



| GENERAL SERVICES  |  |
|---|--|
| <b>Cash Withdrawal</b>  | <b>Charge</b>                                  |
| ATM Transactions:   |  |
| (a) Own ATMs  | Kes.30   |
| (b) Kentswitch ATMs   | Kes.60   |
| (c) Pesa Point ATMs   | Kes.75   |
| (d) VISA ATMs   | Kes.250  |
| (e) SMS Confirmation on ATM   | Kes.10   |
| VISA Withdrawal Fee (Foreign Cards)   | Charged as per issuing Bank Tariff.            |
| <b>Over The Counter Withdrawal</b>  | <b>Charge</b>                                  |
| Personal Accounts with cheque book:   |  |
| - Amounts below 40k   | Kes.200  |
| - Amounts above 40k   | Free   |
| Business and Corporate Accounts   | Free   |
| <b>Statements</b>   | <b>Charge</b>                                  |
| i) Scheduled E Statements   | Free   |
| ii) Interim Statements per page   | Kes. 100                                       |
| iii) ATM mini statements  | Free   |
| iv) Non Certified Daily & special request statement per page.                           | Kes.100  |
| v) Certified Daily & special request statement per record                               | Kes.500  |
| vi) Printing of statement per page (to be certified)                                    | Kes.100  |
| vii) Duplicate/additional statements/old records page                                   | Kes.300  |
| viii) Return to sender (RTS) mail   | Kes.100  |
| ix) Closed accounts - Per page  | Kes.100  |
| x) Old Records (Cheques, Vouchers, Advises)<br>Less Than 6 months<br>More Than 6 months | Kes. 500 Per Record<br>Kes. 1,000 Per Record   |
| <b>Stop Payments (Customers Cheque)</b>   | <b>Charge</b>                                  |
| Foreign Current Accounts  | USD 5 and its equivalent for other currencies  |
| Local Current Accounts  | Kes. 500                                       |
| <b>Closure of Accounts</b>  | <b>Charge</b>                                  |
| Foreign Currency Accounts   | USD 10 and its equivalent for other currencies |
| Local Currency A/C  | Kes. 1,000                                     |
| Dormant Account activation  | Kes. 500                                       |
| <b>Clearing and Remittances</b>   | <b>Charge</b>                                  |
| Unpaid Cheques:   |  |
| (i) Refer to drawer   | Kes.3,000                                      |
| (ii) Uncleared effects  | Kes.3,000                                      |
| (iii) Technical reasons   | Kes.500  |
| (iv) Inward received unpaid cheques   | Kes.500  |
| In-house unpaid cheque  | Kes.500  |
| <b>Funds Transfer</b>   | <b>Charge</b>                                  |
| (a) Internal Accounts - In-house/Inter Branch   | Free   |
| (b) Electronic Funds Transfer - Inward  | Free   |
| (c) 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                                       |
| <b>Cheque Book Request</b>  | <b>Charge</b>                                  |
| Local Currency  | Kes 15 per leaf                                |
| Foreign Currency  | USD 10 or its equivalent in other currencies   |
| Stop Cheque Request   | Kes.500  |
| <b>Bankers Cheque issued</b>  | <b>Charge</b>                                  |
| (a) To customers  | Kes.250  |
| (b) To non-customers  | Kes.500  |
| <b>Cancellation of Bankers Cheques - re purchase</b>                                    | <b>Charge</b>                                  |
| (a) To customers  | Kes.250  |
| (b) To non-customers  | Kes.500  |
| <b>Standing Orders</b>  | <b>Charge</b>                                  |
| 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   |

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|---|---|
| <b>Unpaid Standing Orders/ Direct Debits</b>  | <b>Charge</b>                                 |
| (a) Lack of funds   | Kes.3,000                                     |
| (b) Stopped   | Kes.300                                       |
| (c) Suspended   | Kes.200                                       |
| <b>Direct Debits (DD)</b>   | <b>Charge</b>                                 |
| 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                                       |
| <b>Foreign Transfer of Funds</b>  | <b>Charge</b>                                 |
| <b>SWIFT (outgoing)</b>   |   |
| (i) Customers   | Kes.1,500                                     |
| iii) SWIFT against FX cash  | Kes.1,500/= + 1% of forex amount              |
| Incoming SWIFT  | Free  |
| Repair for incomplete SWIFT Instructions  | Kes.1,500                                     |
| Foreign currency draft  |   |
| i) Application from account   | Kes. 1,000                                    |
| ii) Application against cash  | Kes. 1,000 + cash handling (where applicable) |
| iii) Application against FX cash notes  | Kes. 1,000/= + 1% of forex amount             |
| iv) Draft replacement   | Kes. 1,000                                    |
| <b>Current Accounts - Kes.</b>  | <b>Charge</b>                                 |
| i) Account Maintenance  |   |
| Sultan Current Account - Kes. Account   | Kes. 2,000                                    |
| FCY Account   | Free  |
| DIB Personal Current Account or FCY equivalent  | Kes. 300                                      |
| Hela Access Account   | Free  |
| Malkia Account  | Free  |
| Swag  | Free  |
| Business Enterprise Current Bundled Account - Kes. Account  | Kes. 2,000                                    |
| FCY Account   | USD 10 GBP 7 EUR 9                            |
| Business Enterprise Current - Pay as you Go   | Free  |
| Corporate Current - Kes Account   | Kes. 500                                      |
| FCY Account   | USD 10 GBP 7 EUR 9                            |
| School Tuition Current Account  | Free  |
| School Operating Account  | Free  |
| ii) Cash Handling Fees - 0.125% for amounts above Kes. 1,000,000 per day - 0.25% for amounts above USD 10,000 |   |
| iii) Ledger fees - Pay as you go - 50 per transaction   |   |
| iv) Cheque Book - 15 per leaf inclusive of stamp duty - USD 10 per book (FCY current accounts)                |   |
| v) Counter Cheque - Kes. 300  |   |
| <b>Savings Accounts - Kes.</b>  | <b>Charge</b>                                 |
| Maintenance fee / ledger fees   | Free  |
| Bankers Cheque to School - Najma and Swag accounts  | Free  |
| Free up to a max of 3 Cheques per year  |   |
| <b>Debit Cards</b>  | <b>Charge</b>                                 |
| Debit card issued - New Account   | Free  |
| Annual fees   | Kes. 300                                      |
| Debit card renewal  | Kes. 300                                      |
| Lost or Replacement   | Kes. 300                                      |
| <b>Foreign Currency Accounts</b>  | <b>Charge</b>                                 |
| 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   |
| <b>Inward remittances</b>   | <b>Charge</b>                                 |
| (i) Foreign Currency A/c Holder   | USD 5   |
| (ii) Inward Credit clearing   | USD 5   |
| Inward Debit Clearing   | USD 5   |
| <b>Unpaid Cheques</b>   | <b>Charge</b>                                 |
| (a) Refer to drawer/ENC   | USD 50  |
| (b) Technical reasons   | USD 10  |
| Cheques send 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   |
| <b>Due Diligence, Appraisal, Processing &amp; Documentation Fees</b>  |   |
| Retail Customers  | 3% for all amounts                            |
| Business Banking & Corporate Customers  | 2% for all amounts                            |

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| <b>Paybill Numbers</b>                                     |  |              |
| Set up Fee   | Free for all customers                       |              |
| Sim Card Fee   | Kes.50                                       |              |
| <b>MISCELLANEOUS CHARGES</b>                               |  |              |
| <b>Reports</b>   | <b>Charge</b>                                |              |
| Reports for audit purposes                                 | Kes.2,000                                    |              |
| Photocopies per page                                       | Kes.50                                       |              |
| Certificate of balance                                     | Kes.500                                      |              |
| Fees payment into school A/C                               | Free   |              |
| <b>Bankers Opinion</b>                                     | <b>Charge</b>                                |              |
| (i) local  | Kes.1,000                                    |              |
| (ii) Foreign   | Kes.2,000                                    |              |
| Cheque confirmation SMS Alert                              | Kes. 10                                      |              |
| <b>Other</b>   | <b>Charge</b>                                |              |
| Certificate of balance                                     | Kes. 500 - Equivalent for other Currencies   |              |
| Bankers Reference Letter                                   | Kes. 1,000 - Equivalent for other Currencies |              |
| <b>DIB MOBILE</b>  |  |              |
| <b>Mobile Banking</b>                                      | <b>Charge</b>                                |              |
| Balance Enquiry  | Kes.10                                       |              |
| Cheque Book request  | Free (Actual cheque book charges apply)      |              |
| Mini Statement   | Kes.10                                       |              |
| Change PIN   | Free   |              |
| Funds Transfer - Internal                                  | Kes. 20                                      |              |
| EFT  | Kes.150                                      |              |
| RTGS   | Kes. 250                                     |              |
| <b>Account to Mobile Wallet - Transaction Range (Kes.)</b> |  |              |
| <b>Amount Transferred</b>                                  | <b>Total Charge Amount Kes.</b>              |              |
| 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   |              |
| Transaction Alerts - Local                                 | Kes.10                                       |              |
| Transaction Alerts - International                         | Kes.20                                       |              |
| Standing Order Set Up                                      | Kes.200                                      |              |
| Tax Queries  | Free   |              |
| Tax Payments   | As per RTGS charges.                         |              |
| Utility Payments   | Kes. 60                                      |              |
| Transfer from mobile wallet to account                     | As per mobile provider charges.              |              |
| <b>PesaLink Charges</b>                                    |  |              |
| 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          |
| <b>DIB CONNECT</b>   |  |              |
| <b>Internet Banking</b>                                    | <b>Charge</b>                                |              |
| Set up Fee:  |  |              |
| Retail Customers   | Free   |              |
| Business and Corporate Customer                            | Kes. 500                                     |              |
| Monthly Fee:   |  |              |
| Retail   | Free   |              |
| Business and Corporate Customers                           | Kes.1,000                                    |              |
| Account Statement  | Free   |              |
| Account Activity download                                  | Free   |              |
| Channel On - boarding (Self Registration)                  | Free   |              |
| Forgot Password Reset                                      | Free   |              |
| Open New Term Deposit                                      | Free   |              |
| Amend Term Deposit   | N/A  |              |
| Redeem Term Deposit  | N/A  |              |
| 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:   |  |              |
| Internal Establishment -                                   | Free   |              |
| External Establishment -                                   | Kes. 250                                     |              |
| Amendment Internal -                                       | Free   |              |

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|---|--|
| Amendment External -  | Kes. 250   |
| Cancellation -  | Free   |
| Ad-hoc Account Statement Request  | Free   |
| SMS Alerts - Local  | Kes.10   |
| SMS Alerts - International  | Kes.20   |
| Cheque Status Inquiry   | Kes.10   |
| Debit Card Application  | Free   |
| New Replacement   | Kes. 300   |
| Bulk Transaction ID Creation  | Free   |
| Bulk Transaction ID Mapping   | Free   |
| File Upload   | Free   |
| Authorization   | Free   |
| Bulk payment Processing (Per Batch)   | Kes.500  |
| Bulk Payments (Manual & Auto batch) External per entry  | Kes.140  |
| Bulk Payments (Manual & Auto batch) Internal  | Kes.100  |
| <b>TRADE FINANCE</b>  |  |
| NB: All per month/quarter charges should be computed upfront but payable per month/quarter.                                     |  |
| <b>Import Bills Documentary Collections</b>   | <b>Charge</b>                                      |
| 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                        |
| <b>Import Letters of Credit</b>   | <b>Charge</b>                                      |
| 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 / retirement   | 0.4% of Amount                                     |
| Discrepancy Fee   | USD 50   |
| LC Cancellation   | 0.1% of amount min of Kes.2,000                    |
| <b>Export Bills</b>   | <b>Charge</b>                                      |
| Advising Charges  | Kes.2,000  |
| Courier Charges   | Kes.4,000  |
| Tracers   | Kes.2,000  |
| Avalising of Bills  | 0.75% of amount per quarter                        |
| <b>Export Letters of Credit</b>   | <b>Charge</b>                                      |
| 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  |
| <b>Local Bills for Collection</b>   | <b>Charge</b>                                      |
| Nairobi Commission  | 0.25% per quarter min. Kes 1,000                   |
| Up Country Extension  | 0.25% min. Kes 1,000                               |
| <b>FINANCIAL GUARANTEES</b>   |  |
| <b>Guarantee / Bid Bonds</b>  | <b>Charge</b>                                      |
| 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        |
| LG claim Charges - Kes. 2,000 and swift charges where applicable  |  |
| NB: Above charges are subject to 20% excise duty fee. Mobile banking charges are subject to 20% excise duty fee                 |  |
| NB: For total cost of credit on our financing products visit <a href="http://www.costofcredit.co.ke">www.costofcredit.co.ke</a> |  |