



KCB

BANK

RETAIL TARIFF GUIDE

Accounts	UGX	USD	GBP	EUR	KES
BUSINESS ACCOUNTS					
Opening Balance Current Accounts					
SME	200,000	100	100	100	2,000
Business Investment Account UGX Only	50,000	N/A	N/A	N/A	N/A
Collection Account	N/A	N/A	N/A	N/A	N/A
NGO Account	200,000	100	100	100	5,000
Community Account	50,000	NIL	NIL	NIL	NIL
Minimum Operating Balance					
SME	50,000	15	12	12	1,500
Business Investment Account UGX Only	50,000	N/A	N/A	N/A	N/A
Collection Account	N/A	N/A	N/A	N/A	N/A
NGO Account	NIL	NIL	NIL	NIL	NIL
Community Account	50,000	NIL	NIL	NIL	NIL
Community Account breach fee/penalty below minimum balance	10,000	NIL	NIL	NIL	NIL
PERSONAL ACCOUNTS					
Opening Balance Personal Current Accounts					
Personal Current Accounts (Pay as You Go & Bundled)	100,000	50	50	50	1,000
Diaspora Current Account	20,000	50	50	50	600
Advantage Gold Account	100,000	30	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
Opening Balance Other Personal Accounts					
Smart UGX Only	20,000	N/A	N/A	N/A	N/A
UG Bank	20,000	50	50	50	600
Simba Savings UGX Only	20,000	N/A	N/A	N/A	N/A
Cub Account UGX Only	20,000	N/A	N/A	N/A	N/A
Minimum Operating Balance					
Personal Current Accounts (Pay as You Go & Bundled)	20,000	50	50	50	600
Diaspora Current Account	20,000	50	50	50	600
UG Bank	20,000	50	50	50	600
Smart UGX Only	20,000	N/A	N/A	N/A	N/A
Simba Savings UGX Only	20,000	N/A	N/A	N/A	N/A
KCBU Cub Account UGX Only	20,000	N/A	N/A	N/A	N/A
Advantage Gold Account	100,000	30	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
Monthly Maintenance Fees					
SME pay as you go account	N/A	N/A	N/A	N/A	N/A
SME Bundled	50,000	100	20	20	1,000
Business Investment Account UGX Only	15,000	N/A	N/A	N/A	N/A
Personal Bundled Current Account	15,000	20	20	20	600
Personal Pay as you go	N/A	N/A	N/A	N/A	N/A
Diaspora Current account	NIL	NIL	NIL	NIL	NIL
Diaspora Savings account	NIL	NIL	N/A	N/A	N/A
Smart Account	2,000	0.5	0.4	0.5	70
UG Bank account	5,000	5	5	5	600
Simba Account	NIL	N/A	N/A	N/A	N/A
KCB Cub Account	NIL	N/A	N/A	N/A	N/A
Advantage Gold Account	50,000	15	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
TRANSACTIONAL FEES					
Cash withdrawal					
OTC Personal Pay as you go Current Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1000-USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 5,000
OTC UG Bank Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1000-USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC Business Pay as you go Current Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1000-USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC Diaspora Current Account	20,000	6	5	5	600
OTC Smart Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1000-USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-EUR 0.25%; other amount -0.5% of transaction amount max 3,000	N/A
OTC NGO Account	NIL	NIL	NIL	NIL	NIL
Access to advantage suite for non-advantage customers	UGX 100,000	28	20	24	300
Cheques					
Foreign cheque for collection	20,000	6	5	5	600
Inward cheque handling fee(insufficient funds)	20,000	6	5	5	600
Cheque leaf	1,200	0.5	0.5	0.5	40
Counter leaf	30,000	8	7	7	900
Withdrawals against uncleared effects	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 payments	35,000	8	7	7	900
Unpaid cheque - insufficient funds	20,000	55	45	45	5,500
Unpaid cheque- technical reasons	30,000	8	7	7	900
Bank Drafts/Bankers Cheque					
Draft issuance-KCBU customer	20,000	5	N/A	N/A	N/A
Draft issuance-non KCBU customer	20,000	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	0-5,000 (Free) > 5,000 (0.25% of amount min. USD 10)	0-5,000 (Free) > 5,000 (0.25% of amount min. GBP 10)	0-5,000 (Free) > 5,000 (0.25% of amount min. EUR 10)	0-700,000 (Free) > 700,000 (0.25% of amount min. KES 1000)

Cash Deposit Small bills(-20\$)	NIL	0.50%	NIL	NIL	NIL
Cash Deposit-Intercompany	NIL	0.35% Min. USD 5	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	1,000	NIL	NIL	NIL	NIL
Intercompany transfer- KCB to KCB Group	25,000	8	7	7	700
Payments to Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFT	5,000	1.5	1.5	1.5	200
Outward RTGS	23,000	6	5	5	600
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
East African Payments	30,000	8	7	7	900
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	10	10	1,000
(iii) Inward Transfers					
Inward EFT	3,000	1	1	1	100
Inward RTGS	3,000	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Salary Processing					
Salary Processing - in branch	3,000	NIL	NIL	NIL	NIL
KCB To Other Banks (EFT)	5,000	1.5	1.5	1.5	200
Other Banks To KCB Account (EFT)	3,000	1	1	1	100
Standing Order					
Set up fee (per entry)	5,000	1.5	1.5	1.5	200
Standing order execution - KCB beneficiary	5,000	1.4	1	1.4	280
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 Transaction					
Account to account transfer (KCBU TO KCBU)	500	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	N/A	N/A	N/A	600
Salary Processing	As per transfer made				
Telegraphic transfers- outward SWIFT	50,000	15	15	15	2,000
Bill payment(UMEME/ NWSC)	1,000				
URA	2000	NIL	NIL	NIL	NIL
Mini statement	500	NIL	NIL	NIL	NIL
OUR 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	0.10% 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	0.10% Max £50, Min £25				
MOBILE BANKING					
Mobile loan	Loan tenure - 30 days. Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000				
KCB /Airtel Float financing	Commission charge -300 Penalty fees of 3,000 -Flat fee				
URA	2,000				
School Fees Payments	Ugx 2,000 flat fees				
Balance Inquiry	NIL				
Cheque book order initiation	500				
Standing order set-up	2,000				
Airtime top-up	NIL				
Internal transfers Digital channels	500				
Administration fee-Digital lending products	1,000				
Pay TV	1,000				
BANK TO WALLET					
Transaction band	Amount				
0-5,000	500				
5001-60,000	1,500				
60,001 -125,000	2,000				

250,001-250,000	2,500				
250,001-500,000	3,000				
500,001-1,000,000	4,000				
1,000,001-2,000,000	5,000				
2,000,001-3,000,000	6,000				
3,000,001-4,000,000	8,000				
4,000,001-5,000,000	9,000				
ATM Transaction					
Debit Card Issuance/ Replacement	15,000	5	N/A	N/A	N/A
Cash Deposit	NIL	N/A	N/A	N/A	N/A
Balance Inquiry	NIL				
Balance Inquiry-Interswitch ATM	600				
Balance Inquiry-VISA ATM Local	1,500				
Balance Inquiry-VISA ATM International	2,500				
Mini statement	300				
Visa debit card monthly card fee	2,000				
Debit card withdrawal-Interswitch ATM	1,700				
Debit card withdrawal-Visa ATM local	10,000				
Debit card withdrawal -Visa ATM international	15,000				
ATM/Debit Card Withdraw KCB	1,200				
ATM/Debit Cardless Withdraw KCB	1,000				
Credit cards					
Card Issuance	50000				
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 utilised amount				
Insurance fee					
NWSC	1,000				
School Fees	2,000				
URA	2,000				
City Council Fees	2,000				
UMEME	1,000				
NSSF	NIL				
AGENCY BANKING					
Withdrawals					
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				
Bill payments - Cashout/Withdraw/UMEME/Mobile banking					
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				
Other services					
KCB Pay	Non-KCB Customers 2% Mobile Money, 3% Cards as charge collection				
Account opening	NIL				
Balance inquiry	500				
Mini-statement	1,000				
URA	2,000				
City Council Fees	2,000				
School fees	2,000				
LOAN FEES					
Application fees					
Business Loans	50,000	15	12	12	1,500
Personal Loans	25,000	7	5	5	700
Credit Reference Bureau Fees(CRB)					
Search/Inquiry Fees	15,000				
Financial card fee- individual	30,000				
Financial card fee- company	60,000				
Facility Fees					
Arrangement Fees	1%-3% Min 100,000 Ugx				
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 120,000				
Short term accommodation (unsecured)	3% of Min 50,000				
LPO/contract Financing	2% min 120,000				
Drawing against uncleared effects	3% of advance amount,Min 50,000				
Early repayment-Loan	NIL				
Insurance					
Personal Loans	1% Maximum				
Credit Life	1% Maximum				
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%				
Penalty Interest-Drawings against uncleared effects	Effective rate+ 10%				
Discharge of Mortgage					
Replacement of discharge of mortgage	20,000	6	5	5	600
Replacement of other security documents	20,000	6	5	5	600
Other services					