

TARIFF GUIDE

BANKING SERVICES	FREQUENCY	TARIFF (KSHS) (EXCLUSIVE OF EXCISE DUTY WHERE APPLICABLE)
OPENING BALANCE		
Nyumba Yangu Account		1,000
Agriculture Account (HFCB Kilimo)		500
Business Collection Account (EasyCollect)		2,000
Crossover Account	Any amount	
Current Account		5,000
Fixed Deposit		50,000
Group Account (Kundi Bora)		2,000
Housing Development Bond (HDB)		50,000
SME Account (SME Biz)		2,000
Transactional Account		500
Treasure Account		500
Youth Account (YOLO)		Nil
OPERATING/MINIMUM BALANCE		
Nyumba Yangu Account		1,000
Agriculture Account (HFCB Kilimo)		Nil
Business Collection Account (EasyCollect)		2,000
Crossover Account		5,000
Current Account		5,000
Fixed Deposit Account		50,000
Group Account (Kundi Bora)		2,000
Housing Development Bond (HDB)		50,000
SME Account (SME Biz)		2,000
Transactional Account		200
Treasure Account		500
Youth Account (YOLO)		Nil
ACCOUNT MAINTENANCE/LEDGER FEES		
Current Account (Bundled)	Per month	750
Current Account (Unbundled)	Per month	36 per entry; Min. KShs. 300
Flexi and Apex Accounts	Per month	50
Transactional Account	Per month	Nil
SME Biz Account	Per month	300
Loan Account Ledger Fee	Per month	300
Salary Account	Per month	Nil
Discounted Unbundled	Per month	300
ACCOUNT CLOSURE FEES		
Within 6 months	Per instance	2,000
After 6 months	Per instance	1,000
SALARY PROCESSING		
Accounts to other Banks	Per instance	300
Payroll Processing	Per item	50
Salary Processing Fee - Electronic	Per transaction	150
Returned Salary	Per cheque leaf	Nil
Bulk Payment (mobile)	Per instance	As per contract
Cheque Book	Per leaf	15
UNPAID LOCAL CHEQUES		
Effects Not Cleared	Per transaction	2,500
Refer To Drawer	Per transaction	2,500
Technical Reasons	Per transaction	1,500
Unpaid by Other Banks (Outward)	Per transaction	1,000
Stop Cheque Payment	Per instance	500
STATEMENTS		
Certification of Statements (per page)	Per instance	200
Closed Accounts Below 5 years (per page)	Per instance	500
Closed Accounts Above 5 years (per page) (Historical Statements)	Per instance	2,000
Duplicate Statements (per page)	Per instance	250
Interim Statements (per sheet)	Per instance	100
Scheduled Statements	Per transaction	Free
BANKER'S CHEQUE		
Account Holders	Per transaction	150
Non-Account Holders	Per transaction	300
Counter Cheque	Per transaction	200
DEBIT CARD		
ATM Deposit Fee	Per transaction	Free
New card/ replacement	Per transaction	765
Debit card annual fees	Per annum	300
ATM withdrawal Fee (HFCB ATM's)	Per transaction	40
ATM withdrawal (HFCB customer on other Kentswitch Bank ATM's)	Per transaction	100
ATM withdrawal (HFCB customer on non-Kentswitch Bank ATM's)	Per transaction	300
Declined card transactions (Other ATM Bank's network)	Per transaction	40
Balance Enquiry (Other Bank network)	Per transaction	40
Mini statement print out at the ATM	Per transaction	5
Cash Back withdrawal	Per transaction	40
Duplicate statement print-out	Per transaction	110
Forex mark up	Per transaction	5% of exchange rate
CASH TRANSACTIONS AT BRANCH		
Bulk Cash Handling (Deposit & Withdrawal Amounts > KShs. 1M)	Per transaction	0.25%; Min. KShs. 1,000
Cash Deposit Current, Transactional Accounts	Per transaction	Free
OTC Withdrawal Fees	Per transaction	100
Repurchase	Per cheque	150
Transaction on Account Below Minimum (Lengo)	Per transaction	300
Banking of Coins (except Treasure A/C)		2.5% Min. KShs. 200
Dormant Accounts - Reactivation fee	Per instance/per item	200
Piggy Bank Replacement	Per request	800
Search Fees	Per instance	1,000

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STANDING ORDER		
Set-up	Per instance	250
Processing	Per instance	250
Cancellation	Per instance	250
Unpaid Standing Order	Per instance	2,000
ELECTRONIC TRANSFERS		
HFCB to HFCB account transfer	Per transaction	Free
Inward RTGS	Per transaction	Free
Outward RTGS	Per transaction	500
Inward EFT	Per transaction	Free
Outward EFT	Per transaction	300
Telegraphic Transfers	Per transaction	1,250
CREDIT SERVICES		
Commitment Fees		
Loan Processing Fee	Per application	2.5%
Contract Financing	Per application	2.5%; Min. KShs. 10,000
Secured Overdrafts (SOD)	Per application	2.5%; Min. KShs. 10,000
Fees on Renewal of SOD	Per instance	2.5%; Min. KShs. 10,000
Consent Fee (Second Charge, Lease)	Per application	10,000
Effects not Cleared	Per instance	3.0%; Min. KShs. 1,000
Estate Appraisal Fees	Per application	0.3% of the project cost
Excess Over Limit (EOL)	Per application	10%; Min. KShs. 10,000
Extension Fee on Auction Balance	Per application	Charge arrears rate + Excise Duty
Inspection Fees (Stage - Inspection Fees - Retail)	Per application	Min. KShs. 15,000 per disbursement
Internal Valuations for Top Ups	Per property	Min. KShs. 10,000
Partial Discharge Assessment	Per property	Min. KShs. 15,000
Photocopy of Title	Per page	500
Photocopy of Charge Document	Per page	500
Photocopy of Construction Drawing Plans	Per page	2,000
Photocopy of correspondence per page	Per page	200
Rental Assessment	Per property	Min. KShs. 10,000
Revaluations for Insurance & Recovery	Per property	Min. KShs. 10,000
Safe Custody Fees	Per instance annually	2,000
Salary Advance Commission	Per instance	10%
Undertaking Fee Redemption	Per file	20,000
Valuation (External)	Per instance	Per valuers scale + Excise Duty
ADMINISTRATION		
Bank Reference	Per application	1,000
Confirmation of Balances for Visa Applications	Per application	1,000
Confirmation of Balances to Audit Firms	Per instance	2,000
Duplicate Statement (before Bankplus)	Per page	500
Foreign Cheques Deposits	Below bank quote	Quoted rate + KShs. 1 + Excise Duty
Ledger Fees (Mortgage Accounts)	Per annum	3,000
Mortgage Refunds - Cheques	Per transaction	200
Mortgage Statements on Request	Per page	250
Postage Fees - Local	Per letter	30
- Overseas	Per letter	200
Replacement of Share Certificate	Per instance	300
Retrieval of Documents - Vouchers	Per voucher	100
Retrieval of Documents from Archives	Per page	500
Tender Documents	Per document	4,000
ASSET FINANCE		
Commitment Fee	Per instance	1% new unit and 2% used unit
Hire Purchase Agreement Registration Fee	Per instance	1,000
Insurance Premium Financing	Per instance	AS per IPF Tariff Guide
Option to purchase Fee	Per instance	3,000
Security Agreement Preparation Fee	Per instance	2,000
HFCB WHIZZ MOBILE BANKING		
Balance Enquiry	Per transaction	Free
Funds Transfer (within HFCB)	Per transaction	Free
Mini-Statement	Per transaction	Free
Purchase of Airtime	Per transaction	Free
Transfer of Funds from M-PESA to HFCB Account	Per transaction	As per TELCO Charge
Utility Payment	Per transaction	35
HFCB WHIZZ INTERNET BANKING		
Corporates	Per month	1,000
Retail Customers	Per month	100
Bulk Salary Processing	Per Instance	As per contract
HFCB WHIZZ ACCOUNT		
Minimum Balance		Nil
Ledger Fees	Per month	Nil
Deposit to Account or Transfer to Virtual Account	Per instance	Free
Opening Balance		Nil
Target Savings Opening Balance		Nil
HFCB WHIZZ LOAN		
Processing Fee	Per application	6% of loan amount
Interest Rate	Per instance	Risk based pricing
Term (Tenure)	Per month	Up to 6 months
Late Payment Fee	Per instance	26%
Penalty Interest	Per instance	30% p.a
HFCB M-PESA TILLS		
Set-up Costs	Per instance	Free
Sim Card	Per application	150
DIGITAL COLLECTION SERVICES/HFCB WHIZZ COLLECT		
Transactional Band	Frequency	Bank Charge (Exclusive of excise duty)
0 - 199	Per instance	Free
200 - 9,999	Per instance	Kes. 30
10,000 - 19,999	Per instance	Kes. 40
Above Kes. 20,000	Per instance	0.25% Maximum of Kes. 200

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M-PESA CHARGES		
Transactional band (Kes)		Bank charge Exclusive of telco charges and excise duty
1 - 100		0
101 - 500		6
501 - 1,000		8
1,001 - 1,500		10
1,501 - 2,500		15
2,501 - 3,500		25
3,501 - 5,000		35
5,001 - 7,500		45
7,501 - 10,000		55
10,001 - 15,000		55
15,001 - 20,000		55
20,001 - 25,000		55
25,001 - 30,000		55
30,001 - 35,000		55
35,001 - 40,000		55
40,001 - 45,000		55
45,001 - 50,000		55
50,001 - 70,000		55
70,001 - 150,000		55
PESALINK CHARGES		
Amount	Frequency	Fee
0 - 1000	Per transaction	Free
1001 - 10,000	Per transaction	40
10,001 - 50,000	Per transaction	70
50,001 - 100,000	Per transaction	110
100,001 - 200,000	Per transaction	130
200,001 - 500,000	Per transaction	190
500,001 - 999,999	Per transaction	190
FOREIGN CURRENCY PRODUCTS		
Diaspora Current Account		
Opening Balance		US\$ 50, E 30, € 50
Operating Balance		Nil
Ledger Fees	Per month	US\$ 2, E 2, € 2 for balances below US\$ 500, E 400, € 500
Cheque Book	Per leaf	
100 Leaf	Per leaf	US\$ 30, E 19.20, € 30
50 Leaf	Per leaf	US\$ 18, E 7.80, € 18
25 Leaf	Per leaf	US\$ 7.80, E 3.60, € 7.80
Diaspora Savings Account		
Opening Balance		US\$ 100, E 50, € 70
Operating Balance		US\$ 100, E 50, € 70
Ledger Fees	Per month	Nil
Deposit Fee	Per instance	Cash: 0.3% of amount or equivalent in other currencies Cheque: Free
Withdrawal	Per instance	Free
Other Applicable Charges		
Bulk Cash Handling (Deposit/Withdrawal > US\$ 5,000)	Per instance	1.2% of amount or equivalent in other currencies
Cheque Deposit	Per instance	0
Counter Deposit/Withdrawal fee (amounts < US\$ 5,000)	Per instance	0.3% of amount or equivalent in other currencies
Interest on deposit	Per instance	0
Unpaid Cheques		
Effects not Cleared	Per instance	US\$ 30 or equivalent in FCY
Refer to Drawer	Per instance	US\$ 30 or equivalent in FCY
Technical Reasons	Per instance	US\$ 18 or equivalent in FCY
Unpaid by Other Banks (Local)	Per instance	US\$ 18 or equivalent in FCY
Unpaid by Other Banks (Abroad)	Per instance	US\$ 18 or equivalent in FCY
Unpaid Foreign Cheques	Per transaction	1,800
Certificate of Balance	Per instance	US\$ 14.40 or equivalent in FCY
Commission on Cash Transactions	Per instance	Nil
Interim Statements (per sheet)	Per transaction	KShs. 120 or equivalent
Scheduled Statements	Per transaction	0
TRADE FINANCE		
Letters of Credit (Import)		
LC Issuance Charges	Per quarter 0.75%	per quarter; Min. KShs. 2,500
LC Acceptance Charges	Per quarter 0.75%	per quarter; Min. KShs. 2,500
LC Payment Charges	Per instance 0.3%;	Min. KShs. 2,500
LC Amendment Charges - General	Per instance	2,500
LC Amendment Charges - Extension	Per quarter 0.75%	per quarter; Min. KShs. 2,500
Release Against Indemnity Charge	Per instance	0.1%; Min. KShs. 2,500
Discrepancy Charges	Per instance	US\$ 100
Letters of Credit (Export)		
LC Advising Charges	Per instance	Customers - KShs. 2,500 Non-Customers - KShs. 3,500
LC Confirmation Charges	Per quarter	0.5% per quarter; Min. KShs. 5,000
LC Documents Negotiation/Processing Charges	Per instance	0.5% flat; Min. KShs. 3,000
LC Documents Discounting Charges	Per quarter	0.25% per quarter; Min. KShs. 3,000
Inward Collections		
Advising Charges	Per instance	2,500
Acceptance Charges	Per quarter	0.3% per quarter; Min. KShs. 2,500
Availisation Charges	Per quarter	0.75% per quarter; Min. KShs. 2,500
Payment Charges	Per instance	0.3% flat; Min. KShs. 2,500
Holding Charges	Per month	2,500
Noting and Protesting Charges	Per instance	As charged by the Notary Public
Inward Cheque on Collection Charge	Per instance	US\$ 25
Outward Collections		
Documents Handling Charges	Per instance	0.5%; Min. KShs. 3,000
Outward Cheque on Collection Charges	Per instance	US\$ 30
Guarantees		
Guarantee/SBLC		
Issue/Renewal Commission - Unsecured	Per quarter	0.75% per quarter; Min. KShs. 2,500
Issue/Renewal Commission - Secured	Per quarter	0.75% per quarter; Min. KShs. 2,500
General Amendment	Per instance	2,000
Cancellation Commission	Per instance	500
Claims Processing Charge	Per instance	3,500
Invoice/Bill Discounting		
Discounting Commission	Per instance	0.5%; Min. KShs. 2,000
Interest Rate	Per instance	As per loan account approval
Other Trade Finance		
Swift/Chaser Charges	Per instance	2,500
Courier Charges	Per instance	Actual Courier charge; Min. KShs. 4,000