

**Kenya Centre**

**Schedule of Service Charges w.e.f. 01.11.2010 (Inclusive excise duty to be effective from 01.08.13)**

Item Description	Customers	Non-customers	Excise 10%	Total
<b>GENERAL CHARGES</b>				
1.Cheque Book Charges	Ksh 15/- per leaf (including stamp duty of Ksh 2.50 per leaf)	For staff only stamp duty @ Ksh 2.50 per leaf	Ksh 1.50 per leaf (including stamp duty of Ksh 2.50 per leaf)	Ksh 16.50/- per leaf (including stamp duty of Ksh 2.50 per leaf and excise of Ksh 1.50 per leaf)
2.Standing Instruction	Ksh 500/- per occasion	N.A.	Ksh 50/- per occasion	Ksh 550/- per occasion
3.Stop Payment Instructions	Ksh 500/- per cheque If entire cheque book is lost max charges Ksh 5000/-	N.A.	Ksh 50/- per cheque If entire cheque book is lost max charges Ksh 500/-	Ksh 550/- per cheque If entire cheque book is lost max charges Ksh 5500/-
4.Cheque return(inward) charges for financial reason	Saving Bank Ksh 500 per cheque.  Current account/overdraft account Ksh 1500 per cheque.	N.A.	Saving Bank Ksh 50 per cheque.  Current account/overdraft account Ksh 150 per cheque.	Saving Bank Ksh 550 per cheque.  Current account / overdraft account Ksh 1650 per cheque.
5.Outward cheque deposited by customer return unpaid due to financial reason	Saving Bank Ksh 100/- per cheque.  Ksh 500/- per cheque in current and overdraft account.	N.A.	Saving Bank Ksh 10/- per cheque.  Ksh 50/- per cheque in current and overdraft account.	Saving Bank Ksh 110/- per cheque.  Ksh 550/- per cheque in current and overdraft account.

6. Minimum Balance charges	Current account (Minimum Balance Ksh 25,000/-) charges KSH 500/-		Current account (Minimum Balance Ksh 25,000/-) charges	Current account (Minimum Balance Ksh 25,000/-) charges KSH 550/-
7. Account closure Charges	Saving Bank Ksh 500/- Current account Ksh 1500/-	N.A.	Saving Bank Ksh 50/- Current account Ksh 150/-	Saving Bank Ksh 550/- Current account Ksh 1650/-
8. Ledger fee/entry service charges for CD accounts only	Ksh 25 per entry – Minimum Ksh 500 per month	N.A.	Ksh 2.50 per entry – Minimum Ksh 50 per month	Ksh 27.50 per entry – Minimum Ksh 550 per month
9. Salary processing/posting through floppy	Ksh 150 per employee.	N.A.	Ksh 15 per employee.	Ksh 165 per employee.
10. Balance confirmation certificate	Ksh 500/-	N.A.	Ksh 50/-	Ksh 550/-
11. RTGS charges	Outward Ksh 500/- per transaction Inward- Nil	N.A.	Outward Ksh 50/- per transaction Inward- Nil	Outward Ksh 550/- per transaction Inward- Nil
12. Statement issue charges	For issue of duplicate statement of account: SB-Ksh 50/- per folio CD-Ksh 100/- per folio	N.A.	For issue of duplicate statement of account: SB-Ksh 5/- per folio CD-Ksh 10/- per folio	For issue of duplicate statement of account: SB-Ksh 55/- per folio CD-Ksh 110/- per folio
13. ATM withdrawal charges	Ksh 55/- per transaction		Ksh 5.50 per transaction	Ksh 60.50/- per transaction
14. SMS Alert Charges	KSH 4.00 per Transaction		KSH 0.40 per Transaction	KSH 4.40 per transaction

REMITTANCE OUTWARD (FOREIGN)	CUSTOMERS	NON- CUSTOMERS		
Demand Draft + Swift Charges Ksh 1200 additional in case of Telegraphic Transfer	i) Upto Ksh 10,000 - Ksh 150 ii) >Ksh 10,000 to Ksh 50,000 Mn Ksh 250 iii) >Ksh 50000 to Ksh 100,000 - Ksh 500 iv) >Ksh 100000 to Ksh 500000 Ksh 750.00 iv) >Ksh 500,000 to Ksh 1Mio- Ksh 1000 iii) Ksh 1.00 Mn and above : Ksh 1, 000 Per Mn Max Ksh 3500	Ksh 100 above the charges applicable to Customer <b>Important:</b> As per AML guidelines – not to entertain any business to non-customers above USD 10,000/- Hence, branches need to re-align the above limit of Ksh 700,000 on periodic basis	<b>Customers</b> i) Upto Ksh 10,000 - Ksh 150 ii) >Ksh 10,000 to Ksh 50,000 Mn Ksh 25 iii) >Ksh 50000 to Ksh 100,000 - Ksh 500 iv) > Ksh 100000 to Ksh 500000 Ksh 75 iv) >Ksh 500,000 to Ksh 1Mio- Ksh 1000 iii) Ksh 1.00 Mn and above : Ksh 1, 000 Per Mn Max Ksh 350 <b>Customers</b> Ksh 10 above the charges as applicable to Customer	<b>Customers</b> i) Upto Ksh 10,000 - Ksh 165 ii) >Ksh 10,000 to Ksh 50,000 Mn Ksh 275 iii) >Ksh 50000 to Ksh 100,000 - Ksh 550 iv) >Ksh 100000 to Ksh 500000 Ksh 825 iv) >Ksh 500,000 to Ksh 1Mn- Ksh 1100 iii) Ksh 1.00 Mn and above : Ksh 1, 000 Per Mn Max Ksh 3850 <b>Non Customers</b> Ksh 110 above the charges as applicable to Customer
Issuance of Duplicate DD	Ksh 500 Per instrument	Ksh 500 Per instrument	Ksh 50 Per instrument	Ksh 50 Per instrument

<p>E Corp- Remittance to Indian branches through internet</p>	<p>Upto Ksh 50,000 - Ksh 500 Above 50,000 to 100,000 - Ksh 1,000 Over Ksh 100,000 - Ksh 1500</p>	<p>Up to Ksh 50,000 - Ksh 600 Above 50,000 to 100,000 - Ksh 1,200 Over Ksh 100,000 up to 700,000 - Ksh 1800</p>	<p><b>Customers</b> Up to Ksh 50,000 - Ksh 50 Above 50,000 to 100,000 - Ksh 100 Over Ksh 100,000 - Ksh 150</p> <p><b>Non Customers</b> Up to Ksh 50,000 - Ksh 60 Above 50,000 to 100,000 - Ksh 120 Over Ksh 100,000 up to 700,000 - Ksh 180</p>	<p><b>Non Customers</b> Up to Ksh 50,000 Ksh 550 Above 50,000 to 100,000 - Ksh 1,100 Over Ksh 100,000 - Ksh 1650</p> <p><b>Non Customers</b> Up to Ksh 50,000 Ksh 660 Above 50,000 to 100,000 - Ksh 1,320 Over Ksh 100,000 up to 700,000 - Ksh 1980</p>
<p>Bankers Cheque</p>	<p>Upto Ksh25,000 : Ksh 200 &gt;Ksh25,000 to Ksh 50,000 : Ksh 300 &gt;50,000 to Ksh 100,000 : Ksh 400 &gt;100,000 to Ksh 1 Mio – Ksh 500 &gt;1 Mn and part There off Ksh 500 Mn Per Mn or Part There off max 2000/-</p>	<p>Up to 50,000 : Ksh 400 &gt;50,000 to 100,000 : Ksh 500 &gt;100,000 up to 700,000 : Ksh 750</p> <p><b>Important:</b> As per AML guidelines – not to entertain any business to non-customers above USD 10,000/- Hence, branches need to re-align the above limit of Ksh 700,000 on periodic basis</p>	<p><b>Customers</b> Up to Ksh25,000 : Ksh 20 &gt;Ksh25,000 to Ksh 50,000 : Ksh 30 &gt;50,000 to Ksh 100,000 : Ksh 40 &gt;100,000 to Ksh 1 Mn – Ksh 50 &gt;1 Mn and part There off Ksh 50 Mio Per Mio or Part There off max 200/-</p> <p><b>Non Customers</b> Up to 50,000 : Ksh 40 &gt;50,000 to 100,000 : Ksh 50 &gt;100,000 up to 700,000 : Ksh 750</p>	<p><b>Customers</b> Up to Ksh25,000 : Ksh 220 &gt;Ksh25,000 to Ksh 50,000 : Ksh 330 &gt;50,000 to Ksh 100,000 : Ksh 440 &gt;100,000 to Ksh 1 Mn – Ksh 550 &gt;1 Mio and part There off Ksh 550 Mio Per Mio or Part There off max 2200/-</p> <p><b>Non Customers</b> Up to 50,000 : Ksh 440 &gt;50,000 to 100,000 : Ksh 550 &gt;100,000 up to 700,000 : Ksh 825</p>

Inward Telegraphic transfer	For USD TT : USD10 For GBP TT : GBP 5 Or equivalent to USD 10 in other currencies.	N.A.	For USD TT : USD 1 For GBP TT : GBP 0.50 Or equivalent to USD 1 in other currencies.	For USD TT : USD 11 For GBP TT : GBP 5.50 Or equivalent to USD 11 in other currencies.
<b>BILLS</b>	<b>CUSTOMERS</b>	<b>NON-CUSTOMERS</b>		
Foreign Cheque/DDs/bills for collection (outward bills for collection)	0.25 % Minimum Ksh 500/- If bill is of more than Ksh 500,000/- then it is 0.20% Postage Charge Ksh 500/- Swift Charge Ksh 1200/- per message	N.A.	0.025 % Minimum Ksh 50/- If bill is of more than Ksh 500,000/- then it is 0.02% Postage Charge Ksh 50/- Swift Charge Ksh 120/- per message	0.275 % Minimum Ksh 550/- If bill is of more than Ksh 500,000/- then it is 0.22% Postage Charge Ksh 550/- Swift Charge Ksh 1320/- per message
Inward Bills for collection	0.25 % of the bill amount Minimum Ksh 500 Swift Ksh 1200 Postage Ksh 250	N.A.	0.025 % of the bill amount Minimum Ksh 50 Swift Ksh 120 Postage Ksh 25	0.275 % of the bill amount Minimum Ksh 550 Swift Ksh 1320 Postage Ksh 275
Handling charges for overdue bills - <b>Note:</b> Sight bill overdue after 25 days from presentation Usance bill after due date	Ksh 350 per bill per month (Fraction of a month to be taken as full month)	N.A.	Ksh 35 per bill per month (Fraction of a month to be taken as full month)	Ksh 385 per bill per month (Fraction of a month to be taken as full month)

<b>IMPORT LETTER OF CREDIT</b> <b>a. Commitment</b> charges (For full validity of the credit i.e. from the date of opening of the	0.35 % Per Quarter or part thereof of Minimum Ksh 1000	N.A.	0.035 % Per Quarter or part thereof of Minimum Ksh 100	0.385 % Per Quarter or part thereof of Minimum Ksh 1100
LC to the last date of its validity) Plus <b>b. Usance charges</b> (according to the tenor of the bill) i. Upto 10 days sight ii. Over 10 days and upto 3 months' sight iii. Over 3 months' sight <b>Notes:</b> <b>1.</b> If fully secured by 100% cash margin in form of FDR or balance in current account applicable charges will be 50% of the normal charges <b>2.</b> These charges are to be recovered upfront i.e. at the time of opening of Lc	(commitment) Swift Ksh 1200 per message  0.35% 0.70% 0.70 % up to three months and 0.17% per month in excess of three months.		(commitment) Swift Ksh 120 per message  0.035% 0.07% 0.07 % up to three months and 0.017% per month in excess of three months.	(commitment) Swift Ksh 1320 per message  0.385% 0.77% 0.77 % up to three months and 0.187% per month in excess of three months.
If any extension of the validity of LC falls within a three month period for which commitment charges have been collected	Ksh 1000/- plus swift charge Ksh 1200 per message.	N.A.	Ksh 100/- plus swift charge Ksh 120 per message	Ksh 1100/- plus swift charge Ksh 1320 per message

For amendments extending the validity of the LC beyond 3 months	Fresh commitment charges at the applicable rate per Quarter or part thereof Minimum Ksh 1000/- on the outstanding liability under LC.	N.A.	Fresh commitment charges at the applicable rate per Quarter or part thereof Minimum Ksh 100/- on the outstanding liability under LC.	Fresh commitment charges at the applicable rate per Quarter or part thereof Minimum Ksh 1100/- on the outstanding liability under LC.
For enhancement of the value of LC	Ksh 1000/-per amendment for extending validity period beyond 3 months. Fresh commitment charge, Min Ksh 1000/- for enhancement of value of LC. Both commitment and Usance charges for additional liability	N.A.	Ksh 100/-per amendment for extending validity period Beyond 3 months. Fresh commitment charge, Min Ksh 100/- for enhancement of value of LC. Both commitment and Usance charges for additional liability	Ksh 1100/-per amendment for extending validity period beyond 3 months. Fresh commitment charge, Min Ksh 1100/- for enhancement of value of LC. Both commitment and Usance charges for additional liability
In case of amendment altering the tenor of the bill of exchange	As above	N.A.		
Any amendment to a LC, other than extension of its validity or enhancement of its value.	Ksh 1000/- per amendment	N.A.	Ksh 100/- per amendment	Ksh 1100/- per amendment
Any revival or reinstatement of an expired LC (shall be at the option of the branch) within 3 months from the date of expiry	Additional commitment and usance charges shall be levied from the date of expiry till the validity period of revived LC	N.A.		

Payment / crystallisation of import bills under Letter of Credit	0.25% plus swift Charges Ksh 1200 Per message.	N.A.	0.025% plus swift Charges Ksh 120 Per message	0.275% plus swift Charges Ksh 1320 Per message
Discrepancy Charges	USD 25 or equivalent per presentation.	N.A.	USD 2.50 or equivalent per presentation.	USD 27.50 or equivalent per presentation.
<b>Letter of Credit (Inland)</b>				
<b>Opening/Commitment charges</b> (For full validity of the credit i.e. from the date of opening of the LC to the last date of its validity) Minimum for one quarter	0.50% up to 3 months and 0.30% p.m if above 3 months		0.050% up to 3 months and 0.030% p.m if above 3 months	0.55% up to 3 months and 0.33% p.m if above 3 months
Commitment Charges	0.30% per quarter or part thereof		0.030% per quarter or part thereof	0.330% per quarter or part thereof
Lc is enhanced/ extended subsequently	Same as opening subject to Min.Ksh 500/-			
Amendment other than above	Ksh 300/-		Ksh 30/-	Ksh 330/-
<b>Export Letter of Credit</b>				
i) Advising of L/c	Ksh 500/-	N.A.	Ksh 50/-	Ksh 550/-
ii) Advising amendment of L/c	Ksh 350/-	N.A.	Ksh 35/-	Ksh 385/-



<p>iii) Adding our Confirmation</p>	<p>0.40% for 1<sup>ST</sup> Quarter and 0.20% for each subsequent quarter and part there of Minimum Ksh 1000.00</p>	<p>0.50% for 1<sup>ST</sup> quarter and 0.25 % for each subsequent quarter and part there off Min Ksh 1500</p>	<p><b>Customers</b> 0.04% for 1<sup>st</sup> Quarter and 0.02% for each subsequent quarter and part there of Minimum Ksh 100</p> <p><b>Non Customers</b> 0.05% for 1<sup>st</sup> quarter and 0.025 % for each subsequent quarter and part there off Min Ksh 150</p>	<p><b>Customers</b> 0.44% for 1<sup>st</sup> Quarter and 0.22% for each subsequent quarter and part there of Minimum Ksh 1100</p> <p><b>Non Customers</b> 0.55% for 1<sup>st</sup> quarter and 0.275 % for each subsequent quarter and part there off Min Ksh 1650</p>
<p>iii) Advising Lc or for advising each amendment to the beneficiary through another bank i.e. non customer</p>	<p>N.A.</p>	<p>Flat rate Ksh 250/- (in addition to (i) and (ii) above</p>	<p><b>Customers</b> N/A</p> <p><b>Non Customers</b> Flat rate Ksh 25/- (in addition to (i) and (ii) above</p>	<p><b>Customers</b> N/A</p> <p><b>Non Customers</b> Flat rate Ksh 275/- (in addition to (i) and (ii) above</p>
<p>Export bill purchased/ discounted /negotiated</p>	<p>Upto USD 10,000 Commission Ksh 1,000 Plus postage and swift on actual basis Above USD 10000 commission will Ksh 1000 for next USD 10000 each.</p>	<p>N.A.</p>	<p>Up to USD 10,000 Commission Ksh 100 Plus postage and swift on actual basis Above USD 10000 commission will Ksh 100 for next USD 10000 each.</p>	<p>Upto USD 10,000 Commission Ksh 1,100 Plus postage and swift on actual basis Above USD 10000 commission will Ksh 1100 for next USD 10000 each.</p>

<b>BANK GUARANTEE</b>	<b>FOREIGN BG</b>	<b>INLAND BG</b>	<b>Foreign / Inland BG</b>	<b>Foreign / Inland BG</b>
Secured by FDR/Cash irrespective of type of BG	0.25% per quarter, minimum Ksh 350	0.25% per quarter, minimum Ksh 350	0.025% per quarter, minimum Ksh 35	0.275% per quarter, minimum Ksh 385
Unsecured/Partly secured irrespective of type of BG	0.50% per quarter, minimum Ksh 350	0.50% per quarter, minimum Ksh 350	0.55% per quarter, minimum Ksh 35	0.05% per quarter, minimum Ksh 385
Secured by Property	0.55 % per quarter if fully secured 0.85% per quarter if partly secured	0.55 % per quarter if fully secured. 0.85% per quarter if partly secured.	0.055 % per quarter if fully secured. 0.085% per quarter if partly secured.	0.605 % per quarter if fully secured. 0.935% per quarter if partly secured.
Secured by Letter of Comfort of our branches and other Banks	0.35% Per quarter irrespective of type		0.035% Per quarter irrespective of type	0.385% Per quarter irrespective of type
<b>SAFE CUSTODY</b>				
1.For Documents	Ksh 1000/- for half year per document	Ksh 1500/- for half Year per document	Ksh 100/- for half year per document <b>Non - Customers</b> Ksh 150/- for half Year per document	Ksh 1000/- for half year per document <b>Non - Customers</b> Ksh 1650/- for half Year per document
2.For Sealed Packets	Ksh 1500/- per half year depending on size	Ksh 2000/- per half year depending on size	Ksh 150/-per half year depending on size <b>Non - Customers</b> Ksh 200/-per half year depending on size	Ksh 1500/- per half year depending on size <b>Non - Customers</b> Ksh 2200/- per half year depending on size

3. Locker Charges – Type of locker	All charges per annum + VAT	N.A.		All charges per annum + VAT+ Excise
Size A	Ksh 1,800	N.A.	Ksh 180	Ksh 1,800+180+288
Size B	Ksh 2,000	N.A.	Ksh 200	Ksh 2,000+200+320
Size C	Ksh 3,000	N.A.	Ksh 300	Ksh 3,000+300+480
Size D	Ksh 3,600	N.A.	Ksh 360	Ksh 3,600+360+576
Size E	Ksh 3,900	N.A.	Ksh 390	Ksh 3,900+390+624
Size F	Ksh 4,500	N.A.	Ksh 450	Ksh 4,500+450+720
Size G	Ksh 5,100	N.A.	Ksh 510	Ksh 5,100+510+816
Size H	Ksh 5,400	N.A.	Ksh 540	Ksh 5,400+540+864
Size H-1	Ksh 5,400	N.A.	Ksh 540	Ksh 5,400+540+864
Size I	Ksh 6,000	N.A.	Ksh 600	Ksh 6,000+960+600
4.Proposal processing charges	<b>New:</b> – Fund based 1% p.a. Non-fund based 0.50% p.a. Housing Loans 1% one time <b>Annual Review:</b> - Fund based – OD limits 1% p.a. Loans @ 0.50% p.a. Non-fund based 0.50% p.a.	N.A.	<b>New:</b> – Fund based 0.1% p.a. Non-fund based 0.05% p.a. Housing Loans 0.1% one time <b>Annual Review:</b> - Fund based – OD limits 0.11% p.a. Loans @ 0.05% p.a. Non- fund based 0.05% p.a.	<b>New:</b> – Fund based 1.10% p.a. Non-fund based 0.55% p.a. Housing Loans 1.10% one time <b>Annual Review:</b> - Fund based – OD limits 1.10% p.a. Loans @ 0.55% p.a. Non-fund based 0.55% p.a.

Note: 1. No concession in service charges is allowed by Manager / Chief Manager in normal course. Depending upon the value of the customer 25% concession may be allowed in remittance like DD/TTs/ Payslips.

2. If bills received for collection were not paid by the client the branches to recover our applicable charges.