KCB BANK

Tariff Guide

SERVICE	TZS	USD/EURO	KES	GBP
STATEMENTS				
Monthly Statement	free	free	free	free
Duplicated Statements per page (excluding community account)	2,000 per page/Free via email	1.30pp	78pp	0.70pp
Interim Statement per page (excluding community account)	2,000 per page/Free via email	1.30pp	78pp	0.70pp
Balance Enquiry	1,500	equivalent	equivalent	equivalent
DEBIT CARD FEES				
ATM Card Issuance (for the first time)	7,500.00	5	n/a	n/a
ATM withdrawal from KCB ATMs (per transaction)	1,000.00	equivalent	n/a	n/a
ATM withdrawal from Non-KCB ATMs (Tanzania)	2500	1.3	n/a	n/a
ATM withdrawal from Non-KCB ATMs (International)	1.5% of the withdrawn amount minimum of TZS 6,500	1.5% of the withdrawn amount minimum of USD 3	n/a	n/a
ATM mini statements	free	free	n/a	n/a
Daily withdraw Limit	2,000,000.00	1,000	n/a	n/a
POS and E-commerce daily limit	5,000,000.00	2,500	n/a	n/a
Minimum withdrawals	5000	equivalent	n/a	n/a
Debit Card Repalcement (lost/ destroyed cards)	7,500.00	5	n/a	n/a
Blocking/unblocking ATM cards	free	free	n/a	n/a
Card Renewal	7,500.00	5	n/a	n/a
Quarter maintenance fee	1,000	1	n/a	n/a
Camera viewing	30,000	equivalent	n/a	n/a
Optional Issuer fee	10%	10%	n/a	n/a
ATM access fee(International cards)	14,160.	equivalent	equivalent	equivalent
ATM declined transaction	2,500	1	n/a	n/a
Online declined transaction	2,500	1	n/a	n/a
CREDIT CARD FEES				
Joining Fee	10,000	n/a	n/a	n/a
Annual Fee	50,000	n/a	n/a	n/a
Replesment charges for lost card	10,000	n/a	n/a	n/a
Cash Withdrawal	6%	n/a	n/a	n/a
Late payment	5%	n/a	n/a	n/a
Interest rate	3%	n/a	n/a	n/a
Supplementary	15,000	n/a	n/a	n/a
STANDING ORDER				
within KCB	2,500	equivalent	equivalent	equivalent
Outward to other banks	5,000	3	n/a	n/a
Setup/Amend Standing Order	8,000.00	7	500	4
Unpaid Standing Order (penalty)	10,000	10	500	10
CHEQUES				
Unpaid Cheque (insufficient funds)- Outward	15,000	13	n/a	n/a
Unpaid Cheque (insufficient) - inward	65,000	52	n/a	n/a
Unpaid Cheques - technical	15,000	15	n/a	n/a
Counter Leaves	13,000	equivalent	equivalent	equivalent
Bankers Cheque	30,000.00	30	n/a	n/a
Stop payment-per set up	25,000	25	1,300	13
New cheque book retail	600 per leaf	equivalent	equivalent	equivalent
TT's INTERNATIONAL				
Outward (IB for Internet Banking and MB for Mobile Banking)	55USD(equivalent) over the counter /45 USD(equivalent) for IB/MB	55USD over the counter /45 USD for IB/MB (Euro Equivalent)	equivalent	equivalent
Inward TT (excluding community accounts)	13USD (TZS equivalent)	13USD(Euro equivalent)	equivalent	equivalent
Recall of funds/Cancellation of TT	10USD (TZS equivalent)	10USD(Euro equivalent)	equivalent	equivalent
Intercompany transfers (KCB to KCB Regional Transfers)	40USD (TZS equivalent)	40USD(Euro equivalent	equivalent	equivalent
Amendment of TT (Customer induced)	10USD (TZS equivalent)	10USD(Euro equivalent)	equivalent	equivalent
LOCAL TO TRANSFERS				
EFT (KCB Tanzania to any local bank) Excluding Community Account	TZS 1 to 50,000 – 500, TZS 50,001 to 500,000 - 1,000, TZS 500,001 to 5,000,000 - 1,500, TZS 5,000,001 to 20,000,000 - 2,000.	n/a	n/a	n/a
TISS/Local RTGS (excluding community account)	0 - 10,000,000 - 2000, 10,000,000 - 50,000,000 - 5000, above 50,000,000 - 10,000	equivalent	n/a	n/a
East African Payments (EAPS)	10,000	n/a	n/a	n/a
MINIMUM A/C OPENING BALANCE				
Current Account-Company - (SME&CORPORATE)	100,000	100	5,000	13
Current-Personal	50,000	100	5,000	65
Mapato Account	10,000	10	500	10
KCB Junior Account	10,000	10	500	10
KCB Student Account	10,000	10	500	10
KCB Simba Savers	50,000	50	n/a	n/a
A/C CLOSURE				
Closing account	Free	Free	Free	Free
OTHER SERVICES				
Search of old documents	Zero, to be charged manually as per cost incurred	equivalent	equivalent	equivalent
Forex Cash Deposits (smaller denominations below US $ 50)	n/a	8% for denominations that are less than USD 50	n/a	8% for denominations that are less than USD 50
Dormant Account Activation	free	free	free	free
ACCOUNT MAINTAINANCE FEES				
Counter Withdrawals (excluding: Simba TZS, Cub & Community accounts)	<10 million 5,900 > 10 million 0.1% max 118,000	0.50%	0.50%	0.50%
Ledger Fees - Current Accounts (excluding community and salary)	personal current account 10,000, business 20,000, corporate account 30,000	personal current 10USD/Business 16USD/ Corporate 20USD	700	personal current 10GBP/Business 16GBP/Corporate 20GBP
Ledger Fees - Savings Accounts (Exclude Simba, Cub, Salary & Student Accounts)	Mapato 1,500	7	176	7
THIRD PARTY ENCASHMENT				
Withdrawal fee to be paid by the beneficiary	6500/13USD	13	13	7
Annual setup fee (SME's and Corporate) to be paid in by the account holder	50,000	50	4,400	33

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CERTIFICATE OF BALANCE				
Balance of Account (Flat fee per certificate)	39000	equivalent	equivalent	equivalent
Auditors Confirmation (flat per certificate)	30000	equivalent	equivalent	equivalent
Reference Letters	30000	equivalent	equivalent	equivalent
TRADE FINANCE				
IMPORT LETTER OF CREDIT				
LC ISSUANCE/extension/increase amount		1.3% Per Quarter		
Normal Amendment		130 USD		
Release Commision/Ic document processing		20 USD		
RETIREMENT		0.30% minimum 100 maximum 200		
CANCELATION		260 USD		
EXPORT LETTER OF CREDIT				
ADVISING		200 USD		
NEGOTIATION		0.60% min 200 max 300		
DISCOUNTING		0.80%		
AVALIZATION		0.80%		
DOCUMENTS FOR COLLECTION				
Documents HANDLING FEE		150 USD		
COURIER		150 USD		
GUARANTEE				
Issuance fee		1.30%		
AMENDMENT/Reduce of amount		130 USD		
DISCREPANCY		55 USD		
EXAMINATION				
OTHERS				
SWIFT		50 USD		
Tracer		50 USD		
COURIER		150 USD		
MOBILE BANKING CHAGES				
Balance enquiry		free		
Mini statement		free		
Change Pin		free		
AGENCY BANKING WITHDRAWAL(TZS)				
N.B: 1.Withdrawal TZS 10Mill per one Transaction. 2.Daily Limit TZS 50Mill per Card	1 to 2999 - 210, 3,000 to 3,999 - 214, 4,000 to 4,999 - 277, 5,000 to 6,999 - 354, 7,000 to 9,999 - 356, 10,000 to 14,999 - 1,252, 15,000 to 19,999 - 1,495, 20,000 to 29,999 - 1,812, 30,000 to 39,999 - 2,015, 40,000 to 49,999 - 2,419,	50,000 to 99,999 3,073, 100,000 to 199,999 - 4,007, 200,000 to 299,999 - 5,321, 300,000 to 399,999 - 6,338, 400,000 to 499,999 - 7,482, 500,000 to 599,999 - 8,045, 600,000 to 699,999 - 8,532, 700,000 to 799,999 - 9,000, 800,000 to 899,999 - 9,250, 900,000 to 1,000,000 - 9,476,	1,000,001 to 2,000,000 - 9,875, 2,000,001 to 3,000,000 - 10,175, 3,000,001 to 4,000,000 - 11,000, 4,000,001 to 5,000,000 - 11,700, 5,000,001 to 6,000,000 - 12,300, 6,000,001 to 7,000,000 - 13,000, 7,000,001 to 8,000,000 - 14,000, 8,000,001 to 9,000,000 - 15,000, 9,000,001 to 10,000,000 - 16,500,	
BILL PAMENTS(TZS)				
TANESCO(LUKU)		1.1% of the transacted amount		
DAWASCO		1,300		
DSTV		Free		
STARTIMES		Free		
ZUKU		Free		
SMILE		Free		
UHURU		Free		
AZAM		Free		
SASATEL		Free		
SEND MONEY TO WALLET(TZS)				
Mpesa, Airtel Money, Mixx by Yas, T.Pesa, HaloPesa, AzamPesa	100 to 999 - 10, 1,000 to 1,999 - 50, 2,000 to 2,999 - 70, 3.000 to 3,999 - 100, 4,000 to 4,999 - 200, 5,000 to 6,999 - 450,	7,000 to 9,999 -700, 10,000 to 29,999 - 1,000, 30,000 to 39,999 - 1,600, 40,000 to 49,999 - 2,000, 50,000 to 99,999 - 2,500, 100,000 to 199,999 - 3,500,	200,000 to 299,999 - 4,000, 300,000 to 399,999 - 4,200, 400,000 to 499,999 - 4,500 Above 500,000 - 5,000	
PAY TO MERCHANT/LIPA NAMBA(TZS)				
Make LIPA Namba payments to mobile money or banks. / Fanya malipo ya LIPA Namba kwenda mitandao ya simu au benki.	100 to 999 - 10, 1,000 to 1,999 - 50, 2,000 to 2,999 - 70, 3.000 to 3,999 - 100, 4,000 to 4,999 - 200, 5,000 to 6,999 - 450,	7,000 to 9,999 -700, 10,000 to 29,999 - 1,000, 30,000 to 39,999 - 1,600, 40,000 to 49,999 - 2,000, 50,000 to 99,999 - 2,500, 100,000 to 199,999 - 3,500,	200,000 to 299,999 - 4,000, 300,000 to 399,999 - 4,200, 400,000 to 499,999 - 4,500 Above 500,000 - 5,000	

PRESCRIBED GEPG TARIFF BAND (THROUGH AGENTS) TZS

Lower Band	Upper Band	Tariff
100	20,000	FREE
20,001	30,000	200
30,001	40,000	300
40,001	50,000	400
50,001	100,000	500
100,001	200,000	1,000
200,001	300,000	1,500
300,001	400,000	2,000
400,001	500,000	2,500
500,001	And above	3,000

INTRECOMPANY TRANSACTION CHARGES	
Inter-company cash withdrawals charges	0 up to 60 USD charge 4 USD
	60.01 up to 250 USD charge 7.50 USD
	250.01 up to 1,250 USD charge 13 USD
	1,250.01 up to 6,250 USD charge 26 USD
	Above 6,250 USD charge 1.20% of daily cumulative withdrawals
Inter-company cash deposit charges	0 up to 250 USD charge 3USD
	Between 250.01-1250 USD charge 7USD
	Between 1250.01- 6250 USD charge 13 USD
	Above 6250 USD charge 0.60% of daily cumulative deposits
Intercompany standing orders across all companies	Intercompany standing order 13 USD
LOANS	
Processing/arrangement/appraisal fees	NA
Asset finance	2.40%
Business loans:	2.40%
Overdrafts:	2.40%
Penalty on unpaid loan instalment:	10% above approved rate
Early repayment:	NA
Valuation fees:	As per service provider rates
Legal fees:	As per service provider rates
Loan insurance fees:	1%
Interest rates	+ or - Base Lending Rate
Personal loans:	19%
Business loans:	'+ or - Base Lending Rate
*Base Lending Rate	19% for TZS and 9% for USD
*All rates are subject to negotitiation based on the product	

NB;

1. All staff account will be charged when transacting over the counter and charges excluded on all digital platform
2. Community account will be charged on salary processing over the counter and charges excluded on internet banking
3. Agency Banking deposits, bill payments, mini statements, and balance enquiries are free of charge to customers.

Please note: All taxes included

Name/Tittle	Signature	Date
Lulu Shikonyi - Head of Operations	Signed	28.10.2026
Juma Abdul - Head of Retail Banking	Signed	28.10.2026