



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 |
|----------------------|---|--|

Business Visa Silver Card

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

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
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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
MPESA payments	
• Registered user	KShs. 75
• Non-Registered user	KShs. 250
• MPESA pay bill	KShs. 60
MPESA Super Agency	
• Float purchase/redemption	KShs. 100
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	0.5% min KShs. 2,000
• Local bills - upcountry	0.5% min KShs. 2,000
• If discounted - collection commission	2% min KShs. 1,500
• If discounted - discount interest	Market rates min KShs.1,250
• Local bills postage	KShs. 150
• Discounted Bills - foreign postage	KShs. 3,000
• Local bills extension	KShs. 1,500 per request
• Discounted bills extension	1.25% min KShs. 2,000
• Local bills - discharged unpaid	KShs. 2,000
• Discounted bills - unpaid local or foreign	Interest + 2,000 per Discount

Foreign Bills (Collections)

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

Import LCs

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

Export LCs

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

PRODUCT/SERVICE**BANK TARIFF**

- | | |
|---|---------------------------|
| • General Amendment | KShs. 1,000 |
| • Discrepancy | Non customer KShs. 3,000 |
| • Negotiation/payment | KShs. 500 per discrepancy |
| • Postage (courier) | 0.25% min KShs. 2,000 |
| • Charges for handling export docs only | KShs. 3,000 |
| • Indemnities : First three months | KShs. 1,750 |
| : Every three months thereafter | 0.5% min KShs. 1,750. |
| | KShs. 1,750 |

GENERAL SERVICES**Safe Custody**

- | | |
|--|--------------|
| • Refundable deposit per locker | KShs. 10,000 |
| • Annual Rental fees | |
| ◦ Small Boxes | KShs. 2,000 |
| ◦ Medium Boxes | KShs. 3,480 |
| ◦ Large Boxes | KShs. 5,800 |
| • Safe custody access charge - per visit | Free |

Hold Mail

- | | |
|--|-----------------------|
| • Request to hold mail for collection at the counter | KShs. 2,000 per month |
|--|-----------------------|

Other Services

- | | |
|--------------------------|-----------------------|
| • Account closure | KShs. 750 |
| • Banker Opinion | KShs. 2,000 |
| • Audit Confirmations | KShs. 2,200 |
| • Certificate of Balance | KShs. 800 |
| • Swift non customer | KShs. 2,500 |
| • Postage courier | KShs. 3,000 |
| • Telephone - local | KShs. 350 per 3 min |
| • Telephone - foreign | KShs. 2,000 per 3 min |
| • Fax local | KShs. 300 per page |
| • Fax foreign | KShs. 1,000 per page |

LOANS AND OVERDRAFT SERVICES

- Unsecured Loans
- Secured Loans
- Overdrafts
- Mortgage Loans
- Asset Financing
- Insurance Premium Finance (IPF)

Note: Refer to ARM

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 3254000, 2734555

Wabera Branch

CBA Building,
Standard / Wabera Street
P O Box 30437 00100, Nairobi, Kenya
Telephone: +254 20 2228802, 2725596

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 Annexe,
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, 6901105/7

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 393-001000 - Thika
Telephone: +254 67 20318/
20320/20321



