

GENERAL SERVICES	
Cash Withdrawal	Charge
ATM Transactions:	
Own ATMs	Kes.30
Verve ATMs	Kes.60
Pesa Point ATMs	Kes.75
VISA ATMs	Kes.250
SMS Confirmation on ATM	Kes.10
VISA Withdrawal Fee (Foreign Cards)	Charged as per issuing Bank Tariff

Over The Counter Withdrawal	Charge
Personal Accounts with cheque book:	
- Amounts below Kes.40,000	Kes.200
- Amounts above Kes.40,000	Free
Business and Corporate Accounts	Free

Statements	Charge
Scheduled E Statements	Free
Interim Statements per page	Kes.100
ATM mini statements	Free
Non Certified Daily & special request statement per page	Kes.100
Certified Daily & special request statement per record	Kes.500
Printing of statement per page (to be certified)	Kes.100
Duplicate/additional statements/old records page	Kes.300
Return to sender (RTS) mail	Kes.100
Closed accounts - Per page	Kes.100
Old Records (Cheques, Vouchers, Advises)	
(a) Less Than 6 months	Kes.500 Per Record
(b) More Than 6 months	Kes.1,000 Per Record

Stop Payments (Customers Cheque)	Charge
Foreign Current Accounts	USD 5 and its equivalent for other currencies
Local Current Accounts	Kes.500

Closure of Accounts	Charge
Foreign Currency Accounts	USD 10 and its equivalent for other currencies
Local Currency A/C	Kes.1,000
Dormant Account activation	Kes.500

Clearing and Remittances	Charge
Unpaid Cheques:	
(a) Refer to drawer	Kes.3,000
(b) Uncleared effects	Kes.3,000
(c) Technical reasons	Kes.500
(d) Inward received unpaid cheques	Kes.500
(e) Inhouse unpaid cheque	Kes.500

Funds Transfer	Charge
Internal Accounts - In-house/Inter Branch	Free
Electronic Funds Transfer - Inward	Free
Electronic Funds Transfer - Outward	Kes.300
Real Time Gross settlement (RTGS )	Kes.500
Repair for incomplete Instructions RTGS	Kes.500
Salary Processing per entry - Manual	Kes.300
Salary Processing per entry - Automated	Kes.150

Cheque Book Request	Charge
Local Currency	Kes.15 per leaf
Foreign Currency	USD 10 or it's equivalent in other currencies

Bankers Cheque Issued	Charge
To customers	Kes.250
To non-customers	Kes.500

Cancellation of Bankers Cheques - re purchase	Charge
To customers	Kes.250
To non-customers	Kes.500

Standing Orders	Charge
Internal Establishment	Free
External Establishment	Kes.250
Amendment - Internal	Free
Amendment - External	Kes.250
Cancellation	Kes.200
Processing:	
(a) Internal accounts	Free
(b) To other Banks	Kes.300
(c) To all facility accounts - internal	Free

Unpaid Standing Orders/ Direct Debits	Charge
Lack of funds	Kes.3,000
Stopped	Kes.300
Suspended	Kes.200

Direct Debits (DD)	Charge
Bulk payments per payment	Kes.100
DD's from other Banks per payment	Kes.150
Originator of DD is our account holder per payment	Kes.150

Foreign Transfer of Funds SWIFT (outgoing)	Charge
Customers	Kes.1,500
SWIFT against FX cash	Kes.1,500/= + 1% of forex amount
NB: Beneficiary Bank charges will apply	
Incoming SWIFT	Free
Repair for incomplete SWIFT Instructions	Kes.1,500
Foreign currency draft	
(a) Application from account	Kes.1,000
(b) Application against cash	Kes.1,000 + cash handling (where applicable)
(c) Application against FX cash notes	Kes.1,000/= + 1% of forex amount
(d) Draft replacement	Kes.1,000

Current Accounts - Kes.	Charge
Account Maintenance	
(a) Sultan Current Account - Kes Account	Kes.2,000
FCY Account	Free
(b) DIB Personal Current Account or FCY equivalent	Kes.300
(c) Heila Access Account	Free
(d) Malkia Account	Free
(e) Swag	Free
(f) Business Enterprise Current Bundled Account - Kes Account	Kes.2,000
USD 10	USD 10
GBP 7	GBP 7
EUR 9	EUR 9
(g) Business Enterprise Current - Pay as you Go	Free
(h) Corporate Current - Kes Account	Kes.500
FCY Account	USD 10
	GBP 7
	EUR 9
(i) School Tuition Current Account	Free
(j) School Operating Account	Free
Cash Handling fees	0.125% for amounts above Kes.1,000,000 per day - 0.25% for amounts above USD 10,000
Ledger fees	Pay as you go - 50 per transaction
Cheque Book	15 per leaf inclusive of stamp duty
	USD 10 per book (FCY current accounts)
Counter Cheque	Kes.300

Savings Accounts - Kes.	Charge
Maintenance fee / ledger fees	Free
(a) Nawiri (Personal & Business)	Free
(b) Other Savings Accounts (Personal & Business)	Free
NB: Other tariff charges apply	
Bankers Cheque to School - Najma and Swag accounts	Free
Free up to a max of 3 Cheques per year	

Debit Cards	Charge
Debit card issued - New Account	Free
Lost, replacement or renewal	Kes.300

Foreign Currency Accounts	Charge
Cheque Book per book	USD 10 or its equivalent in other currencies
Counter Cheque	USD 5
Ledger fees	USD 10, EUR 7, GBP 9
Counter Withdrawal	USD 5
Deposit	USD 5

Inward remittances	Charge
Foreign Currency A/c Holder	USD 5
Inward Credit clearing	USD 5
Inward Debit Clearing	USD 5

Unpaid Cheques	Charge
Refer to drawer/ENC	USD 50
Technical reasons	USD 10
Cheques sent on collection	0.5% min USD 10 max 50
Non certified Statements - extra / duplicate per page	USD 1
Certified Statements per page	USD 5
Printing of Statement per page (to be certified)	USD 5
Cheques collection drawn on:	
(a) Bank abroad	0.75% min USD 20
(b) Local Bank	USD 5

Due Diligence, Appraisal, Processing & Documentation Fees	
Retail Customers	3% for all amounts
Business Banking & Corporate Customers	2% for all amounts

Paybill Numbers	
Set up Fee	Free for all customers
Sim Card Fee	Kes.50

SMS Transaction Notification	
SMS Notification Local	Kes.10
SMS Notification International	Kes.20

MISCELLANEOUS CHARGES	
Reports	Charge
Reports for audit purposes	Kes.2,000
Photocopies per page	Kes.50
Certificate of balance	Kes.500
Fees payment into school A/C	Free
Bankers Opinion	Charge
Local	Kes.1,000
Foreign	Kes.2,000
Cheque confirmation SMS Alert	Kes. 10

Other	Charge
Certificate of balance	Kes.500 - Equivalent for other Currencies
Banks Reference Letter	Kes.1,000 - Equivalent for other Currencies

DIB OMNI CHANNEL (MOBILE & INTERNET)	
Balance Enquiry	Free
Account Statement	Free
Account Activity download	Free
Channel On - boarding (Self Registration)	Free
Cheque Book request	Kes.10 Free (Actual Chequebook charges apply)
Forgot Password Reset	Free
Open New Term Deposit	Free
Own Account Transfer	Free
Internal Transfer	Free
Domestic Transfer (EFT)	Kes.150
Domestic Transfer (RTGS)	Kes.250
International Transfer (SWIFT)	Kes.1,500
Standing Orders:	
(a) Internal Establishment	Free
(b) External Establishment	Kes.250
(c) Amendment Internal	Free
(d) Amendment External	Kes.250
(e) Cancellation	Free
Ad-hoc Account Statement Request	Free

Account to Mobile Wallet - Transaction Range (Kes.)		
Amount Transferred		Total Charge Amount Kes.
1 – 100		0
101 – 500		11
501 – 1,000		15
1,001 – 1,500		18
1,501 – 2,500		25
2,501 – 3,500		35
3,500 – 5,000		47
5,001 – 7,000		57
7,501 – 20,000		67
20,001 – 150,000		70
Airtime Purchase		Free
Tax Payments		Kes.200
Utility Payments		Kes.60

PesaLink Charges		
Minimum (Kes)	Maximum (Kes)	Charge (Kes)
0	500	30
501	10,000	50
10,001	50,000	80
50,001	100,000	100
100,001	200,000	150
200,001	999,999	200

TRADE FINANCE	
NB: All per month/quarter charges should be computed upfront but payable per month/quarter.	
Import Bills Documentary Collections	Charge
Handling charges	0.4% of amount plus swift charges - min Kes.2,000
Release of Documents against Indemnity	0.15% Max Kes.5,000
Discharge to other bank	Waived -Swift charges apply
Advising charges	Waived -Swift charges apply
Payment Commission	Waived -Swift charges apply
Acceptance commission for tenor bills	Waived -Swift charges apply
Extension charges per quarter	Waived -Swift charges apply
Noting / Protest Charges	Waived -Swift charges apply
Unpaid bills, holding charges per month	Waived -Swift charges apply

Import Letters of Credit	Charge
Opening Commission	0.6% per quarter
Acceptance commission	0.6% per quarter
Non-Financial Amendment	Kes.2,500 per amendment
Release of Documents against Indemnity	0.2% Max Kes.5,000
Settlement / retiral	0.4% of Amount
Discrepancy Fee	USD 50
LC Cancellation	0.1% of amount min of Kes.2,000

Export Bills	Charge
Advising Charges	Kes.2,000
Courier Charges	Kes.4,000
Tracers	Kes.2,000
Availing of Bills	0.75% of amount per quarter

Export Letters of Credit	Charge
Advising fee	Kes.2,000
Adding confirmation - Confirmation fee	0.5% per quarter plus SWIFT charges
Document Examination	Kes.3,000
Discrepancies - per set of documents	Kes.2,000
Postage/ Courier	Kes.4,000
Advising Amendments	Kes.2,000

Local Bills for Collection	
Nairobi Commission	0.25% per quarter min. Kes.1,000
Up Country Extension	0.25% min. Kes.1,000

FINANCIAL GUARANTEES	
Guarantee / Bid Bonds	Charge
Issuance - Bid Bonds	3.0% on issuance min Kes. 5,000
Issuance - Guarantees	6 months and below 1.5% min 5,000
	Above 6 months 2% min 5,000
Shipping Guarantees	2.0% p.a. on issuance, min Kes. 5,000
Foreign Currency Issue	3% p.a. on issuance, min Kes. 5,000 equivalent
Amendments - general	Kes.5,000
Amendments - Extension Value	3.0% p.a. min Kes.5,000
Prorate min per quarter	
Cancellation (all guarantees)	Kes.500 and Swift charges where applicable
LC claim Charges	Kes. 2,000 and swift charges where applicable

NB: Above charges are subject to 15% excise duty fee. Mobile banking charges are subject to 20% excise duty fee	
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NB: For total cost of credit on our financing products visit <a href="http://www.costofcredit.co.ke">www.costofcredit.co.ke</a>	
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