

Co-op Bank Tariff Guide

Excise duty will apply to all fees, charges and commissions. Information captured is subject to change

Please contact your branch for charges /fees not captured in this poster

Charges and fees are captured as of **10th February 2025**

Card Applicable Fees	Charges	Details
Debit Card Maintenance fees	Ksh.200	Per Year
Joining Fees -Credit Card	Classic Card: Ksh.3000 Gold Card: Ksh.3500 Platinum Card: Ksh.4000	One-off charge (Currently waived)
Annual Fees	Classic Card: Ksh.3500 Gold Card: Ksh.6000 Platinum Card: Ksh.7000	On issuance of the card & thereafter on every subsequent year
Supplementary card Annual Fee	Classic Card: Ksh.3000 Gold Card: • 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	On issuance of the card & thereafter on every subsequent year
Interest Rate	3.5% of the revolved balance per month	Revolved balance is the amount of card debt unpaid at the end of each credit cycle of 50 days
Late Payment Fees	1.25% of minimum payable	Per occurrence, whenever the cardholder pays the card dues past due date (pays late)
Bonus Fees	5% of amount awarded	Per occurrence, whenever the cardholder requests for a bonus (additional funds beyond the approved credit limit)
Cash Advance Fee	6% of the amount accessed	Per occurrence, whenever the cardholder accesses cash
Card Replacement Fees	Classic Card: Ksh.500 Gold Card: Ksh.500 Platinum Card: Ksh.1000	Per occurrence, whenever the cardholder requests for a card replacement
Over limit Fees	Ksh.1000	It is per occurrence. i.e. whenever the customer goes over the set/allowed limit
Payment of goods and services (purchases)	FREE	N/A
SMS alerts	FREE	N/A
Card Insurance	Cardholder pays for insurance 0.39% of credit card limit	Per year (Bank Pays for Gold and Platinum cardholders)

Agency Tariff Guide	Range (Ksh.)	Cost (Charges do not include excise duty)
Service		
Cash withdrawals	100-5,000 5,001-10,000 10,001-20,000 20,001-30,000 30,001-40,000 40,001-50,000 50,001-100,000	Ksh.50 Ksh.70 Ksh.80 Ksh.100 Ksh.120 Ksh.140 Ksh.250
Cash deposits/ Payments	All	Free
*Funds Transfer		Ksh.50
*Fees Payment		Ksh.50
Utility Payment		Ksh.50
• KPLC Postpaid		
• Water companies.		
Pesalink Transactions	0-500 501-10,000 10,001-50,000 50,001-100,000 100,001-200,000 200,001-999,999	Free Ksh.42 Ksh.62 Ksh.82 Ksh.112 Ksh.152
Cash Withdrawals (With Kenswitch card)	Any Amount	Ksh.125
Balance Inquiry		Ksh.10
Mini Statement		Ksh.20
Other services		
NHIF payments		Free
County Payments		
Other Government Payments		

	Current (Memo Group 02120, 03120 & 22120)	Savings (Memo Group 02100, 03100 & 22100)
NB: Where there are conversions from one currency to another, the bank doesn't charge withdrawal or cash handling fee		
Opening Balance	USD 10 GBP 10 EUR 10	USD 10 GBP 10 EUR 10
Minimum Operating Balance	Nil	Nil
Account Maintenance Fee (Per Month)	USD 5 GBP 5 EUR 5	Nil
Stop payments	USD 4 GBP 4 EUR 4	N/A
Unpaid Cheques, Refer to Drawer & Effects Not Cleared	USD 25 EUR 25 GBP 25	N/A
Encashment of Third -Party Cheques drawn own bank	USD 5 GBP 5 EUR 5	N/A
Internal Transfer (Self)	Free	Free
Outward SWIFT	Ksh.1,500 equivalent in respective currency	Ksh.1,500 equivalent in respective currency
Statement	USD 2.0 EUR 2.0 GBP 2.0 * Free E-statement	USD 2.0 EUR 2.0 GBP 2.0 * Free E-statement
Dormant Account Re-activation	Nil	Nil
Cash withdrawal	0.25% for amounts above USD 5,000 GBP 3,800 EUR 4,700	0.25% for amounts above USD 5,000 GBP 3,800 EUR 4,700
Cash deposit	Up to USD 40,000 - Free Above USD 40,000, GBP 30,000 & EUR 38,000- 0.25% of the amount	Up to USD 40,000 - Free Above USD 40,000, GBP 30,000 & EUR 38,000- 0.25% of the amount
Account Closure	USD 5 EUR 5 GBP 5	USD 5 EUR 5 GBP 5

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
Interest	Calculated on daily balances and paid quarterly

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
E/e-bank	FREE for new accounts
Replacing E/e-bank	Ksh.500
Annual birthday cards	Free
Interest	Paid quarterly for balances above Ksh.5,000
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	<ul style="list-style-type: none"> Ksh.1,000 if balance maintained is Ksh.50,000 & above Ksh.1,500 if the balance goes below Ksh.50,000 within the month
Executive Banking Plus Membership	Charges
Minimum account balance	Ksh.100,000
Monthly Membership fees	<ul style="list-style-type: none"> Ksh.2,000 if balance maintained is Ksh.100,000 & above Ksh.2,500 if the balance goes below Ksh.100,000 within the month

Transactions	Bank Account Charges	Mco-op Charges
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
Airtel Purchase (Tiered)	Ksh.0-Ksh.50	Ksh.0-Ksh.50
Mini statement	Free	Free
Full statement	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%, Interest 4% Per Month, Insurance: 0.034% per month		
Mco-opcash- Mco-opcash transfer	Ksh.0-Ksh.35	Ksh.0-Ksh.35

Inua Jamii Account	Charges
Opening balance	None
Operating balance	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 Currency Account	US\$ 5 or equivalent per cheque
Current Account	Ksh.400
Closure of Account	Charges
Foreign Currency Current Account and Foreign Currency Savings Account	US\$ 5 or equivalent

Letters of Credit, Bills collections and Bill avialisation	Charges
Product	Description
Import Letters of Credit (Outward LCs)	<ul style="list-style-type: none"> Issuance Commission Swift fee Acceptance Commission (For Usage LCs) Retirement/Payment Commission. General Amendment in wording Amendment (Increase in value or extension of period) Discrepancy fee Structuring fee on back to back LCs Discharging (when credit expires with less 50% utilization)
Export Letters of Credit (Inward LCs)	<ul style="list-style-type: none"> Advising without confirmation Advising with confirmation Postage Bill Negotiation
Documentary Collections (Imports & Exports)	<ul style="list-style-type: none"> Handling Commission Payment Fee. Release of documents against undertaking Tracer/Chaser for payments not received. Extension of bills Charges for bonding goods Folding commission /where bill is outstanding 1 month after due date Note/Protect Document handling charge (unaccepted) Discharging to other banks
Bill avialisation	<ul style="list-style-type: none"> Avalisation fee SWIFT Charges
Bank Guarantees	Charges
Product	Description
Bid Bonds	<ul style="list-style-type: none"> Issuance Commission- unsecured and partially secured Issuance Commission-secured and Cash Cover
Other Bank Guarantees	<ul style="list-style-type: none"> Issuance Commission Issuance Commission-Fully cash covered bank counter guarantee Amendments to guarantees
Export Bank Guarantees	<ul style="list-style-type: none"> Advising Fee SWIFT Fee if advised via Bank
Shipping Guarantees	<ul style="list-style-type: none"> Issuance Fee

MSME Accounts Packages	Charges
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
Over the counter withdrawal /debit transactions	Ksh.50
Silver 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
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

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)	
Individuals	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

Salary Processing	Charges
Clearing & Remittances	Charges
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 amount per cheque	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, EUR 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
DDAs from other banks	Ksh.150 per customer
Originator of DDA is our account holder	Ksh.50 to Ksh.200 negotiable to the customer who signed up for DDA
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 Box	Ksh.6,000
Access Charge	Ksh.250
Renters Safes (BSS 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

Co-operatives Societies	Charge
Amount below 1 million	No 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
Access of Back up Data stored with us	Ksh.200 per visit

Product	Description	Charges
Import Letters of Credit (Outward LCs)	<ul style="list-style-type: none"> Issuance Commission Swift fee Acceptance Commission (For Usage LCs) Retirement/Payment Commission. General Amendment in wording Amendment (Increase in value or extension of period) Discrepancy fee Structuring fee on back to back LCs Discharging (when credit expires with less 50% utilization) 	<ul style="list-style-type: none"> 0.5% per quarter or part thereof minimum Ksh.1,000 Ksh.5000 0.5% per quarter or part thereof minimum Ksh.1,000 0.25% flat minimum Ksh.1,000 plus SWIFT fee Ksh.1,500 Ksh.2,000 0.5% per quarter or part thereof minimum Ksh.1,000 USD 60 or its equivalent, minimum Ksh.1,000 1% on overall facility minimum Ksh.5,000 0.1% on balance, minimum Ksh.500
Export Letters of Credit (Inward LCs)	<ul style="list-style-type: none"> Advising without confirmation Advising with confirmation Postage Bill Negotiation 	<ul style="list-style-type: none"> Ksh.2,500 plus SWIFT fee of Ksh.2,500 0.5% p.q plus SWIFT charges of Ksh.2,500 Actual courier charges Customer 0.3% flat minimum Ksh.1,000. Interest for tenor min USD 20 or equivalent in Kes. Non-customer 0.4% flat Minimum USD.20 or equivalent in Ksh.
Documentary Collections (Imports & Exports)	<ul style="list-style-type: none"> Handling Commission Payment Fee. Release of documents against undertaking Tracer/Chaser for payments not received. Extension of bills Charges for bonding goods Folding commission /where bill is outstanding 1 month after due date Note/Protect Document handling charge (unaccepted) Discharging to other banks 	<ul style="list-style-type: none"> 0.3% of documentary collection amount, min Ksh.1,000 (Flat) 0.375% flat minimum Ksh.1,000 0.15% of value, min. Ksh.600 max. Ksh.5,000 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 bonding and consignment fees Ksh.1,000 flat per month Ksh.1,000 per bill plus notary fee Ksh.1,000 plus collection commission (unpaid/unaccepted) Ksh.2,000 per discharge 0.5% per quarter, minimum Ksh.1,000 One off charge of Ksh.5,000

Bank Guarantees	Description	Charges
Product	Description	Charges
Bid Bonds	<ul style="list-style-type: none"> Issuance Commission- unsecured and partially secured Issuance Commission-secured and Cash Cover 	<ul style="list-style-type: none"> 0.5% per quarter or part thereof minimum Ksh.2,000 1% per half year minimum Ksh.1,000
Other Bank Guarantees	<ul style="list-style-type: none"> Issuance Commission Issuance Commission-Fully cash covered bank counter guarantee Amendments to guarantees 	<ul style="list-style-type: none"> 2.5% per year minimum Ksh.2,000 2% per year minimum Ksh.1,000 Ksh.1,000 plus SWIFT charges Ksh.1,500, (transmission through SWIFT)
Export Bank Guarantees	<ul style="list-style-type: none"> Advising Fee SWIFT Fee if advised via Bank 	<ul style="list-style-type: none"> Ksh.2,500 Ksh.2,500
Shipping Guarantees	<ul style="list-style-type: none"> Issuance Fee 	<ul style="list-style-type: none"> 1.25% per half year or part thereof Min. Ksh.2,000

Item
