

# RETAIL TARIFF GUIDE

Accounts	UGX	USD	GBP	EUR	KES
<b>BUSINESS ACCOUNTS</b>					
<b>Opening Balance Current Accounts</b>					
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
<b>Minimum Operating Balance</b>					
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
<b>PERSONAL ACCOUNTS</b>					
<b>Opening Balance Personal Current Accounts</b>					
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
<b>Opening Balance Other Personal Accounts</b>					
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
<b>Minimum Operating Balance</b>					
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
<b>Monthly Maintenance Fees</b>					
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	N/A	N/A	N/A	N/A
Smart Account	NIL	N/A	N/A	N/A	N/A
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
<b>TRANSACTIONAL FEES</b>					
<b>Cash withdrawal</b>					
OTC Personal Pay as you go Current account	Amount below UGX 2m/UGX 10,000 Other amount -0.15% of transaction amount capped at max.UGX 20,000	Amount below 1,000-USD 0.25%; other amount -0.5% of transaction amount max 5,000	Amount below 1,000-GBP 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-EUR 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-KES 0.2%; other amount -0.4% of transaction amount max 5,000
OTC UG Bank Account	Amount below UGX 2m/UGX 10,000 Other amount -0.15% of transaction amount capped at max.UGX 20,000	Amount below 1,000-USD 0.25%; other amount -0.5% of transaction amount max 5,000	Amount below 1,000-GBP 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-EUR 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-KES 0.2%; other amount -0.4% of transaction amount max 5,000
OTC Business Pay as you go Current Account	0.15% of transaction amount; maximum 20,000	Amount below USD 5,000-0.5% Other amount -0.75% of transaction amount capped at a max USD 5,000	Amount below GBP 5,000-0.5% Other amount -0.70% of transaction amount capped at a max GBP 4,000	Amount below EUR 5,000-0.5% Other amount -0.70% of transaction amount capped at a max EUR 4,000	Amount below KES 50,000-0.5% Other amount -0.70% of transaction amount capped at a max KES 5,000
OTC Diaspora Current Account	20,000	6	5	5	600
OTC Smart Account	Amount below UGX 2m/UGX 10,000 Other amount -0.15% of transaction amount capped at max.UGX 20,000	N/A	N/A	N/A	N/A
OTC NGO Account	NIL	NIL	NIL	NIL	NIL
Advantage Gold Account	NIL	NIL	N/A	N/A	N/A
Advantage Platinum Account	NIL	NIL	N/A	N/A	N/A
Access to advantage suite for non-advantage customers	UGX 100,000	28	20	24	300
<b>Cheques</b>					
Foreign cheque for collection	20,000	6	5	5	600
Inward cheque handling fee	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 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
<b>Bank Drafts/Bankers Cheque</b>					
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
<b>Account Statement</b>					
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
<b>In branch Transactions</b>					
<b>(i) Cash Transactions</b>					
Cash Deposit - per transaction	NIL	0-2,000 (Free) 2,000 (0.25% of amount)	NIL	NIL	NIL

Cash Deposit Small bills(-25)	NIL	0.50%	NIL	NIL	NIL
Cash Deposit- intercompany	NIL	0.35% minimum 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	USD Equivalent	GBP Equivalent	EUR Equivalent	KES Equivalent
<b>(ii) Transfers</b>					
Account to account transfer KCBU/ KCBU	NIL	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	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	10	10	1,000
<b>(iii) Inward Transfers</b>					
Inward EFT	3,000	1	1	1	100
Inward RTGS	3,000	1.5	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Bulk Payments Mobile Money	2,000	N/A	N/A	N/A	N/A
<b>Salary Processing</b>					
Salary Processing - in branch	2,000	0.6	0.4	0.5	74.7
KCB to Other Banks (EFT)	5,000	1.5	1.5	1.5	200
Other Banks to KCB Account	2,500	1	1	1	100
<b>Standing Order</b>					
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 - non KCB Beneficiary	10,000	3	2.5	2.5	270
Standing order amendment/termination	10,000	3	2.5	2.5	300
Failed standing order - insufficient funds	150,000	35	25	25	5,000
<b>Direct Debits</b>					
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
<b>Bill Payments</b>					
NWSC	1,000				
School Fees	2,000				
URA	2,000				
City Council Fees	2,000				
UMEME	1,000				
NSSF	NIL				
<b>Internet Banking &amp; Mobile Banking</b>					
Standing Order set up	2,000	NIL	NIL	NIL	NIL
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/ NSWSC)	1,000	UGX equivalent	UGX equivalent	UGX equivalent	UGX equivalent
Cheque book Order Initiation	500	UGX equivalent	UGX equivalent	UGX equivalent	UGX equivalent
URA	2,000	NIL	NIL	NIL	NIL
Balance Inquiry	NIL	NIL	NIL	NIL	NIL
Mini statement	500	NIL	NIL	NIL	NIL
<b>Other SWIFT Correspondent Bank Charges (Based on transfer amount)</b>					
<b>OUR, BEN &amp; SHA tiered pricing (USD)</b>					
\$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		
\$5,000.01 > \$20,000.00	\$34.00	\$250,000.01 > \$500,000.00	\$46.00		
\$21,000.01 > \$50,000.00	\$38.00				
<b>OUR, BEN &amp; SHA tiered pricing (EUR)</b>					
€30	€ 0.00				
€2,500	€ 3.50				
€10,000	€ 7.00				
€25,000	€ 10.00				
Above €25,000	0.10% Max €50/Min €25				
<b>OUR, BEN &amp; SHA tiered pricing (GBP)</b>					
£30	£0.00				
£2,500	£3.50				
£10,000	£7.00				
£25,000	£10.00				
Above £25,000	0.10% Max £50/Min £25				
<b>MOBILE BANKING</b>					
Mobi loan	Loan tenure - 30 days Interest charged: 8% for 30 days Penalty: 0.5% daily for 30 Days 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				
School Fees Payments	UGX 2,000				
Airtime top-up	NIL				
<b>Pay TV</b>					
500-2,500	121.5				
2,501-5,000	213				
5,001-15,000	637.5				
15,001-30,000	1,002				
30,001-45,000	1,345				
45,001-60,000	1,641				
60,001-125,000	2,355				

125,001-250,000	2,355				
250,001-500,000	3,159				
500,001-1,000,000	6,774				
1,000,001-2,000,000	13,000.5				
2,000,001-3,000,000	25,393.5				
3,000,001-4,000,000	25,393.5				
4,000,001-5,000,000	25,393.5				
<b>BANK TO WALLET</b>					
Transaction band	Amount				
0-500,000	500				
5001-60,000	1,000				
60,001 -125,000	1,500				
125,001-250,000	2,100				
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				
<b>ATM Transaction</b>					
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 Annual fee (charged Bi Annually)	12,000				
Debit card withdrawal- Interswitch ATM	1,700				
Debit card withdrawal- VISA ATM local	5,000				
Debit card withdrawal -VISA ATM international	12,000				
ATM/Debit Card Withdraw KCB	1,000				
ATM/Debit Cardless Withdraw KCB	1,000				
<b>Credit cards</b>					
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				
<b>AGENCY BANKING</b>					
Deposits	Free				
NWSC	1,000				