



► CBA Bank Tariff Guide

Effective 1st October 2012



ABBREVIATIONS

- CBA - Commercial Bank of Africa
- ATM - Automated Teller Machine
- US\$ - United States Dollars
- p.q. - per quarter
- p.a. - per annum
- LCY - Local Currency
- FCY - Foreign Currency
- A.T.S - Automated Trading System
- RTGS - Real Time Gross settlement system
- EFT - Electronic funds transfer
- LC - Letter of credit
- ARM - Account Relationship Manager

Note: All amounts are in Kenya shillings unless stated otherwise

PERSONAL BANKING**Personal Accounts****Current Account**

- Opening Balance
 - Platinum KShs. 20,000
 - Retail KShs. 10,000

Pay as you transact Tariff**Monthly Service Charge**

- Balance below KShs. 50,000 KShs. 600 or FCY equivalent
- KShs. 50,001 - KShs. 100,000 KShs. 550 or FCY equivalent
- above KShs. 100,000 Free
- Over the counter cash withdrawal
 - Amounts less than KShs. 40,000 KShs. 350
 - Amounts above KShs. 40,000 Free
- Over drawn minimum interest charge KShs. 500 or FCY equivalent

Bundled Tariff**Platinum**

For a monthly Fee of Kshs. 2000/ USD 30/ GBP 20/ EUR 25 per month you access free

- Cheque books
- Standing orders
- Bankers cheques (Local currency)
- Bankers drafts (Foreign currency)
- Outgoing International transfers
- Sweep facilities across current accounts
- Inter account transfers
- Monthly statements
- ATM withdrawals on CBA owned ATMs

Retail

For a monthly Fee of Kshs. 800 per month you access free

- Cheque books
- Standing orders
- Bankers cheques(local currency)
- Sweep facilities across current accounts
- Inter account transfers
- Monthly statements
- ATM withdrawals on CBA owned ATMs

PRODUCT/SERVICE**BANK TARIFF****Freedom Account**

- Opening Balance KShs. 1,000
- Minimum Balance KShs. 1,000

Monthly Ledger fees

- Balance below KShs. 30,000 KShs. 200
- Balances above KShs. 30,000 Free
- Over the counter cash withdrawal
 - For amounts less than KShs. 40,000 KShs. 350
 - For amounts above KShs. 40,000 Free

Savings Accounts**Prosaver**

- Minimum/Opening Balance KShs. 100,000
- Monthly service fee Free

Nufaika

- Minimum/Opening Balance KShs. 3,000
- Monthly service fee Free

CORPORATE BANKING**Business Current Account**

- Account Opening Balance KShs. 20,000
- Minimum Balance KShs. 5,000
- Ledger fees (per transaction) KShs. 40 minimum KShs. 600

CARD SERVICES**CBA Visa Debit Card**

- Issuing CBA Visa Debit card Free
- Card Replacement KShs. 500

ATM Cash Withdrawal Fees

- CBA ATM's KShs. 30
- Ken switch ATM's KShs. 35
- KCB & Family Bank ATM's KShs. 60
- Pesa Point ATM's KShs. 75
- Visa branded ATM's KShs. 150

CBA Visa Credit Cards**Personal Visa Classic Card**

- | | KShs | USD |
|--|----------------------|------------|
| • Joining Fee | KShs. 3,500 (Waived) | Waived |
| • Annual Subscription Fees | KShs. 3,000 | \$60 |
| • Annual Subscription (if on direct debit) | KShs. 2,500 | - |
| • Supplementary Card | KShs. 2,500 | \$50 |

Personal Visa Gold Card

- | | | |
|----------------------------|-------------|--------|
| • Joining Fee | Waived | Waived |
| • Annual Subscription Fees | KShs. 5,000 | \$100 |

PRODUCT/SERVICE**BANK TARIFF**

• Supplementary Card	Free for the first card; subsequent cards Kshs. 3,000	1st card waived; subsequent cards \$50
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Business Visa Silver Card

• Joining Fee	Kshs. 10,000 (Waived)	Waived
• Annual Subscription Fee	KShs. 3,000 per card	\$60
• 1-5 Cards	KShs. 2,700 per card	\$60
• 5-9 Cards	KShs. 2,430 per card	\$60
• 10 Cards		

Business Visa Gold Card

• Joining Fee	KShs. 10,000 (Waived)	Waived
• Annual Subscription	KShs. 5,000	\$100
• Additional Card	KShs. 5,000	\$100

Secured Visa Credit Cards

	Personal/ Business Visa Gold Cards	Personal Visa Classic Card	Business Visa Silver Card
Annual Subscription Fees	KShs. 2,500	KShs. 1,000	KShs. 1,000
Supplementary Card	2 cards free per principal card holder for each card type.		
Interest rate	2% per month		
Installment payments (SIPP)	1.5% per month		

Other Credit Card Charges

• Cash advance fee	6% of the total amount withdrawn or KShs. 200 whichever is higher
• Interest rate	3.5% per month
• Excess Fee	5% of the amount above the authorized limit or KShs. 2,500 or USD 35 whichever is greater.
• Issuer optional fees	2%
• Late payment Fee	10% of the minimum due
• Unpaid cheque fee	KShs. 1,000
• Minimum repayment	20% or KShs. 5,000 or USD 80 whichever is greater
• Installment Interest (SIPP)	2.5%
• PIN/Cards replacement	KShs. 500 or USD 10
• Payment date	20 days from billing date
• Interest free period	Up to 50 days

PRODUCT/SERVICE**BANK TARIFF****Statement request**

- Over 1 month KShs. 150
- Monthly statement via e-mail Free
- Balance enquiry via SMS KShs. 10
- SMS transaction alert messages Free
- Card Threshold Balance alert 75% Free

CASH MANAGEMENT

- Re-issuing of Withholding tax certificates KShs. 200 per certificate
- on deposit accounts KShs. 100
- Revenue tax/stamp duty
- (One off charge when opening an account)

Cheque Books

- Small (30 leaves) KShs. 600
- Large (100 leaves) KShs. 1,000
- Stop payments
 - Per Cheque KShs. 250
 - Cheque book Series KShs. 1,000
- Counter Cheque: Customers only KShs. 300
- Retrieve old cheques /withdrawal slips/ deposit slips KShs. 200 per item

Over the Counter Cash Withdrawals

- Cash Withdrawal – FCY 1% of amount

Bankers Drafts

- Local currency KShs. 500
- Local foreign currency KShs. 500 or FCY equivalent
- Foreign Currency KShs. 1,000 or FCY equivalent
- Repurchase Free
- Replacement KShs. 2,000
- Stop payments KShs. 1,000
- Online Bankers cheques KShs. 125

Standing Instructions**Standing Orders**

- Set-up KShs. 300 or FCY equivalent
- Processing per payment KShs. 200 or FCY equivalent
- Amendment/stopped KShs. 200 or FCY equivalent
- Standing Order unpaid due to lack of funds KShs. 3,000 or FCY equivalent

Direct debits

- Set up KShs. 300 or FCY equivalent
- Incoming KShs. 150 or FCY equivalent
- Outgoing KShs. 75 or FCY equivalent
- Unpaid KShs. 2,000 or FCY equivalent

Local Remittances**EFT**

- Online (cba@net) KShs. 75
- Manual KShs. 400
- Non-Bank Financial Institution KShs. 500

PRODUCT/SERVICE

BANK TARIFF

• Recall/Cancellation (per entry)	KShs. 200
• RTGS Manual	KShs. 500
• RTGS Automated	KShs. 300
• Incoming CBA customers	Free
• Incoming Non-CBA customers	KShs. 2,500

Salary processing

• Manual	KShs. 230
• Diskette	KShs. 115
• Online (flexip@y)	KShs. 75

KRA payments

• VAT & PAYE processing	KShs. 400
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MPESA payments

• Registered user	KShs. 75
• Non-Registered user	KShs. 250
• MPESA pay bill	KShs. 60

MPESA Super Agency

• Float purchase/redemption	KShs. 100
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Foreign Remittances

• Outgoing Telegraphic transfers	KShs. 2,250
• Correspondent Bank charges where borne by the remitter	US\$ 20 or 1,600
• Tracers	KShs. 650
• Internal & Inter branch transfers	Free
• Incoming Non CBA customers	KShs. 2,500
• Incoming foreign payments	KShs. 500

Statements

• ATM Mini Statements	Free
• Call Center/over the counter enquiries	Free
• Interim Statement	
◦ 6months and below	KShs. 100 per page
◦ Older than 6 months	KShs. 200 per page
◦ Duplicate statements - per page	KShs. 100 per page
• Certifying statements	KShs. 500 per request

Clearing Cheques

Values on local and foreign cheques deposited:

- Inter Branch - Same day
- Special handling - Next day
- Local -3 working days
- Local FCY - 6 working days
- Overseas FCY - 10 working days

Local Currency

• Cheque Deposit on local banks	Free
• Payments against effects not cleared (ENC)	KShs. 3,000

Unpaid with the Reason

• Refer to Drawer	KShs. 3,000
• Effects not cleared	KShs. 3,000

PRODUCT/SERVICE

BANK TARIFF

• Technical reasons	KShs. 1,000
Foreign Currency	
• Cheque Returned Unpaid: 'Refer to Drawer'	
• By CBA	US\$ 35 per Cheque
• Technical Reasons	US\$ 12
• Outward FCY Local Unpaid	US\$ 22
• Foreign Currency Cheque sent on collection overseas	0.5% min 1,250 max 7,500 + Courier 3,000
• Foreign Currency Cheque negotiated	1%
• CBA cheques cleared between MSA & NBI	Free
• FCY cheques sent on collection to local non - member clearing banks	
◦ Outwards	US\$ 50 per cheque
◦ Inward	US\$ 25 per Cheque
• Credit clearing Inward LCY and FCY	Free
• Outward cheques unpaid by other banks	KShs. 850 + back value to deposit date
• Inward Returned by CBA(FCY)	US\$ 35 per cheque
• Inward technical reasons (FCY)	US\$ 12 per cheque
• Outward Local Bank (FCY)	US\$ 22 per cheque
• Outward FCY cheques sent on collection	0.5% min 1,250 max 7,500 + courier charges KShs.3, 000
• Outward FCY cheques negotiated and returned unpaid by correspondents	1,750 or US\$ 25 if payable in FCY + correspondent bank charges
• Incoming Cheque Collection	0.4% min 2,000 max 10,000 + cost of swift/ postage
• FCY cheques unpaid (Off shore)	US\$ 25 or equivalent plus corr. charges
• Local cheques sent on collection	KShs. 2000 per cheque
Deposits/Treasury Services	
Tendering for treasury bills CBA Customers	0.125% min 2,250
Term deposit liquidation before maturity (charged on interest payable)	2% LCY
A.T.S. settlement	1% FCY
	KShs. 1,000 of FCY equivalent

TRADE FINANCE

Guarantees

• Shipping Guarantee - first 3 months	2% min KShs. 2,250 Max. Kshs. 6,000
• Security/Immigration Bonds	KShs. 2,000 per annum
• Other Guarantees/Bonds	0.5% per quarter min KShs. 2,500
• Amendment Guarantees	0.5% min KShs. 2,000
• With 100% non - interest cash cover Refer to ARM	
• Cashing facility - set at another bank/branch Refer to ARM	
• Cashing facility - set by another bank/branch Refer to ARM	

PRODUCT/SERVICE

BANK TARIFF

Local Bills (Collections)

- Local bills - point of lodging
 - Local bills - upcountry
 - If discounted - collection commission
 - If discounted - discount interest
 - Local bills postage
 - Discounted Bills - foreign postage
 - Local bills extension
 - Discounted bills extension
 - Local bills - discharged unpaid
 - Discounted bills - unpaid local or foreign
- 0.5% min KShs. 2,000
0.5% min KShs. 2,000
2% min KShs. 1,500
Market rates min KShs.1,250
KShs. 150
KShs. 3,000
KShs. 1,500 per request
1.25% min KShs. 2,000
KShs. 2,000
Interest + 2,000 per Discount

Foreign Bills (Collections)

- Foreign bills - import & export
 - Swift
 - Foreign postage
 - Acceptance commission if usance
 - Extension request
 - If discharged unpaid (closing fee)
 - Cost of revenue stamp
 - Delivery and release of goods.
(Bills of lading, post office orders, etc against LOU)
 - Holding charges
Note: if bills not honored on due date then commission is charged monthly until time of payment.
 - Noting or protesting per bill
 - Bonded goods per consignment
- 0.25% min 2,000
KShs. 1,500
KShs. 3,000
KShs. 1,750
0.3% min 2,250
KShs. 2,000
KShs. 100
KShs. 2,000 + revenue stamp
KShs. 2,500 per month
- KShs. 2,750 + notary charge
KShs. 2,250 + actual Warehouse charges

Import LCs

- Opening commission
 - General amendments
 - Acceptance commission
 - Settlement/payment
 - Releasing documents on LOU
 - Discharged unutilized
 - Swift charges:
 - Opening
 - Amendment
 - General correspondence
 - Amendments increasing amount or period extension
 - Avalised bills
- 0.5% per quarter min 2,000
KShs. 1,250
0.5% per quarter min KShs. 2,500
0.25% min KShs. 2,500
KShs. 2,000
KShs. 500
KShs. 3,000
KShs. 1,500
KShs. 1,500
0.5% per quarter min KShs. 2,000
0.75% per quarter

Export LCs

- Advising commission
 - Adding our confirmation
 - Acceptance commission
- KShs.1,500
Non customer KShs. 5,000
0.5% per quarter min KShs. 2,000
Free

CONTACT INFORMATION

NAIROBI

Contact Centre

Telephone: +254 020 2884000
email: contact@cba.co.ke

Upper Hill Branch

CBA Building
Mara & Ragati Roads,
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 2884000, 2734555

Wabera Branch

CBA Building,
Standard/ Wabera Street
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 3254000; 2228881-9

Mama Ngina Branch

International Life House,
Mama Ngina Street
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 2228802,

Mamlaka Branch

AON Minet House,
Mamlaka Road
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 2723330; 2725596

Industrial Area Branch

Timsales Complex,
Enterprise Road, Industrial Area
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 558449, 558508

Westlands Branch

Granadier Tower Annex, Woodvale Grove, Westlands
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 4447946, 4447947

Hilton Branch

Nairobi Hilton Hotel,
Watalii Street
P O Box 30437, Nairobi 00100
Telephone: +254 20 2240670

Village Market Branch

Village Market Complex, Limuru Road
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 7120632 /263/346

Parkside Branch

Parkside Towers, Mombasa Road
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 828062/3, 69011057

Swissport Branch

Swissport Building, Jomo Kenyatta International Airport
P.O Box 30437 00100 Nairobi, Kenya
Telephone: +254 020 822086 or 822088

Galleria Branch

Langata Road, Opposite Bomas of Kenya
Telephone: +254 20 233 0508, 233 058

Junction Branch

Ngong Road
Telephone: +254 20 3864035, 3864008/9

COAST REGION

Moi Avenue Branch

Commercial Bank Building, Moi Avenue
P.O Box 90681-80100 GPO, Mombasa
Tel: 254 041 2114000 or 041 2224803
Fax: +254 041 2315274
Cell: 0728 999 290/1, 0736 690 120

Diani Branch

Diani Shopping Centre,
P.O Box 90681-80100 GPO, Mombasa
Tel: +254 040 3203316, 3202264, 3203297
Fax: +254 040 3202204
Cell: 0728 999 292, 0734 690 270

Nyali Branch

Nyali Centre, Links Road.
P.O Box 90681-80100 GPO, Mombasa
Tel: +254 3519034
Cell: 0728 999 293, 0736 690 110

Changamwe Branch

Along Refinery Road
Tel: +254 041 3430058/ 3430063/
3430067/3430074
Cell: 0710 602 356, 0788 716 690
Fax +254 041 3430075

UPCOUNTRY

Meru Branch,

Alexander Building
Moi Avenue
P.O. Box 3207 - Meru
Telephone: +254 64 31536/7

Nakuru Branch

CBA Building
Kenyatta Avenue
PO Box 587-02010
Telephone: 051-2210617/19/22

Kisumu Branch

Tivoli Center, Court Road off
Kenyatta Avenue
P.O. Box 3671 - 40100 Kisumu
Telephone: +254 057 2022906,
2022904

Eldoret Branch

Zion Mall, Along Uganda Road
P.O. Box 9395 - 30100 Eldoret
Telephone: +254 053 2032075,
2032077

Thika Branch

CBA Building, Uhuru Street,
Thika Town
P.O Box 393-00100 - Thika
Telephone: +254 67 20318/
20320/20321



