

SERVICE	TZS	USD/EURO	KES	GBP
<b>STATEMENTS</b>				
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
<b>DEBIT CARD FEES</b>				
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ATM withdrawal from Non-KCB ATMs (International)	1.5% of the withdrawn amount minimum of TZS 6,500	1.5% of the withdrawn amount minimum of USD 3	n/a	n/a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 Replacement (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
<b>CREDIT CARD FEES</b>				
Joining Fee	10,000	n/a	n/a	n/a
Annual Fee	50,000	n/a	n/a	n/a
Replishment 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
<b>STANDING ORDER</b>				
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
<b>CHEQUES</b>				
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
<b>TT's INTERNATIONAL</b>				
Outward (IB for Internet Banking and MB for Mobile Banking)	55USD(equivalent) over the counter /45 USD(equivalent) for IB/MB (Euro Equivalent)	55USD over the counter /45 USD for IB/MB (Euro Equivalent)	equivalent	equivalent
Inward TT (excluding community accounts)	13USD (TZS equiv - alent)	13USD(Euro equivalent)	equivalent	equivalent
Recall of funds/Cancellation of TT	10USD (TZS equiv - alent)	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 equiv - alent)	10USD(Euro equivalent)	equivalent	equivalent
<b>LOCAL TO TRANSFERS</b>				
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
<b>MINIMUM A/C OPENING BALANCE</b>				
Current Account-Company - (SME&CORPORATE)	100,000	100	5,000	13
Current-Personal	50000	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
<b>A/C CLOSURE</b>				
Closing account	Free	Free	Free	Free
<b>OTHER SERVICES</b>				
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
<b>ACCOUNT MAINTAINANCE FEES</b>				
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
<b>THIRD PARTY ENCASHMENT</b>				
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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<b>CERTIFICATE OF BALANCE</b>				
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
<b>TRADE FINANCE</b>				
<b>IMPORT LETTER OF CREDIT</b>				
LC ISSUANCE/extension/increase amount		1.3% Per Quarter		
Normal Amendment		130 USD		
Release Commision/lc document processing		20 USD		
RETIREMENT		0.30% minimum 100 maximum 200		
CANCELATION		260 USD		
<b>EXPORT LETTER OF CREDIT</b>				
ADVISING		200 USD		
NEGOTIATION		0.60% min 200 max 300		
DISCOUNTING		0.80%		
AVALIZATION		0.80%		
<b>DOCUMENTS FOR COLLECTION</b>				
Documents HANDLING FEE		150 USD		
COURIER		150 USD		
<b>GUARANTEE</b>				
Issuance fee		1.30%		
AMENDMENT/Reduce of amount		130 USD		
DISCREPANCY		55 USD		
EXAMINATION				
<b>OTHERS</b>				
SWIFT		50 USD		
Tracer		50 USD		
COURIER		150 USD		
<b>MOBILE BANKING CHAGES</b>				
Balance enquiry		free		
Mini statement		free		
Invite Friend		free		
Cheque book		300		
Stop cheque		300		
Stop card		300		
Change Pin		free		
Full statement		500		
<b>BILL PAMENTS</b>				
TANESCO(LUKU)		11% of the transacted amount		
DAWASCO		1300		
DSTV		Free		
STARTIMES		Free		
ZUKU		Free		
SMILE		Free		
UHURU		Free		
AZAM		Free		
SASATEL		Free		
<b>SEND MONEY TO E-WALLET(TIPS)</b>				
Mpesa		100 to 999 - 10, 1,000 to 1999 - 50, 2,000 to 3,999 - 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,
Airtel Money		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,		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
Tigo Pesa/Ezy Pesa				
T.Pesa				
HaloPesa				
AzamPesa				
<b>IB TRANSACTION CHARGES</b>				
M.Pesa		5000-50000-1000, 50,0001 to 100,000 - 1500, 100,001 to 200,000-2,500,200,001 to 400,000 - 3,000, 400,001 to 600,000 -3,500, 600,0001 to 800,000 - 4,000, 800,001 to 1,000,000 - 5,000, 1,000,001 to 1,500,000 - 7,500,1,500,001 to 2,000,000 -10,000, 2,000,001 to 2,500,000 - 12,500, 2,500,001 to 5,000,000 - 15,000.		
Airtel Money				
Tigo Pesa				
<b>INTRECOMPANY TRANSACTION CHARGES</b>				
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		
<b>LOANS</b>				
Processing/arrangement/appraisal fees				
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 negotiation based on the product				

NB;

- All staff account will be charged when transacting over the counter and charges excluded on all digital platform
- Community account will be charged on salary processing over the counter and charges excluded on internet banking

Please note: All taxes included

Name/Title	Signature	Date
Lulu Shikonyi - Head of Operations	Signed	01.10.2025
Juma Abdul - Head of Retail Banking	Signed	01.10.2025

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