



KCB BANK

CORPORATE TARIFF GUIDE

CORPORATE BANKING	UGX	USD	GBP	EUR	KES
CORPORATE BANKING PRODUCTS					
Opening Balance Current Accounts					
Corporate Pay as you go Current account	300,000	200	200	200	10,000
Corporate Remunerated account	500,000	200	N/A	N/A	N/A
NGO Account	200,000	100	100	100	5,000
Collection Account	NIL	NIL	NIL	NIL	NIL
Custody Account	NIL	NIL	NIL	NIL	NIL
Minimum Operating Balance					
Corporate Pay as you go Current account	NIL	NIL	NIL	NIL	NIL
Corporate Remunerated account	100,000,000 (To earn Interest)	30,000 (To earn Interest)	N/A	N/A	N/A
NGO Account	NIL	NIL	NIL	NIL	NIL
Collection Account	NIL	NIL	NIL	NIL	NIL
Custody Account	NIL	NIL	NIL	NIL	NIL
Monthly Maintenance Fees					
Corporate Pay as you go Current account	NIL	NIL	NIL	NIL	NIL
Corporate Remunerated account (Penalty below minimum)	30,000	15	N/A	N/A	N/A
NGO Account	NIL	NIL	NIL	NIL	NIL
Collection Account	NIL	NIL	NIL	NIL	NIL
Cheques					
Foreign cheque for collection	20,000	6	6	6	600
Branch inward cheque handling fee - insufficient funds	20,000	6	6	6	600
Cheque leaf	1,200	0.5	0.5	0.5	40
Counter leaf	30,000	8	7	7	900
Withdrawals against uncleared balances	4% of withdrawal amount: Min 30,000	4% of withdrawal amount: Min 8	4% of withdrawal amount: Min 7	4% of withdrawal amount: Min 7	4% of withdrawal amount: Min 900
Stop cheque	30,000	8	7	7	900
Unpaid cheque - insufficient funds	200,000	55	45	45	5,500
Unpaid cheque-technical reasons	30,000	8	7	7	900
Bank Drafts/Bankers Cheque					
Draft issuance-KCBU customer	15,000	5	N/A	N/A	N/A
Draft issuance-non KCBU customer	15,000	5	N/A	N/A	N/A
Draft cancellation / Repurchase	10,000	3	N/A	N/A	N/A
Account Statement					
Monthly statement	NIL	NIL	NIL	NIL	NIL
Interim statement-per page	10,000	3	2.5	2.5	300
Previous month statement-per page	10,000	3	2.5	2.5	300
E-statement -iBANK	NIL	NIL	NIL	NIL	NIL
In branch Transactions					
(i) Cash transactions					
Cash Deposit - Per Transaction	NIL	0-2,000 (Free) > 2,000(0.25% of amount)	NIL	NIL	NIL
Cash Deposit Small bills(<20\$)	NIL	0.50%	NIL	NIL	NIL
Cash Deposit-intercompany	NIL	0.35% of amount	NIL	NIL	NIL
Cash Withdrawal-intercompany	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount
Access to advantage suite for non-advantage customers	UGX 100,000	28	20	24	300
(ii) Transfers					
Account to account transfer KCBU/KCBU	NIL	NIL	NIL	NIL	NIL
Intercompany transfer-KCB to KCB Group	25,000	8	7	7	700
Outward EFTs	5,000	1.5	1.5	1.5	200
Outward RTGS	20,000	6	5	5	600
East African Payments	30,000	8	7	7	900
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
Telegraphic transfers-amendment	255,000	75	55	65	8,000
Outward TTs Recalled	35,000	10	10	10	1,000
Outwards TT-any other investigation- or tracer	35,000	10	8	8	1,000
(iii) Inward Transfers					
Inward RTGS	3,000	1.5	1	1	100
Inward EFT	3,000	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Salary Processing					
KCB to KCB per entry	2,000	0.6	0.4	0.5	74.7
KCB to other Banks (EFT)	5,000	1.5	1.5	1.5	200
Standing Order					
Set up fee (per entry)	5,000	1.5	1.5	1.5	200
Standing order execution - KCB beneficiary	NIL	NIL	NIL	NIL	NIL
Standing order execution - Intercompany	10,000	3	2.5	2.5	270
Standing order execution - non KCB Beneficiary	10,000	3	2.5	2.5	300
Standing order amendment/termination	10,000	3	2.5	2.5	300
Failed standing order - Insufficient funds	150,000	35	25	25	5,000
Direct Debits					
Set up fee (per debtor)	5,000	1.5	1.5	1.5	200
Successful collection per entry- KCB Debtor	4,000	1	1	1	150
Successful collection per entry- non KCB Debtor	10,000	3	2.5	2.5	300
Amendment/termination	10,000	3	2.5	2.5	300
Unpaid direct debit - inward	150,000	35	25	25	5,000
Unpaid direct debit - Outward	5,000	1.5	1.5	1.5	200
Internet Banking					
Account to account transfer (KCBU TO KCBU)	NIL	NIL	NIL	NIL	NIL
Intercompany transfer-KCB to KCB	10,000	3	2.5	2.5	300
Bulk Payments Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFTs	3,000	1	1	1	100
Outward RTGS	15,000	4	4	4	500
East African Payments (EAPS)	20,000	6	5	5	600
Telegraphic transfers-outward SWIFT	50,000	15	15	15	2,000
Salary Processing	As per Transfer Mode				
Bill Payment (UMEME/NWSC)	NIL	NIL	NIL	NIL	NIL
URA	2,000	N/A	N/A	N/A	N/A
Balance Inquiry	NIL	NIL	NIL	NIL	NIL
Other SWIFT Correspondent Bank Charges (Based on transfer amount)					
OUR, BEN & SHA tiered pricing (USD)					
\$50.01 - \$100.00	\$11.00	\$50,000.01 > \$75,000.00	\$41.00		
\$100.01 > \$2,500.00	\$22.00	\$75,000.01 > \$100,000.00	\$43.00		

\$2,500.01 > \$5,000.00	\$28.00	\$100,000.01 > \$250,000.00	\$45.00		
\$5000.01 > \$20,000.00	\$34.00	\$250,000.01 > \$500,000.00	\$46.00		
\$21,000.01 > \$50,000.00	\$38.00				
OUR, BEN & SHA tiered pricing (EUR)					
≤€30	€ 0.00				
≤€2,500	€ 3.50				
≤ €10,000	€ 7.00				
≤ €25,000	€ 10.00				
Above €25,000	010% Max €50, Min €25				
OUR, BEN & SHA tiered pricing (GBP)					
≤€30	€0.00				
≤€2,500	€3.50				
≤€10,000	€7.00				
≤€25,000	€10.00				
Above ≤€25,000	010% Max €50, Min €25				
Credit cards					
Card Issuance	50,000				
Card replacement-Visa Gold/Infinite	25,000				
Annual fee-Visa Gold	120,000				
Annual fee-Infinite	200,000				
Bounced direct debit	30,000				
Delayed payment	50,000				
Cash advance	6% of withdrawn amount				
Over limit charge	50,000				
Interest rate-Visa Gold	3.5% per month				
Interest rate-Visa Infinite	3.5% per month				
Insurance fee	0.8% of the utilized amount				
Bill Payments					
NWSC	NIL				
School Fees	UGX 2,000				
URA	UGX 2,000				
City Council Fees	UGX 2,000				
UMEME	NIL				
NSSF	NIL				
LOAN FEES					
Credit Reference Bureau Fees (CRB)					
Search/Inquiry Fees	UGX 15,000				
Financial card fee-individual	UGX 30,000				
Financial card fee-company	UGX 60,000				
Facility Fees					
Arrangement Fees	1%-3% Min. UGX 100,000 and Equivalent in other Currencies				
Legal Fees	Actual Fees incurred				
Annual Review -Term lending	0.5% of outstanding amount as at review date				
Utilization/Draw down fees(Revolving limits)	0.25%				
Restructuring fees	2% of restructured amount				
Invoice/certificate discounting	2% min. UGX 120,000 and Equivalent in other Currencies				
Short term accommodation (unsecured)	3% of Min UGX 120,000 and Equivalent in other Currencies				
LPO/contract Financing	2% min UGX 120,000 and Equivalent in other Currencies				
Early repayment-Loan	NIL				
Penalty Interest					
Penalty Interest-Loans and advances	Effective rate+ 5%				
Penalty Interest-Short term accommodation	Effective rate+ 10%				
Penalty interest-Excesses/unarranged	Effective rate+ 5%				
Other services					
Audit confirmation Report	30,000	8	7	7	900
Company search fees-business accounts	60,000				
Certificate of balance	30,000	8	7	7	900
Account closure	20,000	6	5	5	600
Internet Banking token issuance/replacement	50,000	15	12	12	1,500
Business club-subscription	50,000	15	12	12	1,500
Letter of recommendation	20,000	6	5	5	600
Retrieval of old voucher/cheque	20,000	6	5	5	600
Retrieval of CCTV footage	50,000	15	12	12	1,500
Safe custody-per quarter	30,000	8	7	7	900
Verification of Letters Of Administration And Probate	100,000 within Kampala 150,000 outside Kampala				
KCB Pay	Non-KCB Customers 2% Mobile Money, 3% Cards of amount collected	N/A	N/A	N/A	N/A
Account opening	NIL				
AGENCY BANKING					
Deposits	Free				
NWSC	1,000				
URA	2,000				
School Fees	2,000				
Cashout/Withdrawals/UMEME					
Transaction band	Amount				
10,000	800				

10,001-60,000	1,000				
60,001-150,000	1,200				
150,001-225,000	1,500				
225,001-300,000	1,800				
300,001-600,000	2,200				
600,001-1,000,000	2,600				
1,000,001-2,500,000	3,500				
Above 2,500,001	4,500				
TRADE FINANCE					
General					
Arrangement fee	1% of facility amount minimum UGX 100,000				
Import letters of credit					
Issuance fee: cash covered	0.5% min. UGX 100,000				
Issuance fee: non cash covered	1% min. UGX 100,000				
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	0.4% per quarter min. USD 100				
SWIFT charges	100,000	28	20	24	3,000
Handling fee	0.25% min. UGX 100,000				
Amendment fee: Terms and conditions	UGX 100,000				
Amendment fee: Amount and tenor	0.5% per quarter min. UGX 100,000				
Discrepancy fee	USD 100				
Reimbursement fee	USD 100				
Advance endorsement of airway bill	USD 40				
Export letters of credit					
Issuance fee: cash covered	0.5% min. UGX 100,000				
Issuance fee:non cash covered	1% min. UGX 100,000				
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	0.4% per quarter min. USD 100				
Advising fee(Within)	USD 40				
Handling fee	0.4% min. UGX 100,000				
SWIFT charges	100,000	28	20	24	3,000
Courier fee	As per courier charges				
Amendment fee: Terms and Conditions	UGX 100, 000				
Amendment fee: Amount and Tenor	0.5% Per quarter min. UGX 100,000				
Reimbursement fee	USD 100				
Letter of Credit transfer	0.5% min. UGX 100,000				
Bonds &Guarantees					
Secured					
Issuance fee: Cash covered	0.5% min. UGX 100,000				
Issuance fee:Non Cash covered	1% min. UGX 100,000				
Quarterly fee: Cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:Non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	UGX 50,000				
Letter of Comfort	UGX 100,000				
Amendment fee: Term and conditions	UGX 100,000				
Amendment fee: Amount/Tenor	0.5% per quarter min. UGX 100,000				
Stamp duties: Bid bonds	UGX 15,000				
Stamp duties: Other Guarantees	UGX 100,000				
Unsecured bid bonds					
Issuance fee	0.5% min. UGX 100,000				
Quarterly fee	1% per quarter min. UGX 180,000				
Confirmation fee	UGX 50,000				
Letter of Comfort	UGX 100,000				
Amendment fee: Term and conditions	UGX 100,000				
Amendment fee: Amount/Tenor	0.5% per quarter min. UGX 100,000				
Stamp duty	UGX 15,000				
Bills for collection					
Import Bills					
Handling fee	0.2% min. UGX 50,000				
Amendment fee	UGX 100,000				
Bill AVALISATION	0.5% min. UGX 150,000 per quarter				
Bill Validation	0.5% min. UGX 100,000				
Past due bills for collection	UGX 50,000 per month				
SWIFT charges	100,000	28	20	24	3,000
Export Bills					
Handling fee	0.2% min. UGX 50,000				
Amendment fee	UGX 100,000				
Courier fee	USD 50				
SWIFT charges	100,000	28	20	24	3,000
Trade loans					
Contract Financing	As per Facility Terms				
Supplier Financing	As per Facility Terms				
Invoice/Certificate discounting	As per Facility Terms				
INVESTOR SERVICES					
Transaction fees - per instruction	10,000	N/A	N/A	N/A	N/A
Custody fees - per on AUM(Assets Under Management)	010%	N/A	N/A	N/A	N/A
Monthly minimum fee	400,000	N/A	N/A	N/A	N/A
Trustee charge for Assets Under Trustee	0175%	N/A	N/A	N/A	N/A
Safe keeping of assets - per certificate per annum	30,000	N/A	N/A	N/A	N/A

Effective 22nd September, 2024

All the non-loan fees on the tariff guide are exclusive of government excise duty on the bank charges

For People. For Better.

KCB Bank is Regulated by the Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10million, Terms and Conditions apply.