

TARIFF GUIDE Effective October 2016

ACCOUNTS CHARGES (KSH OR AS STATED)

CURRENT ACCOUNTS	
Switch Salo Current Account	
Minimum operating balance	Nil
Maintenance fee per month (Minimum) (Without a credit)	250
Maintenance fee with credit/salary advance card	Nil
Cheque book and stamp duty per leaf	12.50
Salary processing fee without a credit /salary advance card	150
Salary processing fee with a credit/salary advance card	Nil
Personal Current Account	
Minimum operating balance	Nil
Ledger fees per entry	35
Maintenance fee per month (minimum)	500
Cheque book and stamp duty per leaf	12.50
Business Account	
Minimum operating balance	Nil
Per entry	35
Maintenance fee per month (Minimum)	600
Cheque book and stamp duty per leaf	12.50
Cash Handling LCY	0.15% of Value
Cash Handling FCY	0.15% of Value
Premium Account	
Minimum operating balance	Nil
Monthly ledger fee - Waived when a balance of Ksh. 200,000 is maintained	1,200
Cheque book	free
NBK Elimu Collection account	
Minimum operating balance	Nil
Maintenance fee per month	Nil
Cash Handling Fees	Nil
Over the Counter Withdrawals	Nil
Cheque Book and Stamp Duty per Leaf	12.50
Jenga Current Account	
Minimum Operating balance	Nil
Ledger fees per month	560
Cheque Book and Stamp Duty per leaf	12.50
ATM Fees	Nil
Over the counter withdrawals	Nil
TRANSACTIONAL ACCOUNTS	
Taifa Account	
Minimum operating balance	500
Maintenance fee per month	50
Wages Account	
Minimum Operating balance	50
Maintenance fee per month	Nil
Salary processing fee	50
Student Account	
Minimum operating balance	Nil
Maintenance fee per month	Nil
Wekeza Account	
Minimum operating balance	50
Maintenance fee per month	Nil
Business Transactional Account	
Minimum Operating Balance	Nil
Maintenance Fee per Month	Nil
Cash Handling Fees	Nil
Over the Counter Withdrawals	200
ATM withdrawal fee is applicable	at Kes. 30 per transaction
NBK Elimu Collection account	
Minimum Operating Balance	Nil
Maintenance Fee per Month	Nil
Cash Handling Fees	Nil
Over the Counter Withdrawals	Nil
No Cheque Book	
Jenga Biashara account	
Opening Balance	500
Minimum Operating Balance	Nil
Ledger fees per month	Nil
No Cheque Book	
SAVINGS ACCOUNTS	
Vision Account	
Minimum operating balance	500
Maintenance fee per month	Nil
Minimum interest earning balance	5,000
Interest rate	7% per annum
Ahadi Account	
Minimum operating balance	1,000
Maintenance fee per month	Nil
Interest rate	7% per annum
Counter Cash Withdrawal	
Amounts per withdrawal	200
Amounts per withdrawal Vision, Ahadi Account	NIL
Counter cheques	500
Cheques Returned Unpaid	
Refer to drawer	3,000
Technical reasons	500
Unpaid Effects not cleared	3,000
Stop payment	500
Handling fee inward unpaid	1,000
AMANAH	
Amanah SME Business account	
Operating Balance	NIL
Ledger Fees per month	Minimum 500 for 50 transactions thereafter 35/- per transaction
Amanah Personal Current account	
Operating Balance	NIL
Monthly Ledger Fee per month	400
Corporate Current Account	
Operating balance	NIL
Monthly ledger Fees per month	600 thereafter 35/- per transaction
TRANSACTIONAL ACCOUNTS	
Amanah Taifa Account	
Minimum Operating balance	500
Maintenance Fee	50
Amanah Student Account	
Minimum Operating balance	Nil
Maintenance Fee	Nil
Almasi Lady	
Operating Balance	1000
Maintenance fee per month	Nil

Amanah Jenga biashara	
Operating Balance	200
Maintenance fee per month	NIL
Amanah Vision accounts	
Minimum operating balance	500
Maintenance fee per month	NIL
FOREIGN CURRENCY PERSONAL CURRENT ACCOUNTS (FCY)	
Account Maintenance Fee	
Amount per month for FCY accounts that have balances below \$100 ,	USD 10
Amount per month for FCY accounts that have balances below EUR 100	EUR 6
Amount per month for FCY accounts that have balances below GBP 100	GBP 3.5
Cheques Returned Unpaid	
Refer to Drawer	USD 10
By NBK (per cheque)	USD 10
By banks abroad (per cheque)	USD 30 + corresponding bank charges
Cheque Book FCY	USD 10, Euro 10, GBP 6
Retrieve Old Cheques	300
Ahadi Foreign Currency Savings Account	
Minimum operating balance	USD, GBP, EUR 200
Maintenance fee per month	Nil
Minimum interest earning balance	USD, GBP, EUR 200
Salary Processing Fee	
Processed at branch	150
Automated processing at CCC	50(min) 100(max)
Received from other banks	100
Statement Charges	
Monthly business/corporate	50
Monthly personal	Nil
Transactional Account	30
Duplicate Additional Statement Per Sheet	
Period of below 3 months	250
Period of above 3 months	300
Interim	100
Certified Bank statement	150
Certificate of balance	1,000
Local Payments	
Outward (sending)	
EFT	150
RTGS	500
Inward (receiving)	
EFT	150
RTGS	Nil
International Payments	
Outward sending *	
Foreign draft customers	600
Foreign draft non customers	1,000
Swift	0.25% min 500 max 5000 + communication Charges
Inward payments	
Money orders	500
Swift Ksh account holders	0.25%min 500 max 6,000 + communication Charges
Swift (FCY account holders)	1% (min USD 4 max USD 10)
Draft customers	USD 10 max USD 60
Draft non customers	USD 10 USD max 10
Unpaid direct credit cheque	USD 15 + applicable interest on O/D
Out ward T Ts	400
Trade Finance	
Sight Letters of Credit	
Opening/Establishment	0.5% per quarter Min 2000
Confirmation fee - Outward LC	as charged by Correspondent bank
Inward LC	0.4% per quarter Min 2000
Retirement	0.25% of value (minimum Kshs 2,000)
Unutilized letters of credit	0.20% of value (minimum Kshs 2,000)
Amendments	Kes 2500 + Communication charges
Advising commission on incoming L/C	Customer USD 50 Non customer USD 100
Document handling	USD 50
Courier Charges	as per actual courier charge
Bills of Exchange and Promissory Notes	
Protesting of Bills	Kes 2,000 per bill + legal Fees
Extension of Bills	0.25% per quarter minimum Kshs 1,500)
Bills for acceptance	0.25% per q uarter minimum Kshs 1,000)
Bills discounting	0.5% of value (minimum Kshs 1,000)
Interest on bills discounted for the credit period	Applicable on OD rate
Guarantees (For large amounts above 5M refer to H/O)	
General guarantees (secured)	2% per annum(minimum shs 2,000)
Unsecured guarantees	3% p.a.
Shipping guarantees (fully secured)	2% per annum(minimum shs 2,000)
Bid bonds	2% per annum(minimum Kshs 2,000)
Performance bonds	2% per annum(minimum Kshs 2,000)
Custom Bond	2% per annum(minimum Kshs 2,000)
Documentary Collections	
Payment Commission on collection	0.5% min Kshs 2,000
Avalization	0.75% per quarter Min Kes 2,000
Return of documents	Kshs. 3,000 plus courier charges
Swift Charges	Kshs. 1,500 per page
Amendments	Kshs. 2,000
NATCONNECT	
Setup Fee (Business and Corporate Customers)	Negotiated
Monthly Fee (Business and Corporate Customers)	1,000
Transaction processing Fee (EFT, Salary processing)	150
RTGS	500
Swift	1,500
NATMOBILE BANKING CHARGES	
Internal Account Transfer	35
Airtime Purchase (my phone and other phone)	30
Pin Change	25
Forex Enquiry	10
Language change	10
Balance Enquiry	30
Mini statement	30
Beneficiary management	5

OTHER SERVICES			
Cash Deposit			
Local currency			Free
Cheque Deposit			
Cheque deposited returned unpaid			1,000
3rd party cheques encashments on arrangements			300
Debit Cards			
First card issue			600
Card replacement			600
Retrieval of NBK captured card at NBK branches			free
Cash withdrawal at NBK ATMs			30
Cash withdrawal at Pesapoint ATMs			70
Cash withdrawal at Visa branded ATMs (Local)			70
Cash withdrawal at Visa branded ATMs (Foreign)			300
Retrieval of captured NBK card at other banks			USD 15
Credit Cards			
Fees	Classic	Gold	Platinum
Annual Fees	2500	4000	8000
Over Limit Fees	1000	2000	3000
Late Payment Fees	1500	1500	1500
Cash Advance Fees (on transaction amount)	5%	4%	4%
Insurance Fees (Life & Retrenchment) per month	0.08% of outstanding balance	0.08% of outstanding balance	0.08% of outstanding balance
FX Conversion Charges	Up to 3%	Up to 3%	Up to 3%
Supplementary Card Annual Fee	1000	1000	1000
Interest Rate	3.5 % per Month	3.5 % per Month	3.5 % per Month
Minimum Amount payable	10% of the billed credit card balance + Any previous arrear amts	10% of the billed credit card balance + Any previous arrear amts	10% of the billed credit card balance + Any previous arrear amts
Salary Advance Card			
Fees	3,000-5,000	>5,000-10,000	>10,000
Joining Fees	Free	Free	Free
Monthly Fees (This is only applicable when the card is used)	7.5% of the card limit. Minimum 500	7.5% of the card limit. Minimum 500	7.5% of the card limit. Minimum 500
Salary Advance withdrawal Fees (NBK ATM)	50	50	50
Salary Advance withdrawal Fees (Other ATMs)	70	70	70
Salary Advance Late Payment Fees	10%(of outstanding amount accruing daily)	10%(of outstanding amount accruing daily)	10%(of outstanding amount accruing daily)
Interest rate(accrues daily on outstanding amount)	2%	2%	2%
Note: Salary advance plus charges is recoverable in full upon salary receipt.			
Bankers Cheque Local Currency			
Customer			300
Non customer			500
School Fees			100
School fees for vision A/H			Free
Standing Orders			
Set-up charged once			250
Standing order payment to NBK branches			150
Standing order payment to other banks			300
Standing order to vision account			Nil
Unpaid standing order			3,000
Unpaid standing order due to Insufficient funds			3,000
Standing order amendment			200
Standing order stopped			400
KRA Charges			
P.A.Y.E.			100
Pre-IDF			70
VAT			50
Land Rates			100
Land Rent			100
Miscellaneous			
Collection of money/postal			50
Unpaid money orders			50
Photocopies per page (including for internal use)			50
Transfer funds to Unclaimed balances			200
Blocking account – customer request			100
Bankers' opinion local			1,000
Bankers' opinion foreign			2,000
Audit inquiry de ails			2,000
Certificate of Balance			1,000
Audit Enquiries †			2,000
Commission on purchase of T bills and bonds			0.25% (minimum s 200, maximum 5,000)
Documentation fee for discharge of title			Nil
Safe Custody (Half Yearly Rates)			
Sealed envelope /package contents uncleared			1,000 per wallet
Access charges (per visit)			500
Title deeds (discharged not collected)			1,000
Share certificates (discharged not collected)			800
Pesa Link		Customer charges	
Min	Max		
0	500	0	
501	10000	45	
10001	50,000	65	
50,001	100000	80	
100,001	200,000	115	
200,001	500,000	150	
500,001	999,999	150	

*Mailing charges shall be billed to the customer
These charges are subject to change and details will be available at National Bank branches and website