



DIB Bank Kenya Limited

A subsidiary of Dubai Islamic Bank PJSC

#ReadyForTheNew

Tariff

November 2024

| GENERAL SERVICES   |  | Unpaid Standing Orders/ Direct Debits                         |   | Due Diligence, Appraisal, Processing & Documentation Fees |   | TRADE FINANCE   |   |
|--|--|---|---|---|---|---|---|
| Cash Withdrawal  | Charge   |   | Charge  |   |   |   | Charge  |
| ATM Transactions:  |  | Lack of funds   | Kes.3,000   | Retail Customers  | 3% for all amounts                            | NB: All per month/quarter charges should be computed upfront but payable per month/quarter. |   |
| Own ATMs   | Kes.30   | Stopped   | Kes.300   | Business Banking & Corporate Customers                    | 2% for all amounts                            | Import Bills Documentary Collections  |   |
| Verve ATMs   | Kes.60   | Suspended   | Kes.200   |   |   | Handling charges  | 0.4% of amount plus swift charges - min Kes.2,000 |
| Pesa Point ATMs  | Kes.75   |   |   |   |   | Release of Documents against Indemnity  | 0.15% Max Kes.5,000                               |
| VISA ATMs  | Kes.250  |   |   |   |   | Discharge to other bank   | Waived -Swift charges apply                       |
| SMS Confirmation on ATM                                  | Kes.10   |   |   |   |   | Advising charges  | Waived -Swift charges apply                       |
| VISA Withdrawal Fee (Foreign Cards)                      | Charged as per issuing Bank Tariff             |   |   |   |   | Payment Commission  | Waived -Swift charges apply                       |
| Over The Counter Withdrawal                              |  | Direct Debits (DD)  |   | SMS Transaction Notification                              |   | Acceptance commission for tenor bills   | Waived -Swift charges apply                       |
| Personal Accounts with cheque book:                      |  | Bulk payments per payment                                     | Kes.100   | SMS Notification Local                                    | Kes.10  | Extension charges per quarter   | Waived -Swift charges apply                       |
| - Amounts below Kes.40,000                               | Kes.200  | DD's from other Banks per payment                             | Kes.150   | SMS Notification International                            | Kes.20  | Noting / Protest Charges  | Waived -Swift charges apply                       |
| - Amounts above Kes.40,000                               | Free   | Originator of DD is our account holder per payment            | Kes.150   |   |   | Unpaid bills, holding charges per month   | Waived -Swift charges apply                       |
| Business and Corporate Accounts                          | Free   |   |   | MISCELLANEOUS CHARGES                                     |   |   |   |
| Statements   |  | Foreign Transfer of Funds SWIFT (outgoing)                    |   |   |   | Import Letters of Credit  |   |
| Scheduled E Statements                                   | Free   | Customers   | Kes.1,500   | Reports   | Charge  | Opening Commission  | 0.6% per quarter                                  |
| Interim Statements per page                              | Kes.100  | SWIFT against FX cash   | Kes.1,500/= + 1% of forex amount  | Reports for audit purposes                                | Kes.2,000                                     | Acceptance commission   | 0.6% per quarter                                  |
| ATM mini statements                                      | Free   |   |   | Photocopies per page                                      | Kes.50  | Non-Financial Amendment   | Kes.2,500 per amendment                           |
| Non Certified Daily & special request statement per page | Kes.100  | NB: Beneficiary Bank charges will apply                       |   | Certificate of balance                                    | Kes.500                                       | Release of Documents against Indemnity  | 0.2% Max Kes.5,000                                |
| Certified Daily & special request statement per record   | Kes.500  | Incoming SWIFT  | Free  | Fees payment into school A/C                              | Free  | Settlement / retiral  | 0.4% of Amount                                    |
| Printing of statement per page (to be certified)         | Kes.100  | Repair for incomplete SWIFT Instructions                      | Kes.1,500   | Bankers Opinion   | Charge  | Discrepancy Fee   | USD 50  |
| Duplicate/additional statements/old records page         | Kes.300  | Foreign currency draft  |   | Local   | Kes.1,000                                     | LC Cancellation   | 0.1% of amount min of Kes.2,000                   |
| Return to sender (RTS) mail                              | Kes.100  | (a) Application from account                                  | Kes.1,000   | Foreign   | Kes.2,000                                     |   |   |
| Closed accounts - Per page                               | Kes.100  | (b) Application against cash                                  | Kes.1,000 + cash handling (where applicable)  | Cheque confirmation SMS Alert                             | Kes. 10                                       | Export Bills  |   |
| Old Records (Cheques, Vouchers, Advises)                 |  | (c) Application against FX cash notes                         | Kes.1,000/= + 1% of forex amount  |   |   | Advising Charges  | Kes.2,000   |
| (a) Less Than 6 months                                   | Kes.500 Per Record                             | (d) Draft replacement   | Kes.1,000   |   |   | Courier Charges   | Kes.4,000   |
| (b) More Than 6 months                                   | Kes.1,000 Per Record                           | Current Accounts - Kes.                                       |   |   |   | Tracers   | Kes.2,000   |
|  |  | Account Maintenance   |   |   |   | Availing of Bills   | 0.75% of amount per quarter                       |
| Stop Payments (Customers Cheque)                         |  | (a) Sultan Current Account - Kes Account                      | Kes.2,000   | DIB OMNI CHANNEL (MOBILE & INTERNET)                      |   |   |   |
| Foreign Current Accounts                                 | USD 5 and its equivalent for other currencies  | (a) DIB Personal Current Account or FCY equivalent            | Kes.300   | Balance Enquiry   | Free  |   |   |
| Local Current Accounts                                   | Kes.500  | (c) Hela Access Account                                       | Free  | Account Statement   | Free  |   |   |
| Closure of Accounts                                      |  | (d) Malkia Account  | Free  | Account Activity download                                 | Free  |   |   |
| Foreign Currency Accounts                                | USD 10 and its equivalent for other currencies | (e) Swag  | Free  | Channel On - boarding (Self Registration)                 | Free  |   |   |
| Local Currency A/C                                       | Kes.1,000                                      | (f) Business Enterprise Current Bundled Account - Kes Account | Kes.2,000   | Cheque Book request                                       | Kes.10 Free (Actual Chequebook charges apply) |   |   |
| Dormant Account activation                               | Kes.500  | (g) Business Enterprise Current - Pay as you Go               | Free  | Forgot Password Reset                                     | Free  |   |   |
| Clearing and Remittances                                 |  | (h) Corporate Current - Kes Account                           | Kes.500   | Open New Term Deposit                                     | Free  |   |   |
| Unpaid Cheques:  |  | (i) School Tuition Current Account                            | Free  | Own Account Transfer                                      | Free  |   |   |
| (a) Refer to drawer                                      | Kes.3,000                                      | (j) School Operating Account                                  | Free  | Internal Transfer   | Free  |   |   |
| (b) Uncleared effects                                    | Kes.3,000                                      | Cash Handling fees  | 0.125% for amounts above Kes.1,000,000 per day - 0.25% for amounts above USD 10,000 | Domestic Transfer (EFT)                                   | Kes.150                                       |   |   |
| (c) Technical reasons                                    | Kes.500  | Ledger fees   | Pay as you go - 50 per transaction  | Domestic Transfer (RTGS)                                  | Kes.250                                       |   |   |
| (d) Inward received unpaid cheques                       | Kes.500  | Cheque Book   | 15 per leaf inclusive of stamp duty USD 10 per book (FCY current accounts)          | International Transfer (SWIFT)                            | Kes.1,500                                     |   |   |
| (e) Inhouse unpaid cheque                                | Kes.500  | Counter Cheque  | Kes.300   | Standing Orders:  |   |   |   |
| Funds Transfer   |  |   |   | (a) Internal Establishment                                | Free  |   |   |
| Internal Accounts - In-house/Inter Branch                | Free   |   |   | (b) External Establishment                                | Kes.250                                       |   |   |
| Electronic Funds Transfer - Inward                       | Free   |   |   | (c) Amendment Internal                                    | Free  |   |   |
| Electronic Funds Transfer - Outward                      | Kes.300  |   |   | (d) Amendment External                                    | Kes.250                                       |   |   |
| Real Time Gross settlement (RTGS )                       | Kes.500  |   |   | (e) Cancellation  | Free  |   |   |
| Repair for incomplete Instructions RTGS                  | Kes.500  |   |   | Ad-hoc Account Statement Request                          | Free  |   |   |
| Salary Processing per entry - Manual                     | Kes.300  |   |   | Accounts to Mobile Wallet - Transaction Range (Kes.)      |   |   |   |
| Salary Processing per entry - Automated                  | Kes.150  |   |   | Amount Transferred  | Total Charge Amount Kes.                      |   |   |
| Cheque Book Request                                      |  |   |   | 1 - 100   | 0   |   |   |
| Local Currency   | Kes.15 per leaf                                |   |   | 101 - 500   | 11  |   |   |
| Foreign Currency   | USD 10 or it's equivalent in other currencies  |   |   | 501 - 1,000   | 15  |   |   |
|  |  |   |   | 1,001 - 1,500   | 18  |   |   |
| Bankers Cheque Issued                                    |  |   |   | 1,501 - 2,500   | 25  |   |   |
| To customers   | Kes.250  |   |   | 2,501 - 3,500   | 35  |   |   |
| To non-customers   | Kes.500  |   |   | 3,501 - 5,000   | 47  |   |   |
|  |  |   |   | 5,001 - 7,000   | 57  |   |   |
| Cancellation of Bankers Cheques - re purchase            |  |   |   | 7,501 - 20,000  | 67  |   |   |
| To customers   | Kes.250  |   |   | 20,001 - 150,000  | 70  |   |   |
| To non-customers   | Kes.500  |   |   | Airtime Purchase  |   | Free  |   |
|  |  |   |   | Tax Payments  | Kes.200                                       |   |   |
|  |  |   |   | Utility Payments  | Kes.60  |   |   |
| Standing Orders  |  |   |   | PesaLink Charges  |   |   |   |
| Internal Establishment                                   | Free   |   |   | Minimum (Kes)   | Maximum (Kes)                                 | Charge (Kes)  |   |
| External Establishment                                   | Kes.250  |   |   | 0   | 500   | 30  |   |
| Amendment - Internal                                     | Free   |   |   | 501   | 10,000  | 50  |   |
| Amendment - External                                     | Kes.250  |   |   | 10,001  | 50,000  | 80  |   |
| Cancellation   | Kes.200  |   |   | 50,001  | 100,000                                       | 100   |   |
| Processing:  |  |   |   | 100,001   | 200,000                                       | 150   |   |
| (a) Internal accounts                                    | Free   |   |   | 200,001   | 999,999                                       | 200   |   |
| (b) To other Banks                                       | Kes.300  |   |   | Unpaid Cheques  |   |   |   |
| (c) To all facility accounts - internal                  | Free   |   |   | 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   |   |   |

NB: Above charges are subject to 15% 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](http://www.costofcredit.co.ke)