Co-op Bank Tariff Guide

Card Applicable Fees Debit Card Maintenance fees	Charges Ksh.200	Details Per Yea	
Joining Fees -Credit Card	Classic Card: Ksh.3000 Gold Card: Ksh.3500	One-of (Currer	f charge itly waived)
Annual Fees	Platinum Card: Ksh.4000 Classic Card: Ksh.3500	On issu	ance of the card & thereafter on every
	Gold Card: Ksh.6000 Platinum Card: Ksh.7000		uent year
Supplementary card Annual Fee	Classic Card: Ksh.3000 Gold Card:		ance of the card &thereafter on every uent year
	 Free up to the 4th Card From 5th Card onward 		
	Ksh.3000 Platinum Card:		
	 Free up to 4th Card From 5th Card onward Ksh.3500 		
interest Rate	3.5% of the revolved balance per month		ed balance is the amountof card debt unpaic d of each credit cycle of 50 days
Late Payment Fees	5% of minimum payable	duespa	urrence, whenever the cardholder pays the ca ast due date (pays late)
Bonus Fees	5% of amount awarded		currence, whenever the cardholder requests for s (additional funds beyond the approved creat the approved creat the approved creat the approved creat the approved creat the approved the
Cash Advance Fee Card Replacement Fees	6% of the amount accessed Classic Card: Ksh.500		urrence, whenever thecardholder accesses ca urrence, whenever thecardholder requests fo
and replacement cos	Gold Card: Ksh.500 Platinum Card: Ksh.1000	cardre	placement
Over limit Fees	Ksh.1000		occurrence. i.e. whenever the customer goes e set/allowed limit
Payment of goods and services (purchases)	FREE	N/A	
SMS alerts Card Insurance	FREE Cardholder pays for insurance	N/A Per vea	ır (Bank Pays for Goldand Platinum
	0.39% of credit card limit	cardho	lders)
Agency Tariff Guide Service	Range (Ksh.)		Cost (Charges do not include excise duty)
Cash withdrawals	100-5,000 5,001-10,000		Ksh.50 Ksh.70 Ksh.80
	10,001-20,000 20,001-30,000 30,001-40,000		Ksh.100 Ksh.120
	40,001-50,000 50,001-100,000		Ksh.120 Ksh.140 Ksh.250
Cash deposits/ Payments *Funds Transfer	All		Free Ksh.50
*Funds Transfer *Fees Payment			Ksh.50
Utility Payment • KPLC Postpaid			Ksh.50
Water companies. Pesalink Transactions	0-500		Free Koh 42
	501-10,000 10,001-50,000 50,001-100,000		Ksh.42 Ksh.62 Ksh.82
	50,001-100,000 100,001-200,000 200,001-999,999		Ksh.112
Cash Withdrawals (With Kenswitch card)	200,001-999,999 Any Amount		Ksh.152 Ksh.125
Balance Inquiry			Ksh.10
Mini Statement Other services			Ksh.20 Free
NHIF payments County Payments Other Government Payments			
NB: Where there are conversions from one	Current (Memo Group 02120,	- 1	Savings (Memo Group 02100,
currency to another, the bank doesn't charge withdrawal or cash handling fee	03120 & 22120)	(03100 & 22100)
Opening Balance	USD 10 GBP 10	- 1	USD 10 GBP 10
N	EUR 10	ı	EUR 10
Minimum Operating Balance Account Maintenance Fee (P.m)	Nil USD 5		Nil Nil
	GBP 5 EUR 5		
Stop payments	USD 4	ľ	N/A
	GBP 4 EUR 4		
Unpaid Cheques, Refer to Drawer& Effects No Cleared	EUR 25	ľ	N/A
Encashment of Third -Party Cheques drawn	GBP 25 USD 5		N/A
own bank	GBP 5		
Cheque book- 25 leaves	EUR 5 USD 3.50	r	N/A
	GBP 3.50 EUR 3.50		
Cheque book- 50 leaves	USD 7 GBP 7	,	N/A
	EUR 7		
Counter cheque	USD 4 GBP 4		N/A
Internal Transfer (Self)	EUR 4 Free	F	ree
Outward SWIFT	Ksh.1,500 equivalent in respective currency	- 1	Ssh.1,500 equivalent in
Statement	USD 2.0/page		JSD 2.0/ page
	EUR 2.0/page GBP 2.0/page	- 1	EUR 2.0/ page GBP 2.0/ page
	* Free E-statement Current Account		Free E-statement Gavings Account
Dormant Account Re-activation	Nil 0.25% for amounts above		Nil),25% for amounts above
	USD 5,000	ı	JSD 5,000
	GBP 3,800 EUR 4,700	E	GBP 3,800 EUR 4,700
Cash deposit	Up to USD 40,000- Free Above USD 40,000		Up to USD 40,000- Free Above USD 40,000
	GBP 30,000 & EUR 38,000-	¢	EUR 38,000-
Account Classic	0.25% of the amount	C).25% of the amount
Account Closure	USD 5 EUR 5	ı	USD 5 EUR 5
Letters of Credit, Bills collections and Bill avalisat	GBP 5	Į.	GBP 5
Product	Description Issuance Commission		Charges 0.5% per guarter or part thereof minimum
	Acceptance Commission (For Usance	LC's)	0.5% per quarter or part thereof minimum Ksh.1,000 0.5% per quarter or part thereof minimum Ksh.1,000 0.25% flat minimum Ksh.1,000 plus SWIFT fee
	Retirement/Payment Commission. Issuance SWIFT fee (Long message)	Ksh.1,500 Ksh.5,000
	Postage fee General Amendment in wording		Actual Courier charges Ksh.2,000
	Amendment (Increase in value or ex of period) Discrepancy fee	tension	0.5% per quarter or part thereof minimum Ksh.1,000 USD 60 or its equivalent, minimum Ksh.1,000
	Structuring fee on back to back LC's		1% on overall facility minimum Ksh.5,000 USD 18.00 or Equivalent, Minimum Ksh. 1,000
			0.1% on balance, minimum Ksh. 500 Ksh.2,500 plus SWIFT fee of Ksh.2,500
Export Letters of Credit (Inward LC's)	Discharging (when credit expires wi 50% utilization Advising without confirmation	ith less	' '
Export Letters of Credit (Inward LC's)	Discharging (when credit expires wi 50% utilization Advising without confirmation Advising with confirmation		0.5% p.q plus SWIFT charges of Ksh.2,500
Export Letters of Credit (Inward LC's)	Discharging (when credit expires wi 50% utilization Advising without confirmation		0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 Actual courier charges
Export Letters of Credit (Inward LC's)	Discharging (when credit expires wi 50% utilization Advising without confirmation Advising with confirmation SWIFT fee if advised via bank Postage		0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 Actual courier charges
	Discharging (when credit expires wi 509s utilization Advising without confirmation Advising with confirmation SWIFT fee it advised via bank Postage Bill Negotiating under credit or adv made in Ksh or other currencies Processing & Payment fee	ance	0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 <u>Actual courier charges</u> Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent
	Discharging (when credit expires wisobs utilization Advising without confirmation Advising without confirmation SWIFT fee if advised via bank Postage SIII Negotiating under credit or advinade in Kish or other currencies Processing & Payment fee SWIFT fee on imports collection on BIIIs drawn on countries where the thort represents.	ance ily pank is	0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min Ksh.2,000 Additional charge of Ksh.500
	Discharging (when credit expires wisobs utilization Advising without confirmation Advising without confirmation SWIFT fee if advised via bank Postage SIII Negotiating under credit or advisade in Kish or other currencies Processing & Payment fee SWIFT fee on imports collection on BIIIs drawn on countries where the hort represented SIII Rayman in currency different from faying bank.	ance ally pank is	0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min Ksh.2,000 Additional charge of Ksh.500 Additional charge of Ksh.500
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	Discharging (when credit expires wi 509s utilization Advising without confirmation Advising with confirmation SWIFT fee if advised via bank Postage SIII Negotiating under credit or adv made in Ksh or other currencies Processing & Payment fee SWIFT fee on imports collection on SIIII strawn on countries where the not represented BIIIs drawn in currency different fro of paying bank Release of documents against unde	ance oank is om that ertaking	0.5% p.q plus SWIFT charges of Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 Ksh.2,500 More and the minimum Ksh.1,000 plus interior tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min ksh.1,000 (Flat) Ksh.2,000 Additional charge of Ksh.500 Additional charge of Ksh.500 NII Ksh.600 plus related cost involved 0.3% of documentary collection amount, min
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Documentary Collections(Imports & Exports) Bill availsation Clean Payments (Customer transfers) Bank Guarantees Product Bid Bonds Other Bank Guarantees	Discharging (when credit expires wiso'so's utilization. Advising without confirmation. Advising without confirmation. Advising with confirmation. SWIFT fee if advised via bank. Postage. Bill Negotiating under credit or advisate in the state of the stat	lly yapank is soom that the control of the control	0.3% p.ap plus SWIFT charges of Ksh.2,500 Ksh.2,500 Actual courier charges Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min Ksh.1,000 [flat) Ksh.2,000 Additional charge of Ksh.500 0.15% of value, min Ksh.600 max. Ksh.5,000 NII Ksh.600 plus related cost involved 0.3% of documentary collection amount, min Ksh.1,000 [Flat), plus the SWIFT charges Ksh.1,000 Ksh.1,000 [Flat), plus the SWIFT charges Ksh.1,000 Ksh.1,000 plus bonding and consignment fees Ksh.1,000 plus logle collection commission (unpaid/ unaccepted) Ksh.2,000 per discharge 0.5% per quarter, minimum Ksh.1,000 One off charge of Ksh.500 Charges 0.5% per quarter or part thereof minimum Ksh.2,000
Export Letters of Credit (Inward LC's) Documentary Collections(Imports & Exports) Documentary Collections(Imports & Exports) Documentary Collections(Imports & Exports) Bill availsation Clean Payments (Customer transfers) Bank Guarantees Product Bid Bonds Other Bank Guarantees	Discharging (when credit expires wisobs utilization Advising without confirmation Advising without confirmation Advising without confirmation SWIFT fee if advised via bank Postage Bill Negotitating under credit or advising with soft and a line of the s	lly yapank is soom that the control of the control	0.5% p.a.plus SWIFT charges of Ksh.2,500 Ksh.2,500 Actual courier charges Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min Ksh.1,000 (Flat) Ksh.2,000 Additional charge of Ksh.500 Additional charge of Ksh.500 NII Ksh.2,000 NII Ksh.600 plus related cost involved 0.3% of documentary collection amount, min Ksh.1,000 (Flat), plus the SWIFT charges Ksh.1000 Ksh.1,000 plus roll of the SWIFT charges Ksh.1000 Ksh.1,000 plus ponding and consignment lees Ksh.1,000 plus to plus the SWIFT charges Ksh.1000 Ksh.1,000 plus collection commission (unpaid/unaccepted) Ksh.2,000 per discharge 0.5% per quater or part thereof minimum Ksh.1,000 One off charge of Ksh.500 One off charge of Ksh.500 Charges 0.5% per quater or part thereof minimum Ksh.2,000 18 per plat year minimum Ksh.2,000 2.5% per quater or part thereof minimum Ksh.2,000 18 per year minimum Ksh.2,000 28 per year minimum Ksh.2,000
Documentary Collections(Imports & Exports) Bill availsation Clean Payments (Customer transfers) Bank Guarantees Product Bid Bonds Other Bank Guarantees	Discharging (when credit expires wisobs utilization Advising without confirmation Advising without confirmation Advising without confirmation SWIFT fee if advised via bank Postage Bill Negotiating under credit or advising with soft and a bill Negotiating under credit or advising the soft and a bill Negotiating under credit or advising the soft and a bill Negotiating under credit or advising the soft and a bill negotiating under credit or advising the soft and a bill negotiating the soft and a bill negoti	lly yapank is soom that the control of the control	0.5% p.q. plus SWIFT charges of Ksh.2,500 Ksh.2,500 Actual courier charges Customer 0.3% flat minimum Ksh.1,000 plus inte for tenor period min USD 20 or equivalent Non-customer 0.4% flat Minimum Ksh.2,000 0.3% of documentary collection amount, min Ksh.1,000 (Flat) Ksh.2,000 Additional charge of Ksh.500 Additional charge of Ksh.500 NII Ksh.600 plus related cost involved 0.3% of documentary collection amount, min Ksh.1,000 (Flat) Ksh.2,000 NII Ksh.2,000 NII Ksh.2,000 (Flat), plus the SWIFT charges Ksh.1,000 Ksh.1,000 plus ponding and consignment fees Ksh.1,000 plus bonding and consignment fees Ksh.1,000 plus to collection commission (unpaid/unaccepted) Ksh.2,000 per discharge 0.5% per quarter in minimum Ksh.1,000 One off charge of Ksh.500 One off charge of Ksh.500 Charges 0.5% per quarter or part thereof minimum Ksh.2,000 Tspe per quarter or part thereof minimum Ksh.2,000 25% per year minimum Ksh.2,000 25% per year minimum Ksh.2,000
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	Penalty Fee	5% per month
rade Loans- InvoiceDiscounting	Discounting fee	2.5% on advanced amount
_	Interest Rate	(Base Rate plus margin of 4% p.a.)
	Extension fee	(Discounting fee + Interest Rate) upon application
	Penalty Fee	5% per month
rade Loans-ShortTerm Loans	Loan appraisal fee	2.5% per annum
	Interest rate	(Base Rate plus margin of 4% p.a.)
rade Loans-Bill Negotiated under an LC	Processing fee & interest	Customer: 0.3% min. Ksh. 1,000 plus interest for
		tenorperiod (min. USD 20 or equivalent)
		Non-Customer: 0.4% min. Ksh.1,000 plus interest for tenor period(Min. USD20 or equivalent)
ommodity Finance	Structuring fee	1% p.a for corporates
		2.5% p.a for retail customer
	Interest rate	(Base Rate plus margin of 4% p.a.)
	Other fees	As per TF products will apply (LC charges, Bill Avalization etc.)
Direct Import Financing	Appraisal fee	3% per annum
	Interest rate	(Base Rate plus margin of 4% p.a.)
tructured Trade Finance	Structuring fees	196
	Other Fees:	Dependent on the product used to structure the facility. Each product pricing shall apply
rade Loans-PostImport Finance	Structuring Fee	2.5% per drawdown
	Interest rate	(Base Rate plus margin of 4% p.a.)
rade Loans-ImportDuty Finance	Appraisal fee	2.5% on the advanced amount
	Interest rate	(Base Rate plus margin of 4% p.a.)

Transactions	Charges	Charges	
	Bank Account	Мсо-ор	
Registration	Free	Free	
Daily Alert	Ksh.5	Ksh.5	
ATM withdrawal	Ksh.30	Ksh.30	
Transfer to Bank Account (Tiered)	Ksh.0-Ksh.35	Ksh.0-Ksh.35	
Utility Payment (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	
Agent Withdraw (Tiered)	Ksh.30-Ksh.130	Ksh.30-Ksh.130	
Transfer to Mpesa, Airtel Money (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	
Transfer from Bank account	Ksh.0-Ksh.35	Ksh.0-Ksh.35	
Balance Inquiry	Free	Free	
Debit and Credit alerts	Ksh.35	Ksh.35	
M-pesa deposit	Free	Free	
Airtime Purchase (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50	
Mini estatement	Free	Free	
Full estatement	Free	Free	
Pesalink (Tiered)	Ksh.0-Ksh.140	Ksh.0-Ksh.140	
Pay to Paybill/Pay to Till	Ksh.0-Ksh.50	Ksh.0-Ksh.50	
MPesa Float Purchase	Ksh.0-Ksh.200	Ksh.0-Ksh.200	
E-Credit Salary Loan Appraisal Fee:8%, 10%, 12	%, Insurance: 0.034% Per Month	'	
E-Credit Business Loan. Appraisal Fee: 3%, Con	nmission 3% per month, Insuran	ce: 0.034% per month	
Mcollection Deposit	Free	Free	
Mco-opcash- Mco-opcash transfer	Ksh.0-Ksh.35	Ksh.0-Ksh.35	

	Charges
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	None
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	None
No Monthly fees	Nil
Debit Card	Free initial Debit Card

Cash Withdrawal	Charges
Over the counter withdrawal for Hekima Savings account	Ksh.0
Over the counter withdrawal for Transactional Accounts	Ksh.100
Salary Processing	Charges
Pension	Ksh.130
FOSA Salary	Ksh.50
Salary returned to employer	Ksh.200 for instrument
Produce proceeds - proceeds	Ksh.100
Cash Handling Commission	Charges
Deposits	Nil
Withdrawals	Nil
Handling Large coins on relationship basis for saccos	Ksh.100 per bag of coins
Fees payment into school Account	Free
Bankers opinion	Ksh.1000
Access of back data stored with the bank for saccos	Ksh.200 per visit
Mutilated Notes collection	1% of amount minimum Ksh.2000
Statements	Charges
Scheduled statements	Free
E-statements	Free
Interim statements per page	Ksh.100
ATM Mini Statements	Free
Daily and special request Statements	Ksh.100 Per Page
Duplicate/additional statements/old records	Ksh.250
2-5 years	Ksh.500 Per Copy
5 years	Ksh.1,000 Per Copy
Closed account (cash)	Ksh.1,000 Per Copy
Old Records	Charges
Retrieval (cheques, vouchers)	Ksh.250 Per Copy
RTS Mail	Charges
Where the Bank is not at fault	Ksh.100 Per each returned
Stop Payments (Customer Cheques)	Charges
Foreign Currenc y A ccount	US\$ 5 or equivalent per cheque
Current A ccount	Ksh.400
Closure of Account	Charges
Goldfish Account	Free
Foreign Currency Current A ccount	US\$ 5 or equivalent
All other accounts:	
Less than three months 3 months to 6 months Over 6 months Transfer of Accounts (inter-branch)	Free

MSME Accounts Packages	
Bronze Package	Charges
Minimum opening balance (cash)	Ksh.1000
Minimum operating balance	Ksh.300
Maintenance fee	
Waiver of maintenance fee Ksh.100 if the minimum balance is maintained at Ksh.50,000	Ksh.100
Over the counter withdrawal /debit transactions	Ksh.50
Sliver Package	Charges
Minimum opening balance (cash)	Ksh.2,000
Minimum operating balance	Nil
Maintenance fee	
Waiver of maintenance fee Ksh.1,000 if the minimum balance is maintained at Ksh.200,000	Ksh.1,000
Over the counter withdrawal /debit transactions	Ksh.35
Cheque book	FREE for the 1st 100 leaves
Gold Package	Charges
Minimum opening balance (cash)	Ksh.10,000
Minimum operating balance	Nil
Maintenance fee	
Waiver of maintenance fee Ksh.2,000 if the minimum balance is maintained at Ksh.500,000	Ksh.2,000
Over the counter withdrawal /debit transactions	Ksh.25
Cheque book	FREE
Cash Handling Commission	Waiver on the commission as per the ALCO paper on liabilities
Haba Na Haba Account	Charges
Minimum opening balance (cash)	Ksh.500
Minimum operating balance	Nil
Maintenance fee for all balances	Ksh.25 per month
Current Account	Charges
Minimum opening balance (cash)	
ndividuals	Ksh.5,000
Co-operatives	Ksh.10,000
Companies	Ksh.10,000
Minimum operating balance	Nil
Account maintenance fee	Ksh.300 per month
Ledger fees	Ksh.35 per entry
Cheque book	Ksh.15 per leaf exclusive of stamp duty and excise duty
Counter cheque	Ksh.500 per leaf
For 3rd party payments	Consult your nearest branch

Guarantee Issuance in Kenya shilling	
Commission Type	Charges
Shipping Guarantees (must be for Imports under a collection or letter of Credit and absence of B/L can be Adequately	1.25% per half year or part thereof Min.Ksh.2,000
explained) Wholly secured by cash or 1st classbank counter guarantee	2% yearly or part thereof Min.Ksh.1,000
Guarantee not wholly secured - issued in Ksh.(including Shipping Guarantee Bonds)	1.25% per half year or part thereof Min.Ksh.2,000
Guarantee wholly secured -other than cash	1.25% per half year or part thereof Min.Ksh.2,000
Totally unsecured (in local currency)	1.25% per half year or part thereof Min. Ksh.2,000 for oth
Totally unsecured -Bid Bonds (in local currency)	guarantee types 1% per half year or part thereof Min. Ksh. 2,000 for bid bonds
Guarantee issuance in Foreign Currency	1% per half year or part thereof Min. Ksh. 2,000
Guarantee issuance in foreign currency with Cross-border exposure	1% per half year or part thereof Min. Ksh. 2,000
Amendments to guarantees per half year	Ksh.1,000 plus transmission charges Ksh.2,500 if transmission through swift
Documentary Outward LCs	Charges
ssuance	0.5% per guarter, minimum Ksh.1,000
Acceptance/Usance	0.5% per quarter, minimum Ksh.1,000
Amendments	Charges
Increase amount of credit	0.5% per quarter, minimum Ksh.1,000
Change of expiry date	0.5% per quarter, minimum Ksh.1,000 (if it moves to the next quarter) if not charge the general amendments of Ksh.2,000
Other amendments	Ksh.2,000 per amendments
Payment	0.25% flat, min. Ksh.1000
Discharge (When credit expires with less 50% utilization) Cable /SWIFT	0.1% on balance, minimum Ksh.500 Charges
Full	Ksh.5,000
Short	Ksh.2,500
Documentary Letters of Credit (Inward) Advising without confirmation	Charges
Customer	Ksh.2.500
Non -Customers	Khs.2,500
Advising credit & adding confirmation	Charges
Customers	0.5% +telex or cables /swift charges of Ksh.2,500
Non -Customers	0.5% +telex or cables /swift charges of Ksh.2,500
Bills Negotiated under credit or advance made in Ksh.(or other currencies)	Charges
Customers	0.3% min Ksh.1,000 plus interest for tenor period (Min USD.20 or equivalent)
Non -Customers	0.4% min Ksh.2,000 plus interest for tenor period (Min USD.20 or equivalent)
Charge for bonding goods. Holding commission / where bill is outstanding	Charges
1 month after due date	Ksh.1,000 flat per month
Note /protest	Ksh.1,000 per bill plus notary fees
Document handling charge	Ksh.1,000 plus collection commission (unpaid /unaccepted)
Discharging to other banks	Ksh.2,000 per discharge

Purchase of Treasury Bills/ Bonds on behalf of customers	Charges
Up to Ksh.10 million	1% of interest earned min Ksh.1,500
Above Ksh.10 million up to Ksh.50 million	0.75% interest earned min Ksh.1,500
Over Ksh.50 million	0.5% interest earned min Ksh.1,500
Foreign Transfer of Funds (Outward)	
Mail Transfer	Charges
Customers	Ksh.1,500
Non –Customer	Ksh.1,500
Foreign Currency Drafts (In Ksh or Equivalent in Forex	Charges
Drafts on application	Ksh.500 plus cash handling charges (where applicable)
PostageStamp duty	Ksh.100Ksh.2.50
Payment advising fee	Ksh.500 (for Drafts drawn on SA, Indian banks and all drafts of value of \$5000 and above
Replacement of Drafts / IMO	Ksh.250 per request plus cost of cable
Stop Payment instructions	Charges
Commission	Ksh.1,000 plus 20% excise duty
Other foreign bank's charges	Ksh, Depends on Correspondent Bank
Foreign Transfer of Funds (Inwards)	Charges
Bills of Collection	Commission of Ksh.1,000
	Courier charges (as per what has been charged by the service provider
Unpaid cheques	Commission of Ksh.1,000
Other Money Transfer Charges	Charges
Incoming RTGS	Free
RTGS Out going	Ksh.500 regardless of amount
SWIFT Charges (Outgoing)	Ksh.1,500 regardless of amount
Incoming SWIFT payments	Ksh.500
Outgoing /Incoming Customer Requests /Inquires /Amendmen through SWIFT	ts Ksh.600
Foreign Bills for Collection (Inward)	Charges
Clean	0.3% flat , min Ksh.1000 (Applies to any amount)
Documentary	0.3% flat , min Ksh.1000 (Applies to any amount)
Tracer /Chaser	Ksh.600 plus related costs incurred
Extensions of bills	0.3% ,min Ksh.1000 plus cables/ SWIFT charges of Ksh.1000
Charge for bonding goods	Charges
Holding commission / where bill is outstanding	Nil
1 month after due date	Ksh.1000 flat per month
Note /protest	Ksh.1000 per bill plus notary fees
Document handling charge	Ksh.1000 plus collection commission (unpaid /unaccepted)
Discharging to other banks	Ksh.2,000 per discharge
Foreign Bills for Collection (Outward)	Charges
Clean	Nil
Minimum bill amount USD 50	
Bills drawn on countries where the bank is not represented	0.3% flat ,min Ksh.1000 plus courier or equivalent charges (Applies to any amount above USD.500) Additional charges of Ksh.500
Bills drawn in currency different from that of the paying	Additional charges of Ksh.500
bank's Bills drawn in Swiss Francs (CHF)	5 SCF or equivalent as additional charges courier charges
Documentary	Charges
Tracer/ Chase for payment not received	Ksh.600 plus related costs incurred
Other Charges	Canada pius related costs inculted
Stop payment charges for EURO &GBP	
Unpaid Deferred Forex Cheques USD 7, GBP 7 & EURO 7	
Unpaid Co-op Forex Cheques technical reasons USD 10, G	BP 10 & EURO 10
Unpaid Cheques , Payee USD 7, GBP 7 & EURO 7	
Clearing cheques -Free	
Bank cheques issuance commission:	

Salary Processing	Charges
Clearing & Remittances	
Clearing Cheques	Free
EFT (from other banks)	Ksh.0 to 200
Inward EFTs	
Salary Processing	Charges
Manual	Ksh.0 to Ksh.250 (Depending on customer agreement with the bank for salaries processed at COU
Unpaid Cheques	Charges
Refer to drawer	Ksh.2,500
Payee	Ksh.500
Uncleared effects	Ksh.2,500
Technical reason	Ksh.700
Cheques paid against ENC& Excesses 3% of ENC or Excess amou cheque	nt per Minimum Ksh.2,000
Cheques paid against ENC& Excesses for Saccos	Ksh.1,000 per cheque
Unpaid Cheques ,Refer to drawer & effects not cleared	USD 25, GBP 25,EURO 25
Minimum interest charge for OD	Actual cost min. Ksh.500 per cheque
Certificate of balance	Ksh.400 per certificate
Stop payment per notice	Ksh.400
Standing Orders	Charges
On establishment (External)	Ksh.250 per instructions
On establishment (Internal)	Free
Amendment	Ksh.250
Processing of Standing Order	Charges
To same bank (Co-op)	Free
To other banks	Ksh.200 per payment
All loan accounts	Free
Unpaid Standing Order	Charges
Lack of Funds (External)	Ksh.2,500
Lack of Funds (Internal)	Free
Stopped /Deletion	Ksh.500
Direct Debits	Charges
Bulk payments	Between Ksh.30 to Ksh.200 negotiable payable by the originator of DDA
DDA'S from other banks	Ksh.150 per customer
Originator of DDA is our account holder	Ksh.50 to Ksh.200 negotiable to thecustomer who signed up for DD
Unpaid Direct Debits (Lack of funds)	Ksh.300

Safe Custody (Half Year)	Charges (Exclusive of applicable taxes)	
Sealed Packages / Envelopes / Compounded cheques	Ksh.1,500	
Small Box	Ksh.2,400	
Large Bo x	Ksh.6,000	
Access Charge	Ksh.250	
Renters Safes (B.S.S CO-OP TRUST ONLY) (Half Year)	Charges (Exclusive of applicable taxes)	
Very Small	Ksh.2,100	
Small	Ksh.2,400	
Medium	Ksh.4,000	
Large	Ksh.7,000	
Deposit of keys (refundable)	Ksh.3,000	
Loss of keys (replacement)	Ksh.25,000	

Type of Account	Charges
YEA Account	
Minimum opening balance	Nil
Minimum operating balance	Nil
Debit Card	Ksh.500
Bank Cheque to school	Ksh.100 Per Cheque
Maintenance fee	Nil
Hekima Savings Account	Charges
Minimum opening balance	Nil
Minimum operating balance	Nil
Maintenance fee	Nil
Over the counter withdrawal	Once after 3 months
Jumbo Junior Account	Charges
Minimum opening balance	Ksh.500
Minimum operating balance	Ksh.500
Debit Card	Ksh.500
Bank Cheque to school	Ksh.100 Per Cheque
Maintenance fee	Nil
Ele-bank	FREE for new accounts
Replacing Ele-bank	Ksh.500
Annual birthday cards	Free
Salary Account	Charges
Minimum opening balance	Nil
Minimum operating balance	Nil
Debit Card	Ksh.500
Maintenance fee	Nil
Goldfish Account	Charges
Minimum opening balance	Ksh.50,000
Minimum operating balance	Ksh.50,000
Maintenance fee	Ksh.400 for amounts less than Ksh.50,000
Instant Access Account	Charges
Minimum opening balance	Ksh.1,500
Minimum operating balance	Ksh.1,000
Maintenance fee	Ksh.200 for amounts less than Ksh.20,000
Debit Card	Ksh.500

Call Deposit	Charges
Minimum opening balance	Ksh.50,000
Other Features	As per the contract certificate
Fixed Deposit	Charges
Minimum opening balance	Ksh.50,000
Other Features	As per the contract certificate
Executive Banking Membership	Charges
Minimum account balance	Ksh.50,000
Monthly Membership fees	Ksh.1,000 if balance maintained is Ksh.50,000 & above Ksh.1,500 if the balance goes below Ksh.50,000 v the month
Executive Banking Plus Membership	Ksh.100,000
Monthly Membership fees	Ksh.2,000 if balance maintained is Ksh.100,000 Eabove Ksh.2,500 if the balance goes below Ksh.100,000 within the month

Co-operatives Societies	Charge
Amount below 1 million	N o Charge
1 million and over with notice	1/16% per transaction per day minimum Ksh.2,000
1 million and over without notice	1/8% per transaction per day minimum Ksh. 3,000
Other Customers	0.2% for Ksh.1million and above per customer per day to a max of Ksh.10,000
MSME Gold Package	Waiver on the commission as per the ALCO paper on liabilities
Handling Large Coins (On relationship basis)	Kshs.100 per bag of coins
Fees payment into school A/C	Free
Bankers' opinion	Ksh.1000
Access of Back up Data stored with us	Ksh.200 per visit
Mutilated Notes Collection	1% of amount minimum Kshs.2,000
Tea Bonus	Charges
Amounts over Ksh.1000/=	Ksh.100
Amounts less than Ksh.1000/=	Ksh.50
Loans & Share deductions on behalf of the Society / Employer	Ksh.100
Report for Audit purposes	Ksh.1000
Photocopies (per page)	Ksh.75

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BAMK CO-OPERATION We a

Central Bank of Kenya The Co-operative Bank of Kenya is regulated by