



GENERAL SERVICES

Cash Withdrawal Charge

ATM Transactions:	
(a) Own ATMs	Kes.30
(b) Kenswitch 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.

Over The Counter Withdrawal Charge

Personal Accounts with cheque book:	
- Amounts below 40k	Kes.200
- Amounts above 40k	Free
Business and Corporate Accounts	Free

Statements Charge

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)
Less Than 6 months Kes. 500 Per Record
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:	
(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

Funds Transfer Charge

(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

Cheque Book Request Charge

Local Currency	Kes 15 per leaf
Foreign Currency	USD 10 or its equivalent in other currencies
Stop Cheque Request	Kes.500

Bankers Cheque issued Charge

(a) To customers	Kes.250
(b) To non-customers	Kes.500

Cancellation of Bankers Cheques - re purchase Charge

(a) To customers	Kes.250
(b) 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

(a) Lack of funds	Kes.3,000
(b) Stopped	Kes.300
(c) 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 Charge

SWIFT (outgoing)

(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

Current Accounts - Kes. Charge

i) Account Maintenance	Free
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	

Savings Accounts - Kes. Charge

Maintenance fee / ledger fees	Free
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
Annual fees	Kes. 300
Debit card renewal	Kes. 300
Lost or Replacement	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

(i) Foreign Currency A/c Holder	USD 5
(ii) Inward Credit clearing	USD 5
Inward Debit Clearing	USD 5

Unpaid Cheques Charge

(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

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

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

(i) local	Kes.1,000
(ii) Foreign	Kes.2,000
Cheque confirmation SMS Alert	Kes. 10

Other Charge

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

DIB MOBILE

Mobile Banking Charge

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

Account to M-PESA - Transaction Range (Kes.) To Own Number Charge

50 - 1,000	Kes.40
1,001 - 1,500	Kes.50
1,501 - 70,000	Kes.60
Account to Airtel Money	Kes.40
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
M-PESA (to transfer money from M-PESA to your bank account)	As per M-PESA charges.
Airtel Money (to transfer money from Airtel Money to your bank account)	As per Airtel charges.

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

DIB CONNECT

Internet Banking Charge

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
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

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 / retrial	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
Avalising 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 Charge

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 Prorate min per quarter	3.0% p.a. min Kes.5,000	
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 10% excise duty fee. Mobile banking charges are subject to 20% excise duty fee

NB: For total cost of credit on our financing products visit www.costofcredit.co.ke