replacement per card upon expiry	500		18.2	Foreign Currency Cash and Cheques handling fees (Deposits) - USD 3000 and above or equivalent	0.50	%	g)	Local bills received on collection (per bill)	1,000	flat	
	c) Replacing a lost card	500	per card	18.3	Outward Collection (Min USD 5 - Max USD 50) + courier charges	0.25	% of the Value	h)	Maturity date extension (per bill)	1,000	flat	
2.0	STATEMENTS			18.4	Clearing of Remittance Foreign Currency			20.6	Bills Purchased			
a)	Scheduled Statements	Free		a)	Cheques Deposited for collection + 300	0.25	% of the value	a)	Foreign Bills Purchased (Min KES 1,000)	0.3	%	
b)	Interim Statements	100	per page	b)	Cheques returned unpaid by corresponding bank (includes our corresponding bank charges)	1,000		b)	Local Bills Purchased (Min KES 1,000, Max KES 10,000)	0.25	%	
c)	Duplicate/additional statements/old records	200	per page	c)	Foreign inward bills for collection (+ SWIFT Charges of KES 2,000)	0.25	% of value	20.7	Structured Finance			
d)	Statements below 12 months	100	per page	19.0	MONEY TRANSFER FOREIGN			a)	Deal Structuring Fees	1	%	
e)	Statements over 12 months	250	per page	a)	Inward TTs	Free		b)	Collateral Management Fees		as per collateral management terms	
f)	Postage	100		b)	Outward TTs all currencies	1,500	flat/equivalent	21.0	OTHERS			
h)	Certifying Statements/Account Balances	200	per request	c)	Drafts, all currencies	500	flat/equivalent	a)	Courier Charges - per document set	75	USD	
i)	Audit Confirmation	2,200		d)	Outward collections (Min USD 5 - Max USD 50) + courier charges	0.25	% of the value	b)	Facsimile	1,000	per report	
j)	Certificate Balance	2,200		20.0	TRADE FINANCE			c)	Search report fee	2,000	per report	
h)	Photocopy per page	10		20.1	Import LC			d)	Audit report confirmation fee/Bank opinion	2,000		
3.0	OLD RECORDS			a)	Opening commission (min 2,500 + swift charges 2,500)	0.5	% per quarter or part thereof	e)	Telephone abroad	500		
3.1	Retrieval (Cheques, Vouchers)	500	per copy	b)	LC Acceptance commission (minimum 2,500)	0.5	% per quarter or part thereof	f)	Telephone local	100		
4.0	STOP PAYMENTS			c)	LC Amendment amount (KES 2,000 plus swift charges of KES 2,000. Extending the original expiry date and original amt	0.5	% per quarter	g)	Photocopy	50		
a)	LCY Customer cheques	700	per item	d)	Settlement commission (Min KES 3,000)	0.25	% flat	22.0	TREASURY			
b)	FCY Customer cheques	7	USD	e)	Expired unutilised LC	2,000		To be advised by Treasury at Head Office based on market conditions				
5.0	SEARCH FEES			f)	Discrepancy fee (per document)	20	USD	23.0	OVERDRAFTS/EXCESS			
5.1	Search Fee for a new Business Current Account	2,000	per request	g)	Shipping guarantee (Min KES 2,000) - Indemnity/release of documents	2	% of value	a)	Interest rate for all accounts	28	%	
6.0	CLOSURE OF ACCOUNT			h)	LC Cancellation	1,500		b)	Commitment Fee	2	%	
6.1	Applies to all products (in local currency)	0	per account	i)	Swift Charges	2,500		24.0	EFFECTS NOT CLEARED (ENC)			
7.0	REACTIVATING DORMANT ACCOUNTS			j)	Extension of LC validity	0.5	% per quarter or part thereof	a)	One-off request (Min KES 1,000)	3	%	
7.1	Reactivating Dormant Accounts	Free		k)	Increase in amount of credit	0.5	% per quarter or part thereof	b)	Revolving facility	2	%	
8.0	BANKERS CHEQUES			l)	Post Import Finance plus applicable interest	0.5	% per quarter or part thereof	27.0	TEMPORARY OVERDRAFTS (TOD)			
a)	To customer	325	per cheque	m)	Postage for LCs plus actual courier charges	50		27.1	Temporary Overdrafts per request (Min KES 1,000)	3	% flat per quarter	
b)	To non-customer (Maximum Ksh. 50,000.00)	430	per cheque	n)	Document Handling	500		28.0	ALTERNATE BANKING CHANNELS			
c)	Cancellation of Banker's Cheques	160	per cheque	20.2	Export LC			28.1	Mobile Banking			
9.0	COUNTER CHEQUES			a)	Settlement Commissions (Min KES 2,000 max KES 10,000)	0.25	% of the value	a)	Account Balance Enquiry (*669#)	Free		
9.1	Counter cheques for current accounts only in any currency	350	per cheque	b)	Advising/Amendment Charges	2,000		b)	Account Balance Enquiry (App)	Free		
10.0	RETRIEVAL OF POSTDATED CHEQUES			c)	LC Confirmation Commission (Min KES 2,000)	0.5	% per quarter or part thereof	c)	Mini Statement (*669#)	Free		
10.1	Request for retrieval of post dated Cheques	500	per request	d)	Discount of Bills (Min KES 2,000 plus applicable interest)	0.75	% per quarter or part thereof	d)	Mini Statement (App)	Free		
11.0	CLEARING AND REMITTANCES			e)	LC Negotiation Commission (Min KES 2,000)	0.25	%	e)	Forex Rate Enquiry	Free		
a)	Internal credit transfer	50	per item	f)	Extension	0.25	% of amount	f)	Mobile Airtime Purchase	5		
b)	Outward credit transfer (EFT)	500	per item	g)	Postage for Export Documents (DHL) - actual courier charges	1,500	Minimum	g)	Mobile Money Transfer	60		
c)	Real Time Gross Settlement (RTGS)	500	standard	h)	Increase in Amount of Credit	0.5	% per quarter	h)	M-pesa to account transfer	Free		
d)	Transaction fee - Outward Clearing	Free		i)	Acceptance Commission - Confirmed (Min KES 2,000)	0.5	% per quarter or part thereof	i)	Utility/Bill Payments	60		
e)	Dividend Cheque Clearing Charges	Free		- Uncorrelated	0.25	% per quarter	j)	Funds transfer (Internal)	50			
f)	Inward credit transfer (EFT)	Free		20.3	Bond/Guarantees			k)	Funds Transfer RTGS	300		
g)	Inward Clearing Charge	Free		a)	Bank Guarantees (Min KES 2,000)	2	% per annum	l)	Funds Transfer International	2,000		
h)	Unpaid debit payments (outward EFT unpaid)	2,500	per remittance	b)	Bid Bond (Min KES 2,000)	2	% per annum	m)	Funds Transfer (Internal)	50		
i)	Salary processing fee	100	per cheque	c)	Performance Bond	2	% per annum	n)	Cheque book request	30		
12.0	UNPAID CHEQUES			d)	Extension - Bid bond Beyond 1 yr (Min KES 2,000) - Other Guarantees beyond 1 yr (Min KES 2,000)	1	% per annum	o)	Lost ATM card request	30		
12.1	Inward cheque			e)	Customs Bonds (Min KES 2,000)	1	% per annum	p)	Fixed deposit renewal request	30		
	a) financial reason (refer to Drawer, Effects Not Cleared)	2,500	per cheque	f)	Cancellation Guarantee if not returned	free		q)	Fixed deposit breaking request	30		
	b) Technical reason	540	per cheque	g)	Cancellation of returned guarantee	free		r)	Standing order request	30		
12.2	Outward cheque	500	per cheque	h)	Amendment (all guarantees)	1,000		s)	Loan request	30		
12.3	Stop cheque instructions	700	per cheque	20.4	Documentary Collection			t)	PIN regeneration	Free		
13.0	CHEQUE BOOK			Import				u)	Cheque Stop payment	500		
a)	LCY - per leaf (inclusive of stamp duty)	12		a)	Document Handling	500		v)	Password/PIN Change	Free		
b)	FCY - flat fee	10	USD	b)	Swift	1,500		28.3	Visa Classic & Platinum Debit Card Tariff			
14.0	STANDING ORDERS/DIRECT DEBITS			c)	Tracer	1,500	per swift	a)	New Card Application	400		
a)	On Establishments	200	per item	d)	Retirement Commission (min KES 2,000, Max KES 10,000 - plus courier charges)	0.25	%	b)	Card Replacement (Expiry/Lost)	500		
b)	On Amendments	250	per item	e)	Availing of Bills (Min 2,000 plus applicable interest)	1	% per quarter or part thereof	c)	ATM Withdrawal	Free		
c)	On Cancellation	400	per item	f)	Discharging Commission	2,000	flat	d)	CB ATM	30		
d)	Processing:			g)	Postage for Import Collection (per set of documents)	1,000		e)	Non CB Visa ATM	60		
	To same bank (Credit Bank)	50	per item	h)	Discharge Unutilized	2,000		f)	PesaPoint ATM	60		
	To other banks	400	per item	20.5	Documentary Collection			PESALINK ITEM				
	To all Loan accounts within the bank	50	per item	a)	Document Handling	500						
e)	Processing for Youth Current Account	100	per item	b)	Swift	1,500		Funds Transfer (P2P)				
f)	Processing for Children Account	Free		c)	Tracer	1,500	per swift	10 - 500	nil	nil	nil	nil
g)	Adhoc Standing Instructions	400	per item	d)	Retirement Commission (min KES 2,000, Max KES 10,000 - plus courier charges)	0.25	%	501 - 1,000	20	0.1	0.09	0.1
h)	Processing of PAYE	500	per item	e)	Availing of Bills (Min 2,000 plus applicable interest)	1	% per quarter or part thereof	1,001 - 25,000	40	0.3	0.2	0.3
i)	Unpaid Standing Orders/Direct Debits:	430	per item	f)	Discharging Commission	2,000	flat	25,001 - 100,000	60	0.6	0.5	0.6
j)	Lack of funds	2,500	per item	g)	Postage for Import Collection (per set of documents)	1,000		100,001 - 250,000	90	0.9	0.8	0.9
k)	Stopping	700	per item	h)	Discharge Unutilized	2,000		250,001 - 500,000	150	1.5	1.4	1.5
l)	Suspending	1,000		20.6	Documentary Collection			500,001 - 999,999	200	2	1.4	1
m)	Inward direct debit	Free		Import				Bulk Funds Transfer				
15.0	SAFE DEPOSIT LOCKERS			a)	Document Handling	500		Per item	60	n/a	n/a	n/a
a)	Small - A	3,000	per year	b)	Swift	1,500		NOTE 1:				
b)	Medium - B & C	4,000	per year	c)	Tracer	1,500	per swift	For customers using our Co-operative Bank Account, charges levied by Co-operative Bank will be recovered fully from the customers.				
c)	Large - D, E, F & G	5,000	per year	d)	Retirement Commission (min KES 2,000, Max KES 10,000 - plus courier charges)	0.25	%	NOTE 2:				
d)	Access Fee	500	per visit	e)	Availing of Bills (Min 2,000 plus applicable interest)	1	% per quarter or part thereof	All rates are in KES unless otherwise indicated.				

KES: Kenya Shilling
 USD: United States Dollar
 RTGS: Real Time Gross Settlement
 LC: Letter of Credit

NOTE 1: For customers using our Co-operative Bank Account, charges levied by Co-operative Bank will be recovered fully from the customers.
NOTE 2: All rates are in KES unless otherwise indicated.