

Tariff Guide 2015

*All tariff charges are exclusive of applicable taxes



LOCAL CURRENCY ACCOUNTS

1. Ledger Fees		
1.1 Elite Bundle	KES 1899 for average balance below 350,000 per month	
1.2 Aspire Plus Bundle	KES 899 for average balance below 70,000 per month	
1.3 Aspire Bundle	KES 99 standard monthly charge	
2. Debit Cards (VISA and MasterCard)		
2.2 Card Application fee	KES 500	
2.3 Card Replacement fee	KES 500	
3. Cash Handling		
3.1 Deposits	Free	
3.2 Withdrawal	0.25% (above KES 1,000,000)	
4. Cheque Book Charges		
	50 Leaves	100 Leaves
	KES 725	KES 1450

FOREIGN CURRENCY ACCOUNTS

1. Ledger fees		
1.1 Personal Current Account (USD,GBP,EUR,AUD,ZAR)	Pay as you transact	
1.2 Business Current Account (USD, GBP, EUR)	5.00 Units in currency of the account	
2. Cash Handling Charges (Amounts above KES 1,000,000 Equivalent)		
2.1 FCY Cash Sold/ Withdrawal	0.25%	
3. Cheque Book Charges		
Personal & Business accounts	50 Leaves	100 Leaves
	8.00 Units in currency of the account	16.00 Units in currency of the account

ACCOUNT CLOSURE

1. Closing of Account	No Charge
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CASH PAYMENTS

1. Cash withdrawal using counter cheque	KES 350 per withdrawal
2. Third party encashment over the counter	KES 1,000
3. Over the counter withdrawal	KES 200
4. ATM Transactions	
4.1 Kentswitch	KES 50 per transaction
4.2 Pesa point	KES 100 per transaction
4.3 Chase Bank ATM Fees	KES 30 per transaction
4.4 Non Chase ATM's	KES 100 per transaction
4.5 Visa International ATM's	KES 250 per transaction

CLEARING AND REMITTANCES

1. Credit Clearing V.A.T & P.A.Y.E	KES 300 per item		
2. Telegraphic Transfer Sent Abroad			
2.1 USD/GBP/EUR/CHF/AUD/JPY/ZAR/AED SEK/NOK/DKK	KES SWIFT 1500		
3. Electronic Funds Transfer			
3.1 Inward EFT	KES 10		
3.2 Outward EFT	KES 300		
3.3 Inward EFT - Incoming Non STP	KES 200		
4. Incoming Transfer Received from Abroad			
4.1 Transfers Non STP	Less 3.00 in particular currency in receipt		
5. Standing Orders			
5.1 Set up fee via SPS	KES 300 per item		
5.2 Internal standing orders via SPS	No charge		
5.3 External standing orders via SPS	KES 300 per item		
5.4 Unpaid standing orders/direct debits (inward and outward)	KES 1,000 per item		
5.5 Inward direct debits	KES 300 per item		
6. Stop Payments/ Cancellations			
6.1 Normal Cheques	KES 500 per notice		
6.2 Local Bankers Cheques	KES 1,000 per notice		
6.3 Foreign Bankers Drafts	KES 3,000 per draft		
6.4 SWIFT Tracers/ Recall/ Amendments	KES 3,000 per item		
7. RTGS transfers			
7.1 Outgoing RTGS transfers (USD, KES, GBP,EUR, TZS, UGX, RWF)	KES 500 per item		
8. Internal Transfers	KES 100		
9. Cheques Returned Unpaid as 'Return to Drawer'			
	GBP USD EUR		
9.1 By Chase Bank	13	20	18
9.2 By other local bank	13	20	18
9.3 By Bank abroad	13	20	18
10. Salary Processing			
10.1 Salary Processing via EFT	KES 300 per item		
10.2 Salary Processing via SPS	KES 150 per item		
11. Retrieval of Old Cheques			
11.1 Items < 6 months	KES 400 per item		
11.2 Items > 6 months < 1 year	KES 600 per item		
11.3 Items > 2 years	KES 1,000 per item		
12. Own Cheques Unpaid	KES 2,500 per cheque		
13. Outward unpaid cheques	KES 1,000 per cheque		

DRAFTS

1. Banker's Cheque:	
1.1 Account Holder	KES 400 per cheque
1.2 Non-Account holder	KES 500 per cheque
2. Demand Draft Issued in Foreign Currency	
2.1 Foreign	KES 500 flat
2.2 Local	KES 400 flat
3. Foreign Currency Cheques	
3.1 Postage	KES 3000
4. Foreign Currency Cheques Sent	
4.1 On Collection - USD	20\$ flat per item
Other Currencies	35 Units flat per item in particular currency

PREPAID CARDS

1. Issuance and Replacement	
1.1 Gift Card	KES 200
1.2 Traveller	KES 1,000 (USD Equivalent)
1.3 Incentive Card	KES 200
2. Reloads	KES 200 (USD Equivalent)

CREDIT CARDS

VISA GOLD REWARD CARD		
2.1 Joining Fee	Free	
2.2 Annual Fees	Waived for 2015	
2.3 Card Replacement Fee	KES. 1000 Per card	
2.4 PIN Replacement	KES. 500 Per PIN	
2.5 Cash Advance Fees	6.00% Per Withdrawal	
2.6 Over Limit Fees	KES. 1000 Per Limit Excess	
2.7 Late Payment Fees	KES. 1000 Per Month	
2.8 Interest	3.00% Per Month	
2.9 Supplementary Card	KES. 2000 Per Card	
MASTERCARD WORD REWARD CARD		
3.1 Joining Fee	Free	
3.2 Annual Fees	Waived for 2015	
3.3 Card Replacement Fee	KES. 2500 Per card	
3.4 PIN Replacement	KES. 500 Per PIN	
3.5 Cash Advance Fees	7.50% Per Withdrawal	
3.6 Over Limit Fees	KES. 2500 Per Limit Excess	
3.7 Late Payment Fees	KES. 2000 Per Month	
3.8 Interest	4.00% Per Month	
3.9 Supplementary Card	KES. 2500 Per Card	

EXPORT & IMPORT (TRADE FINANCE)

1. Import Letter of Credit:		
1.1 Letter of Credit Opening	0.5 % for per quarter minimum KES 3000	
1.11 Corporates	KES 2000	
+ SWIFT Charges	KES 2000	
1.12 MSMEs	1.0 % for per quarter minimum KES 3000	
+ SWIFT Charges	KES 2000	
1.2 L/C Amendment Commission	KES 2000 flat	
+ SWIFT Charges	KES 2000	
1.3 L/C Acceptance Commission	0.5% per quarter minimum KES 3000	
+ SWIFT Charges	KES 2000	
1.4 L/C Settlement Commission	0.25% minimum KES 3000	
1.5 Shipping Guarantee	0.5 % for per quarter minimum KES 2000	
1.6 Endorsement Fees on bills of lading /airway bills made to the order of Chase Bank	KES 3000	
1.7 Closure of unutilized Letters of Credit	KES. 5,000.00	
1.8 Documents Examination	KES 3,000.00	
1.9 Documents handling fee	US\$ 15	
2. Export Letter of Credit:		
2.1 Advising L/C and Amendment	KES 1,500	
2.2 L/C Confirmation Commission	0.5% for 3 months	
2.3 L/C Negotiation Commission	0.25% Min. KES 3,000	
2.4 Postage for Export Documents (DHL)	KES 7,000 flat per set of documents	
2.5 LC & Amended Advice	Non customer KES 2,000 flat per	
2.6 Transferring commission	0.25% p.q	
2.7 Documents Examination	KES 3,000.00	
2.8 Documents handling fee	US\$ 15	
3. Import Collection		
3.1 Settlement Commission	0.25% Min. KES 3,000	
3.2 Tracer	KES 1,000 each	
3.3 Discharging Commission	KES 2,000 flat	
3.4 Postage for Import Collection	KES 1,000 per set of documents	
3.5 Discharge Unutilized	KES 2,000	
3.6 Avalizing of Bills	0.5% per quarter minimum KES 2000	
3.7 Documents handling fee	US\$ 15	
4. Export Collection		
4.1 Settlement Commission	0.25% Min. KES 3,000	
4.2 Postage (DHL)	KES 7,000 flat per set of documents	
4.3 Documents handling fee	US\$ 15	
5. Local Bills		
5.1 Discount Commission	2% flat	
5.2 Local Bill Returned Unpaid	KES 1000 per Bill	
5.3 Postage - Within the City	KES 200 per Bill	
Upcountry	KES 300 per Bill	
5.4 Extension Commission	1% Flat per bill	
5.5 Local Bill Sent for Collection	0.5% flat per Bill	
5.6 Local Bill Received on Collection	KES 1000 flat per Bill	
5.7 Maturity date extension	KES 1000 flat per Bill	
5.8 Documents handling fee	US\$ 15	

BONDS / GUARANTEES

1. Issue of bonds and bank guarantees		
1.1 Bid bonds	1% Flat with min charge of KES 5,000	
1.2 Performance Bond	1% per quarter min KES 5,000	
1.3 Advance Payment Guarantee	1% per quarter min KES 5,000	
1.4 Immigration/Customs/Insurance/ Transit Guarantee	1% per quarter min KES 5,000	
1.5 Payment/Financial/Demand Guarantees	1% per quarter min KES 5,000	
1.6 Cancellation of Uncollected Guarantees	KES 5,000.00	

OTHER SERVICES

1. Banker's Opinion	
1.1 Local	KES 2,000 per opinion
1.2 Foreign	KES 2,000 per opinion + KES 2,000 postage
2. General Inquiries on Accounts - Cheque/ Cash Deposit (Retrieval)	
2.1 Items < 6 months	KES 400 per item
2.2 Items > 6 months < 1 year	KES 600 per item
2.3 Items > 2 years	KES 1,000 per item
3. Full Audit Report	KES 2000 per report
4. Balance Confirmation	KES 1,000 per letter
5. Statements of Accounts	
5.1 Interim statements of account	KES 200 per page
6. E-Statements	
6.1 Daily (Charged Monthly)	KES 60 (per day)
6.2 Weekly (Charged Monthly)	KES 200 (per week)
6.3 Monthly	Free
7. Postage Charges	
7.1 Local	KES 200
7.2 Upcountry by courier	KES 300
7.3 Overseas by courier	KES 3,000
8. Certification of Statements	KES 100 per page
9. Safety Deposit Locker Annual Charges	
11.1 Small	KES 4,000
11.2 Medium	KES 6,000
11.3 Large	KES 7,000