

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 |
| Outward EFT | 1-100 items Kes.150; 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 Values (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 Kenswitch 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 |
| Overtlimit 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; USD 150 |
| 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 |
| 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 |
| 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) |
| 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 - 50 | | 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 Kenswitch 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 |
| AGENCY | On-boarding/Application | 8,000 |
| Deposits | | Free |
| Balance Enquiry | | 10 |
| Mini-Statement | | 20 |
| WITHDRAWAL | | |
| 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. 10,0 |