



AFRICAN BANKING CORPORATION

ABC Bank Charges and Tariffs

A. CHARGES APPLICABLE TO ALL THE BANK'S PRODUCTS (ALL CHARGES ARE SUBJECT TO 10% EXCISE DUTY AND/OR STAMP DUTY WHERE APPLICABLE)

NO.	SERVICE	AMOUNT (Kes)
1.	Bankers Cheque <ul style="list-style-type: none"> Customers Non - customers 	300.00 500.00
2.	Bulk cash handling fee <ul style="list-style-type: none"> Savings accounts Current accounts 	0.25% above 500,000.00 0.25% above 1,000,000.00
3.	Over the counter cash withdrawals	100.00
4.	Counter Cheque	300.00
5.	External Standing Order	500.00
6.	Internal Standing Order	NIL
7.	Inward Unpaid Cheque - Refer to drawer	2,500.00
8.	Inward Unpaid Cheque - Effects not cleared	1,500.00
9.	Inward Unpaid Cheque - Technical	500.00
10.	Outward unpaid Cheque	500.00
11.	Cheque Stop Payment	500.00
12.	Charge per Cheque Leaf	15.00
13.	Interim Statement per page	300.00
14.	Processing Salary (Electronic)	100.00
15.	Overdraw min. Interest Charge	500.00
16.	Bankers Opinion	500.00
17.	Certificate of Balance	500.00
18.	Outward Electronic funds transfer (EFT)	500.00
19.	Real Time Gross Settlement (RTGS)	500.00
20.	Balance over the counter	NIL
21.	Amend Standing Order	200.00
22.	Stop Standing Order	NIL
23.	Failed Standing Order	1,000.00
24.	Reactivation of A/C	NIL
25.	Outward Cheque Clearing	NIL
26.	Telegraphic Transfer (SWIFT)	1,500.00
27.	Inward Electronic Funds Transfer (EFT)	NIL
28.	Internal Transfer	NIL
29.	Collection on Customers Instructions	0.5%
30.	iTAX Processing	NIL
31.	Tracers	USD 20 Equivalent
32.	Request for retrieval of PD Cheque	500.00
33.	Company Search fees <ul style="list-style-type: none"> Registered Business Names, Limited Companies & Churches Trusts 	1,200.00 3,500.00



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	• NGOs	4,500.00
34.	ATM Card processing fee	500.00
35.	Internet Banking Charges	100.00 p.m
36.	Locker fees <ul style="list-style-type: none"> • Small locker • Medium locker • Large locker • Extra Large locker • Key Deposit 	3,000.00 p.a. 5,000.00 p.a. 7,000.00 p.a. 10,000.00 p.a. 10,000.00 (refundable)

B. LIABILITY PRODUCT SPECIFIC CHARGES

PERSONAL CURRENT ACCOUNTS

Kisima Financial Solution (CA 204)

NO.	SERVICE	AMOUNT
1.	Opening and Minimum Balance	2,000.00
2.	Single Tariff - Monthly Charge covering; <ul style="list-style-type: none"> ▪ 1 Cheque book every six months ▪ Salary processing. ▪ Debit Card ▪ ATM withdrawals ▪ Internet Banking ▪ Bankers Cheque one per month ▪ Internal and external standing orders 	495.00
3.	Ledger fee	Nil

Uwezo Account (CA 224)

NO	SERVICE	AMOUNT
1.	Opening balance	2,000
2.	Account maintenance fee	Kes 100 for balances below Kes 100,000
3.	Ledger fee	NIL

ABC Global Salary Account (CA 222)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	Kes 2,000
2.	Monthly charges	Kes 100
3.	Ledger fee	NIL

ABC Global Current Account (CA 223)

NO	SERVICE	AMOUNT
1.	Opening Balance	5,000



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2.	Monthly Charges	Kes 300 for balances below Kes 5,000
3.	Ledger fee	NIL

Chequing plus Account (CA 230)

NO.	SERVICE	AMOUNT
1.	Opening Balance	2,000.00
2.	Account Maintenance fee	Kshs.100.00 for balances below Kshs.100,000.00
3.	Ledger fees	No ledger fee levied on first 8 withdrawals thereafter, Kes 30 is charged per transaction

Chequing Plus Corporate Schemes (CA 231)

NO	SERVICE	AMOUNT
1.	Opening balance	NIL
2.	Minimum balance	Kes 100
3.	Account maintenance fee	Kes 100 for balances below Kes 100,000
4.	Ledger fees	Kes 30 per transaction

Chama Account (CA 233)

NO	SERVICE	AMOUNT
1.	Opening and minimum balance	Kes 1000
2.	Account maintenance fees	NIL
3.	Ledger fees	NIL

Pesa Account (SB 106)

NO.	SERVICE	AMOUNT
1.	Opening Balance	Kes 500
2.	Minimum operating balance	Kes 100.00
3.	Ledger Fee	Kes 30 per transaction
4.	Account maintenance fee	Kes 100.00

Taiseer Account (SB 108)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	1,000
2.	Account maintenance fee	Kes 50 for balances below Kes 50,000
3.	Minimum balance charge	NIL
4.	Ledger fee	No ledger fee levied on first 8 withdrawals thereafter, Kes 30 is charged per transaction

Taiseer Corporate Schemes (SB 110)

NO	SERVICE	AMOUNT
1.	Opening balance	NIL
2.	Minimum balance	Kes 100



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3.	Account maintenance fee	Kes 50 for balances below Kes 50,000
4.	Ledger fees	Kes 30 per transaction

PERSONAL SAVINGS ACCOUNTS

Pure Savers (SB 105)

NO.	SERVICE	AMOUNT
1.	Opening & Minimum Balance	5,000.00
2.	Withdrawals	One free withdrawal per month
3.	Account maintenance fee	NIL
4.	Ledger fee	NIL
5.	On the second withdrawal in a month	Kes 100+10% excise duty and customer forfeits interest for that month

ABC Global Savings Account (SB 111)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	Kes 5,000
2.	Ledger fee	NIL

Target Account (TD 304)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	1,000
2.	Minimum monthly installments	1,000
3.	Ledger fee	NIL

YoungStar Account (SB 102)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	Kes 1,000
2.	Ledger fee	NIL

BUSINESS CURRENT ACCOUNTS

Collection Account (CA 217)

NO	SERVICE	AMOUNT
1.	Opening & Minimum Balance	NIL
2.	Monthly maintenance fee	Kes 500
3.	Ledger fee	NIL

Hazina Account (CA 215)

NO	SERVICE	AMOUNT
1.	Opening Balance	Kes 5,000
2.	Minimum Operating balance	NIL



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3.	Monthly maintenance fee	NIL
4.	Ledger Fee	Kes 35 per transaction

Zalisha Accounts (CA 234)

NO	SERVICE	AMOUNT
1.	Opening Minimum Balance	Kes 10,000 or FCY equivalent
2.	Account maintenance fee	Nil for balances above Kes 500,000 Kes 500 for balances below Kes 500,000
4.	Ledger fee	Kes 30 per transaction

Corporate Current Account - ODA Kes (CA 210)

NO	SERVICE	AMOUNT
1.	Minimum Balance	NIL
2.	Bulk Cash Handling Charges	0.25% above 500,000.00
3.	Ledger Fee per entry	30.00
4.	Account maintenance fee	500.00

Lea/Tahfif Business Account (CA 239 & ca 241)

NO	SERVICE	AMOUNT
1.	Opening balance	Kes 5,000
2.	Minimum operating balance	NIL
3.	Ledger fees	Kes 500 per month

Chinese Yuan Account (CA 238)

NO	SERVICE	AMOUNT
1.	Opening balance	Yuan 4000
2.	Minimum operating balance	NIL
3.	Ledger fees	NIL

SIMBA ACCOUNT (FOR PUBLIC SCHOOLS)

Account type I - Free Basic education - Tuition Account (CA 228)

Account features	Current Accounts
Opening of bank account (no minimum a/c opening balance)	No charge
Crediting funds to accounts (inward funds transfer charge)	Kes 100 per transaction
Monthly charges (ledger fees)	No charge
Transactional charges	No charge
Cheques	Kes 8 per leaf
Minimum account operating balance	Kes 1,000
Account maintenance fee	No charge
ATM Card	N/A



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Overdraft facilities	Allowed only for charges for ODA Facilities
Currency	Kes only
RTGS	Kes 500
Bankers cheque	Restricted
Monthly statements	Free
Cash deposits	Restricted; only direct credits from MoE are allowed
Cash withdrawals	Restricted
Standing orders	Restricted

Account type II - Free Basic education- Operations Account

Account features	Current Accounts (CA 229)	Deposit (savings) accounts (SB 112)
Opening of bank account (no minimum a/c opening balance)	No charge	No charge
Crediting funds to accounts (inward funds transfer charge)	Kes 100 per transaction	Kes 100 per transaction
Monthly charges (ledger fees)	No charge	No charge
Transactional charges	No charge	No charge
Cheques	Kes 8 per leaf	N/A
Minimum account operating balance	Kes 1,000	Kes 1,000
Account maintenance fee	No charge	No charge
ATM Card	N/A	N/A
Overdraft facilities	Allowed only for charges for ODA Facilities	Allowed only for charges for ODA Facilities
Currency	Kes only	Kes only
RTGS	Kes 500	Kes 500
Cash withdrawals	Allowed	Allowed
Cheque withdrawals	Allowed	Restricted
Bankers cheque	Restricted	
Monthly statements	Free	
Cash & cheque deposits	Allowed	

C. SELECTED BANK CHARGES FOR FOREIGN CURRENCY ACCOUNTS (FCY) (ALL CHARGES ARE SUBJECT TO 10% EXCISE DUTY AND/OR STAMP DUTY WHERE APPLICABLE)

NO	SERVICE	AMOUNT
1.	Minimum Account Opening Balance (Current Account)	NIL
2.	Account Maintenance Charges	NIL
3.	Cheque Book	Kes 15.00 per leaf (FCY Equivalent)
4.	Bank Statements	Kes 300 (FCY Equivalent)
5.	Unpaid Cheque (Refer to Drawer)	Kes 2500 (FCY Equivalent)
6.	Unpaid Cheque (Technical Reasons)	Kes 500 (FCY Equivalent)
7.	Stop Payment	Kes 500 (FCY Equivalent)



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8.	Cash Handling (Withdrawal)	With own cheque above 500 USD = 0.5% With Counter cheque above 500 USD = Kes 300 OTC Charges= 100+10 Ksh
9.	Audit Confirmation	Kes 500 (FCY Equivalent)

D. DELIVERY CHANNELS

NO	SERVICE	AMOUNT
1.	ATM withdrawals <ul style="list-style-type: none"> Own ATM Kenswitch ATM Mastercard ATM 	Kes 30 Kes 45 - 80* Kes 275
2.	Account to M-Pesa (B2C)	80.00
3.	Internet Banking Monthly Charge	NIL
4.	M-Pesa to Account (Paybill) M-Pesa to Account (Schools)	Kes 10-40 } Exclusive of Safaricom charges Kes 10 }
5.	M-Pesa to Account (111777)	Kes 40.00 {Exclusive of Safaricom charges}
6.	Agency Banking	See table below

*ATM withdrawal charges vary depending on the ATM of choice.

CASH WITHDRAWALS & DEPOSITS THROUGH POS	
Transaction range (Kes)	Total charge (Kes)
100 - 20,000	130
20,001-30,000	140
30,001-50,000	160
50,001-75,000	170
75,001-100,000	180
For amounts above Kshs100,000 up to Kshs 3,000,000	0.35% of the Value
For amounts above ksh 3,000,000 up to Kshs 10,000,000	0.50% of the Value
For amounts above ksh 10,000,000	0.55% of the Value
BALANCE ENQUIRY	5

PESALINK	
Transaction amount (Kes)	Total charge (Kes)
10 - 500	Nil
501 - 10,000	50
10,001 - 100,000	80
For amounts above Kshs100,000	130



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E. SELECTED BANK CHARGES FOR TRADE FINANCE

NO	SERVICE	AMOUNT
Import Letters of Credit		
1.	Swift charges	2,000.00
2.	Opening Commission	0.6% min. 3,000.00
3.	Amendment Commission	2,000.00
4.	Amendment of amount or period	2,000.00 + 0.6%
5.	Acceptance Commission	0.6% min. 2,000.00
6.	Settlement Commission	0.3% min. 2,000.00
7.	Cancellation Commission	2,000.00
Export Letters of Credit		
8.	Advising Fees	USD 50
9.	Swift Charges	2,000.00
10.	Postage / Courier	3,000.00
11.	Confirmation	0.6% Min. 5,000.00
Guarantees - Local & Foreign Currency		
12.	Issuance Commission	0.5% p. q min 2,500.00
13.	Processing of Claim	NIL
14.	Cancellation Fees	NIL
15.	Shipping Guarantee	5,000.00
16.	Foreign Documentary Bills for Collection	0.25% + Swift