

# FAMILY BANK TARIFF GUIDE

Effective January 2026

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
		1-100 items Kes. 150;
Outward EFT		101-1000 items Kes. 100; over 1000 items Kes. 50
Internal Transfers		50
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		USD Ben. - Kes. 1,500 USD Self - Kes. 3,500 GBP/EUR - Kes. 5,000 JPY - Kes 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
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
Virtual Card Issuance		As may be advised from time to time
Tea Processing Fees		Mini Bonus - 220  Main Bonus - 330
		Monthly Processing- 110
SMS Notification		10
Visa Debit Classic/ Mastercard Gold Debit		
Card Issuance fee		500
Card Replacement fee		500
Supplementary card issuance fee		500
Supplementary card replacement fee		500
Visa Debit Gold/ Mastercard World Debit		
Card Issuance fee		750
Card Replacement fee		750
Supplementary card issuance fee		750
Supplementary card replacement fee		750
Other Debit Card Charges		
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 Over the Counter & ATMs		Nil
Point of Sale (POS)payment		Nil
Cash Withdrawal from Pesapoint ATMs		80
Cash Withdrawal from Kentswitch ATMs		100
Cash Withdrawal from local Visa/Mastercard branded ATMs		200
Cash Withdrawal from International Visa/Mastercard branded ATMs		200
Retrieval of Captured Card - Family Bank ATMs		Free
Debit Card Annual fee		As may be advised from time to time
CREDIT CARDS -Classic and Gold		
Joining Fee		Waived
Annual Fees - Classic		3,000
Annual Fees - Gold		4,000
Cash Advance Fee		6.5% min Kes 200
Interest charged		3.5 % p.m
Minimum amount payable on outstanding balance		20%
Late payment fee		6% min Kes 200
Card Replacement		1,000
Supplementary Card Annual fee - Classic		1,000
Supplementary Card Annual fee - Gold		2,000
Overlimit fees		4% of excess, min 1,500
Insurance premium		0.4% p.a. of credit limit
Unpaid issued cheque fee		2,500
ACCOUNTS		
Mwananchi Account		
Opening Balance		100
Minimum Operating Balance		100
Ledger Fees		Nil

Fuzu Prestige Account		CHARGE(KES)
Opening Balance		1000
Minimum Operating Balance		0
Ledger Fees		500 - Bundle Nil - PAYG
Salary Account		
Opening Balance		100
Minimum Operating Balance		0
Ledger Fees		Nil
Bizna Savings Account		
Opening Balance		100
Minimum Operating Balance		0
Minimum Interest Earning Balance		Kes. 20,000; USD 250
Tujenge Account		
Opening Balance		200
Minimum Operating Balance		400
Minimum Interest Earning Balance		Kes. 10,000; USD150
Withdrawal over-the-counter		4 free withdrawals; Kes. 200 per extra withdrawal
Ledger Fees		Nil
Jenga Bizna Current Account		
Opening Balance		250
Minimum Operating Balance		Nil
Ledger Fees		Nil
Group/Chama Account		
Opening Balance		2,000
Minimum Operating Balance		2,000
Minimum Interest Earning Balance		Kes.20,000
Ledger Fees		Nil
Mdosji 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
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		Variable
Drawing against Uncleared Effects over-the-counter		3%, minimum 1,000
Minimum Ledger Fees		500
Diaspora Accounts		
Mkenya Daima savings account		Interest payable quarterly on an average monthly balance of 20,000 Kes (or FCY equivalent)
Mkenya Daima current account		Monthly ledger fees applicable (minimum Kes 500 monthly or equivalent in FCY)
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
Church/NGO Account		
Opening Balance		Nil
Ledger Fees		Nil
County Corporate / Public Sector		
Opening Balance		Nil
Cheque/ Cash withdrawal		Free
Ledger Fees		Nil
INTERNET BANKING & FAMILY PAY		CHARGE (KES)
Set-up Fee/ Maintenance Charge		Free
KPLC		Postpaid 30 Prepaid 20
Internal Transfer		30
Certified Statements		10 per page
Transaction Processing (EFT)		100
Utility Payments		30
RTGS		400
SWIFT Transfer		1,500
Additional Token (corporate customers)		Nil
PIN Regeneration		Nil
PESALINK TRANSFERS		CHARGE (KES)
10 - 500		Nil
501 - 10,000		50
10,001 - 50,000		60
50,001 - 100,000		70
100,001 - 200,000		100
200,001 - 500,000		150
500,001 - 999,999		200
PREPAID CARDS		CHARGE (KES)
Card Issuance Fee		350
Card Replacement Fee		350
SMS Alerts		Free
PIN Replacement		Free
Withdrawal at own bank ATM		30
Bank Agency withdrawal		45
Cash Withdrawal at Interswitch (Pesapoint) ATMs		50
Cash Withdrawal from Kentswitch ATMs		110
Cash Withdrawal from International Visa branded ATMs		200

MOBILE BANKING (PesaPap)		CHARGE (KES)
SMS notifications		10
Full Statement		30
Mini Statement		5
Airtime Top up		Free
Utility Payments		30
KPLC	Postpaid 30 Prepaid 20	
KRA Payments (Income Tax, VAT, PAYE, Customs)		30
Bank to Mobile (All Channels)		CHARGE (KES)
1 - 100		NIL
101 - 500		11
501 - 1,000		13
1,001 - 1,500		15
1,501 - 2,500		24
2,501 - 3,500		34
3,501 - 5,000		44
5,001 - 10,000		56
10,001 - 20,000		66
20,001 - 150,000		68

MPESA FLOAT		CHARGE (KES)
100 - 400,000		Kes 50
<b>AGENCY</b>		<b>CHARGE(KES)</b>
On-boarding /Application		8,000
Deposits		Free
Balance Enquiry		10
Mini-Statement		20
<b>WITHDRAWAL</b>		
100 - 2,500		25
2,501 - 5,000		45
5,0001 - 10,000		75
10,001 - 20,000		120
20,001 - 35,000		150
35,001 - 50,000		180
50,001 - 75,000		210
75,001 - 1,000,000		255

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

Standard tariff applies for transactions and items not included in accounts section

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% at, Min Kes. 5,000	0.25% at, 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% at, Min Kes. 5,000	0.25% at, 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% at for any additional amount OR Kes. 2,000 for general amendment	1% at for any additional amount OR Kes. 2,000 for general amendment	
Opinion/Reference Letters			
Processing Fee	Kes. 1,500	Kes. 1,500	
Terms and conditions apply. These fees are subject to prevailing withholding tax and other taxes as may be applicable. Note that the tariff guide is subject to change. For additional tariff information, contact us on any of our channels			