

FAMILY BANK TARIFF GUIDE

Effective 7th October 2016

GENERAL	CHARGE (KES)
Account Services	
Dormant Account Charge	Nil
Reactivate Dormant Account	Nil
Ledger Fees	35 per entry, min 500
Account Closure	1,000
Transfer of Cash Balance on closure (internal transfer)	Nil
Cash Withdrawal over-the-counter	100
Statements	
Interim Statement (per page)	100
Certified Bank Statement (per page)	500
Statement of a Closed Account	2,000
Standing Order	
Set-up Fee	250
Internal	100
External	300
Amendments	300
Unpaid Standing Order	2,500
Stop/Cancel	300
Transfers	
Inward EFT	100
Outward EFT	1-100 items Kes. 150; 101-1000 items Kes. 100; over 1000 items Kes. 50
Internal Transfers	50
Interbranch Transfers	150
Direct Debit Order - Set up	Free
Direct Debit Order - Inward	50
Direct Debit Order - Outward	50
Unpaid Direct Debit Order	300
Salary processing	100
RTGS - Outward	500
RTGS - Inward	Free
SWIFT	
Incoming Transfers	Kes. 600; USD 10; GBP 5; EUR 7
Outgoing Transfers	1,500
Tracers	1,000
Cash Handling	
Coin Deposit Handling	100 for every Kes. 1,000; 2% for amounts above Kes. 5,000
Cheques	
Local Cheques (per leaf)	14
Counter Cheque (per leaf)	300
Stop Payment	500
Bankers Cheque Issuance	100
Indemnity signed on lost Bankers Cheques	1,000
Retrieval of Paid Cheques	500
Unpaid Cheques	
In-house Cheque - Insufficient Funds	500
In-house Cheque - Other Reasons	200
By Family Bank - Technical Reasons	700
By Family Bank - Insufficient Funds/Refer to Drawer	2,500
By Family Bank - Effects Not Cleared	2,500
By Other Banks	500
VISA Debit Card	
Card Issuance	500
Card Replacement	500
Cash Withdrawal at Family Bank ATMs	30
Balance Enquiry at Family Bank ATMs	10
Mini Statement at Family Bank ATMs	10
Cash Deposit at Family Bank ATMs	Nil
Point of Sale (POS) payment	Nil
Cash Withdrawal from Pesa Point ATMs	80
Cash Withdrawal from Kentswitch ATMs	75
Cash Withdrawal from local Visa ATMs	200
Cash Withdrawal from international Visa ATMs	200
Retrieval of Captured Card - Family Bank ATMs	Free
Retrieval of Captured Card - other bank ATMs	Free
Visa Credit Card - Classic	
Joining Fee	Waived
Annual Subscription	3,000
Cash Advance Fee	6.5%, min. Kes. 200
Interest Charged	Subject to CBRR
Minimum amount payable on outstanding balance	20%
Late payment Fee	6%, min Kes. 200
Supplementary Card Annual Fee	1,000
Card Replacement	1,000
Visa Credit Card - Gold	
Joining Fee	Waived
Annual Subscription	4,000
Cash Advance Fee	6.5%, min. Kes. 200
Interest Charged	Subject to CBRR
Minimum amount payable on outstanding balance	20%
Late payment Fee	6%, min Kes. 200
Supplementary Card Annual Fee	1,000
Card Replacement	1,000
Other Services	
Bank Opinion Letters - per opinion	1,500
Confirmation to Auditors (Audit Letters)	500
Safety Deposit - Safe custody of Documents and Valuables (half-yearly)	600
Safety Deposit - Access charges (per visit)	100
Retrieval of Old Records	500
Commission on Treasury Bills purchased on behalf of Customer	1,000
Postal Money Order Collection/Deposits	120
Postage - Local Mail	100
Postage - Courier (Operator charges apply)	2,500

Mwananchi Account	
Opening Balance	100
Minimum Operating Balance	100
Ledger Fees	Nil
Salary Account	
Opening Balance	100
Minimum Operating Balance	0
Ledger Fees	Nil
Jenga Bizna Account	
Opening Balance	100
Minimum Operating Balance	0
Minimum Interest Earning Balance	Kes. 20,000; USD 250
Ledger Fees	Nil
Tujenge Account	
Opening Balance	200
Minimum Operating Balance	400
Minimum Interest Earning Balance	Kes. 10,000; USD 150
Withdrawal over-the-counter	4 free withdrawals; Kes. 200 per extra withdrawal
Ledger Fees	Nil
Corporate Tujenge Account	
Opening Balance	200
Minimum Operating Balance	400
Minimum Interest Earning Balance	Kes. 50,000
Withdrawal over-the-counter	4 free withdrawals; Kes. 200 per extra withdrawal
Ledger Fees	Nil
Group Account	
Opening Balance	2,000
Minimum Operating Balance	2,000
Minimum Interest Earning Balance	Kes. 20,000
Ledger Fees	Nil
Chama Account	
Opening Balance	2,000
Minimum Operating Balance	2,000
Minimum Interest Earning Balance	Kes. 50,000
Ledger Fees	Nil
Mdosi Junior Account	
Opening Balance	200
Minimum Operating Balance	1,000
Minimum Interest Earning Balance	Kes. 5,000; USD 100
Withdrawal over-the-counter	3 free withdrawals; 200 per extra withdrawal
Ledger Fees	Nil
Corporate Mdosi Junior Account	
Opening Balance	200
Minimum Operating Balance	1,000
Minimum Interest Earning Balance	Kes. 50,000
Withdrawal over-the-counter	3 free withdrawals; 200 per extra withdrawal
Ledger Fees	Nil
Save As You Earn (SAYE) Account	
Opening Balance	200
Minimum Operating Balance	400
Minimum Interest Earning Balance	Kes. 10,000; USD 150
Withdrawal over-the-counter	4 free withdrawals; Kes. 200 per extra withdrawal
Ledger Fees	Nil
Scholar Account	
Opening Balance	200
Minimum Operating Balance	200
Cash Withdrawal over-the-counter	60
Ledger Fees	Nil
Personal Current Account	
Opening Balance	2,000
Minimum Ledger Fees	500
Business Current Account	
Opening Balance	5,000
Business Name Verification	750
Drawing against Uncleared Effects over-the-counter	3%, minimum 1,000
Minimum Ledger Fees	500
Foreign Currency Accounts	
Minimum Account Opening Balance	USD 100
Cheque Book (50 leaves)	USD 10
Cheque Book (100 leaves)	USD 20
Account Statement	USD 2
Certified Account Statement	USD 5
Cash Handling	0.25% amount above USD 500
Stop Payment	USD 5
Unpaid Cheques (By Family Bank)	USD 20
Unpaid Cheques (By other local banks)	USD 20
Unpaid Cheques (By banks abroad)	USD 30
Ledger Fees	USD 5
Account Closure	USD 10
Fixed Deposit Account	
Minimum Operating Balance	30,000

INTERNET BANKING	CHARGE (KES)
Set-up Fee	Free
Access Fee	Retail customers Kes. 1,500 p.a.; Corporate customers Kes. 6,000 p.a
Internal Transfer	50
Transaction Processing (EFT)	100
Utility Payments	30
RTGS	500
SWIFT Transfer	1,500
Additional Token (corporate customers)	1,000
PIN Regeneration	100

MOBILE BANKING (PesaPap)	CHARGE (KES)
Balance Inquiry	10
SMS notifications	Free
Full Statement	30
Mini Statement	10
Cheque Book Request	Free
Change M-Pin	20
Block Card	Free
Loan Request	Free
MPESA to Family Bank Account - Paybill 222111	35
Family Bank Account to MPESA	80
Internal Funds Transfer	30
RTGS	500

MOBILE BANKING (PesaPap)	CHARGE (KES)
mVisa Transfer	100
Airtime Topup	Free
Utility Payments (DSTV, Zuku, GOTV, JTL)	30
KPLC Prepaid Token	30
NCC Wallet Topup	10
Parking Fee Ticket Payment	10
Seasonal Parking Ticket Payment	10
KRA Payments (Income Tax, VAT, PAYE, Customs)	30
Forex Enquiry	10
Beneficiary Management	Free
Value Add Alerts (local number)	5
Value Add Alerts (international number)	15

Bundled Current Accounts	Personal Current Accounts	Platinum Current Account	Business Current Accounts
Subscription	Kes. 800 Monthly	Kes. 2,000 Monthly, Kes. 5,500 Quarterly or Kes. 20,000 Annually	Kes. 1,500 Monthly
Minimum Opening Balance	Kes. 2,000	Kes. 20,000	Kes. 5,000
Minimum Operating Balance	Kes. 5,000	Nil	Kes. 10,000
Cheque Book	One free per year	One free per year	One free per year
Inward Clearing charges	Nil	Nil	Nil
Cash Withdrawal Over-The-Counter	Nil	Nil	Nil
VISA Debit Card	Free	Free	N/A
VISA Credit Card	Free VISA Classic Card	Free VISA Gold Card	N/A
Standing Order - Set up	Free	Free	Free
Standing Orders - External	4 free per month	3 free per month	5 free per month
Standing Orders - Internal	Free	Free	Free
Direct Debit	2 free	Nil	Nil
Bankers Cheque	One free per quarter	One free per month	One free per quarter
Incoming salary transfer	Free	Free	N/A
EFT - Incoming	Free	Free	Free
EFT - Outgoing	As per tariff	Nil	As per tariff
RTGS - Incoming	Nil	Nil	Nil
RTGS - Outgoing	As per tariff	3 free monthly	As per tariff
Monthly Statement	One free upon request	Nil	One free upon request
Internet Banking	Waiver on annual fees and all other transactions except RTGS third party operator charges	Waiver on annual fees and all other transactions except RTGS third party operator charges	As per tariff
Mobile Banking	As per tariff	As per tariff	N/A
SMS Alerts	Free	Free	Free
Overdraft charges within the day	N/A	N/A	No charges if settled same day
Family Bank Business Club Registration	N/A	Eligible at no fee	Automatic eligibility. No fee

Note: Standard tariff applies for transactions not included in the Bundled Current Accounts. Credit Card issuance is subject to credit card terms and conditions; Credit Card use is subject to applicable charges and fees.

Trade Finance	SME/Micro	Corporate
Import Letters of Credit		
Opening Commission	0.75% per quarter or part thereof, Min Kes. 5,000	0.5% per quarter or part thereof, Min Kes. 5,000
Acceptance Commission	0.5% per quarter or part thereof	0.5% per quarter or part thereof
Amendment - General	Kes. 2,000 plus SWIFT charges	Kes. 2,000 plus SWIFT charges
Amendment - Increase in the LC amount or Extension of LC validity	0.75% per quarter or part thereof, Min Kes. 5,000	0.5% per quarter or part thereof, Min 5,000
Retirement Commission	0.25% flat, Min Kes. 5,000	0.25% flat, Min Kes. 5,000
SWIFT Charges	Kes. 3,000 for long message and Kes. 1,500 for short message	Kes. 3,000 for long message and Kes. 1,500 for short message
Postage	Actual Courier charges plus Kes. 50	Actual Courier charges plus Kes. 50
Extension of maturity of bill - LC	0.5% per quarter or part thereof.	0.5% per quarter or part thereof.
LC discharged unutilized	Kes. 2,000	Kes. 2,000
Export Letters of Credit		
Advising Commission	Kes. 2,000	Kes. 2,000
Documents Handling	0.25% flat, Min Kes. 5,000	0.25% flat, Min Kes. 5,000
Confirmation Commission	0.35% per quarter or part thereof	0.35% per quarter or part thereof
Extension Commission - Confirmed LC	0.35% per quarter or part thereof, Min Kes. 2,000 But subject to Individual Arrangement.	0.35% per quarter or part thereof, Min Kes. 2,000 But subject to Individual Arrangement.
Extension Commission - Unconfirmed LC	Kes. 2,000	Kes. 2,000
Increase of Amount Confirmed LC	0.35% per quarter or part thereof, Min Kes. 2,000 But subject to Individual Arrangement.	0.35% per quarter or part thereof, Min Kes. 2,000 But subject to Individual Arrangement.
Postage	Actual courier charges plus Kes. 500, Min Kes. 4,000	Actual courier charges plus Kes. 500, Min Kes. 4,000
Acceptance Commission - Confirmed LC	0.35% per quarter or part thereof, Min Kes. 2,000	0.35% per quarter or part thereof, Min Kes. 2,000
Acceptance Commission - Unconfirmed LC	0.25% per quarter or part thereof	0.25% per quarter or part thereof
Retirement commission	0.25% Min Kes 2000	0.25% Min Kes. 2000
Import Documentary Collections		
Documents Handling	Kes. 2,000	Kes. 2,000
SWIFT	Kes. 2,000	Kes. 2,000
Amendment	Kes. 2,000	Kes. 2,000
Retirement commission	0.25% per quarter or part thereof, Min Kes. 2,000	0.25% per quarter or part thereof, Min Kes. 2,000
Availing of Bills		
Availing of Bills	0.5% per quarter or part thereof	0.5% per quarter or part thereof
Bank Guarantee (Performance Bonds, Payment Bank Guarantees, Customs Bonds etc.)		
Issuance Commission	0.75% per quarter or part thereof, Min Kes. 5,000	0.50% per quarter or part thereof, Min Kes. 5,000
Amendment	0.75% per quarter for any additional quarter from the one charged earlier and/or any additional amount OR Kes 2,000 for general amendment	0.50% per quarter for any additional quarter from the one charged earlier and/or any additional amount OR Kes. 2,000 for general amendment
Bid Bonds		
Issuance commission	Kes. 3,000 for amounts below Kes. 100,000; Kes. 5,000 for amounts between Kes. 101,000 to Kes. 1 Million and 1% for amounts above Kes. 1 Million.	Kes. 3,000 for amounts below Kes. 100,000; Kes. 5,000 for amounts between Kes. 101,000 to Kes. 1 Million and 1% for amounts above Kes. 1 Million.
Amendment	1% flat for any additional amount OR Kes. 2,000 for general amendment	1% flat for any additional amount OR Kes. 2,000 for general amendment
Opinion/Reference Letters		
Processing Fee	Kes. 1,500	Kes. 1,500

Please note that all our charges are subject to 10% Excise Duty.



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Family Bank Limited is regulated by the Central Bank of Kenya.