

CO-OP BANK TARIFF GUIDE

Cash Withdrawal Charge ATM Transaction	
Customers	KShs.30/= per withdrawal
Saccolink	KShs.30/= per withdrawal
Over the counter for Hekima Savings Account	0/= per withdrawal

MCO-OP CASH

Transactions	Bank account	Mco-op
Registration	Free	Free
Daily alert	KShs. 5	KShs. 5
ATM withdrawal	KShs. 30	KShs. 30
Transfer to Bank account	KShs. 35	KShs. 35
Transfer to Sacco account	KShs. 30	KShs. 30
Utility payments	KShs. 50	KShs. 50
Agent withdrawal (Tiered)	KShs. 30 – 120	KShs. 30 - 120
Transfer to Mpesa, Airtel Money, etc (Tiered)	KShs. 0 – 50	KShs. 0 - 50
Transfer from Bank account	KShs. 35	Free
Transfer from Sacco account	KShs. 30	KShs. 30
Balance Inquiry	Free	Free
Debit and Credit alerts	KShs. 35	KShs. 10
M-pesa deposit	Free	Free
EFT transfer	KShs. 150	KShs. 100
Airtel Purchase (Tiered)	KShs. 10 – 50	KShs. 10 – 32
Mini eStatement	Free	Free
Full eStatement	Free	Free
Pesalink (Tiered)	KShs. 42 – KShs. 112	
Mco-op Cash Bulk Payments Processing Fee (Tiered)	KShs. 50 – KShs. 100	
ECredit – Salary Loan	Appraisal Fee: 8%, Insurance : 0.034%	
ECredit – Business Loan	Appraisal Fee: 3%, Commission : 1.083% per month, Insurance: 0.034%	
Mcollections Deposit	Free	Free
mVisa Deposit	Free	Free
mVisa Withdrawal from Visa Agent	mVisa Agency fees apply	
mVisa Merchant Payment	Free	Free
mVisa Send or Receive Money	Free	Free
Mco-opCash – Mco-opCash transfer	Free	Free

FOREIGN CURRENCY C/A

	Current (Memo Group 02120, 03120 & 22120)	Savings (Memo Group 02100, 03100 & 22100)
Opening Balance	USD 10 GBP 10 EUR 10	USD 10 GBP 10 EUR 10
Minimum Operating Balance	Nil	Nil
Account Maintenance Fee (P/m)	USD 5 GBP 5 EUR 5	Nil
Stop payments	USD 4 GBP 4 EUR 4	N/A
Unpaid Cheques, Refer to Drawer & Effects Not Cleared	USD 25 EUR 25 GBP 25	N/A
Encashment of Third party Cheques drawn own bank	USD 5 GBP 5 EUR 5	N/A
Cheque book- 25 leaves	USD 3.50 GBP 3.50 EUR 3.50	N/A
Cheque book- 50 leaves	USD 7 GBP 7 EUR 7	N/A
Counter cheque	USD 4 GBP 4 EUR 4	N/A
Internal Transfer (Self)	Free	Free
Outward SWIFT	KES, 1,500 equivalent in respective currency	KES, 1,500 equivalent in respective currency
Statement	USD 2.0/page EUR 2.0/page GBP 2.0/page * Free E-statement	USD 2.0/ page EUR 2.0/ page GBP 2.0/ page * Free E-statement
	Current Account	Savings Account
Dormant Account Re-activation	Nil	Nil
Cash withdrawal	0.25% for amounts above USD 5,000 GBP 3,800 & EUR 4,700	0.25% for amounts above USD 5,000 GBP 3,800 & EUR 4,700
Cash deposit	Up to USD 40,000- Free Above USD 40,000, GBP 30,000 & EUR 38,000- 0.25% of the amount	Up to USD 40,000- Free Above USD 40,000, GBP 30,000 & EUR 38,000- 0.25% of the amount
Account Closure	USD 5 EUR 5 GBP 5	USD 5 EUR 5 GBP 5

NB: Where there are conversions from one currency to another, the bank doesn't charge withdrawal or cash handling fees.

Purchase of Treasury Bills/ Bonds on behalf of customers

(a) Up to KShs. 10 million	1% of interest earned min KShs. 1,500/=
(b) Above KShs.10 million up to KSh.50 million	0.75% interest earned min. KShs.1,500/=
(c) Over KShs.50 million	0.5% interest earned min. KShs.1,500/=

FOREIGN TRANSFER OF FUNDS (OUTWARD)

Mail Transfer	Fees
(a) Customers	Ksh. 1500/=
(b) Non – Customer	Ksh. 1500/=

Foreign Currency Drafts (In Kshs or equivalent in forex)

	Fees
(a) Drafts on application	KShs. 500/= plus cash handling charges (where applicable)
- Postage	KShs. 100/=
- Stamp duty	KShs. 2.50
(b) Payment advising fee	KShs. 500/= (for Drafts drawn on SA, Indian banks and all drafts of value of \$5,000 and above)
(c) Replacement of Drafts/IMO	KShs. 250/= per request plus cost of cable

Stop Payment instructions

(a) Commission	Ksh.1000 /plus 20% excise duty
(b) Other foreign bank's charges	Ksh, Depends on Correspondent Bank

FOREIGN TRANSFER OF FUNDS (INWARD)

Bills of Collection	Commission of Ksh.1000
	Courier charges (as per what has been charged by the service provider)
Unpaid cheques	Commission of Ksh.1000

Other Money Transfer Charges	Fees
Incoming RTGS	Free
RTGS Out going	KShs.500/= regardless of amount
SWIFT Charges (Outgoing)	KShs.1,500/= regardless of amount
Incoming swift payments	KShs.500/=
Outgoing / incoming customer requests / inquiries / amendments through swift payments	KShs.600/=

FOREIGN BILLS FOR COLLECTION (INWARD)	Fees
Clean	0.3% flat, min KShs.1000 (Applies to any amount)
Documentary	0.3% flat, min KShs.1000 (Applies to any amount)
Tracer /Chaser	KShs.600 plus related costs incurred
Extensions of bills	0.3% /min KShs.1000 plus cables /swift charges of KShs.1000

Charge for bonding goods	Fees
Holding commission / where bill is outstanding 1 month after due date	KShs.1000 flat per month
Note /protest	KShs.1000 per bill plus notary fees
Document handling charge	KShs.1000 plus collection commission (unpaid /unaccepted)
Discharging to other banks	KShs. 2,000 per discharge

FOREIGN BILLS FOR COLLECTION (OUTWARD)	Fees
Clean	
(a) Minimum bill amount USD 50	0.3% flat /min KShs.1000 plus courier or equivalent charges (Applies to any amount above USD.500)
(b) Bills drawn in countries where the bank is not represented	Additional charges of KShs.500
(c) Bills drawn in currency different from that of the paying bank's	Additional charges of KShs.500
(d) Bills drawn in Swiss Francs (CHF)	5 SCF or equivalent as additional charges courier charges
Documentary	
Tracer / Chase for payment not received	KShs.600 plus related costs incurred

CARD APPLICABLE FEES

Joining Fees	Classic Card: Ksh3,000 Gold Card: Ksh3,500 Platinum Card: Ksh4,000	One-off charge (Currently waived)
Annual Fees	Classic Card: Ksh3,500 Gold Card: Ksh6,000 Platinum Card: Ksh7,000	On issuance of the card and thereafter on every subsequent year
Supplementary card Annual Fee	Classic Card: Ksh3,000 Gold Card: Free up to the 4th Card. From 5th Card onward, Ksh 3,000 Platinum Card: Free up to 4th Card. From 5th Card onward, Ksh 3,500	On issuance of the card and thereafter on every subsequent year
Interest Rate	3.5% of the revolved balance per month	Revolved balance is the amount of card debt unpaid at the end of each credit cycle of 50 days
Late Payment Fees	5% of minimum payable	Per occurrence, whenever the cardholder pays the card dues past due date (pays late)
Bonus Fees	5% of amount awarded	Per occurrence, whenever the cardholder requests for a bonus (additional funds beyond the approved credit limit)
Cash Advance Fee	6% of the amount accessed	Per occurrence, whenever the cardholder accesses cash
Card Replacement Fees	Classic Card: Ksh500 Gold Card: Ksh500 Platinum Card: Ksh1,000	Per occurrence, whenever the cardholder requests for a card replacement
Over limit Fees	Kes 1,000/-	It is per occurrence. i.e. whenever the customer goes over the set/allowed limit
Payment of goods and services (purchases)	FREE	N/A
SMS alerts	FREE	N/A
Card Insurance	Cardholder pays for insurance 0.39% of credit card limit	Per year (Bank Pays for Gold and Platinum cardholders)

Accounts	Fees/ Charges
MSME Accounts Packages	
Bronze Package	
Minimum Opening balance (cash)	KShs.1000/=
Minimum Operating balance	KShs.300/=
Maintenance fee	
Waiver of maintenance fee KShs.100/= if the minimum balance is maintained at KShs.50,000/=	KShs.100/=
Over the counter withdrawal /debit transactions	KShs.50/=
Cheque book	FREE for the 1st 100 leaves
Gold Package	
Minimum Opening balance (cash)	KShs.10,000/=
Minimum Operating balance	Nil
Maintenance fee	
Waiver of maintenance fee KShs.2,000/= if the minimum balance is maintained at KShs.500,000/=	KShs.2,000/=
Over the counter withdrawal /debit transactions	KShs.25/=
Cheque book	FREE
Cash Handling Commission	Waiver on the commission as per the ALCO paper on liabilities
YEA Access Account	
Minimum opening balance	Nil
Minimum operating balance	Nil
Debit Card	KShs.500/=
Bank Cheque to school	KShs.100/= per cheque
Maintenance fee	Nil
Hekima Savings Account	
Minimum opening balance (cash)	Nil
Minimum operating balance	Nil
Maintenance fee	Nil
Over the counter withdrawal	Once after 3 months
Jumbo Junior Account	
Minimum opening balance	KShs.500/=
Minimum operating balance	KShs.500/=
Debit Card	KShs.500/=
Bank Cheque to school	KShs.100/= per cheque
Maintenance fee	Nil
Elebank	FREE for new accounts
Replacing Elebank	KShs.500/=
Annual birthday cards	

Salary Account	Fees
Minimum opening balance (cash)	Nil
Minimum operating balance	Nil
Debit Card	KShs.500/=
Maintenance fee	Nil
Goldfish Account	
Minimum opening balance (cash)	KShs.50,000/=
Minimum operating balance	KShs.50,000/=
Maintenance fee	KShs.400/= for amounts less than KShs.50,000/=
Instant Access Account	
Minimum opening balance (cash)	KShs.1,500/=
Minimum operating balance	KShs.1,000/=
Maintenance fee	KShs.200/= for balances below KShs.20,000/=
Debit Card	KShs.500/=

Call Deposit	Fees
Minimum opening balance (cash)	KShs.50,000/=
Other features	As per the contract certificate
Fixed Deposit	
Minimum opening balance (cash)	KShs.50,000/=
Other features	As per the contract certificate
Haba na Haba Access Account	
Minimum opening balance (cash)	KShs.500/=
Minimum operating balance	Nil
Maintenance fee for all balances	KShs.25/= per month
Current Account	
Minimum opening balance (cash)	
Individuals	KShs.5000/=
Co-operatives	KShs.10,000/=
Companies	KShs.10,000/=
Minimum operating balance	Nil
Account maintenance fee	KShs.300/= per month
Ledger fees	KShs.35/= per entry
Cheque book	KShs.15/= per leaf exclusive of stamp duty and excise duty
Counter cheque	KShs.500/= per leaf
For 3rd party payments	Consult your nearest branch
Inua Jamii Accounts	
Opening balance	0/=
Operating balance	0/=
No Monthly fees	Nil
Debit Card	Free initial Debit Card

EXECUTIVE BANKING SERVICE	Fees
Executive Banking Membership	
Minimum account balances	KShs.50,000/=
Monthly Membership fees	
KShs. 1,000/= if balances maintained above KShs.50,000/=	KShs.1,000/=
KShs. 1,500/= if the balance of KShs.50,000/= is not maintained	KShs.1,500/=
Executive Banking Plus Membership	
Minimum account balances	KShs.100,000/=
Monthly Membership fees	
KShs.2,000/= if balances maintained above KShs.100,000/=	KShs.2,000/=
KShs.2,500/= if the balance of KShs.100,000/= is not maintained	KShs.2,500/=

NB: The Executive Banking Plus membership category will be on invitation only

STATEMENTS	Fees
Scheduled statements	Free
E-statements	Free
Interim statements per page	Ksh.100/=
ATM Mini Statements	Free
Daily and special request Statements	KShs.100/= Per Page
Duplicate/additional statements/old records	KShs.250/= Per Page
2-5 years	KShs.500/= Per Copy
5 years	KShs.1000/= Per Copy
Closed account (cash)	KShs.1000/= Per Copy
OLD RECORDS	
Retrieval (cheques, vouchers)	KShs.250/= Per Copy
RTS Mail	
Where the Bank is not at fault	KShs.100/= Per each returned
STOP PAYMENTS (CUSTOMER CHEQUES)	
Foreign Currency Account	US\$ 5 or equivalent per cheque
Current Account	KShs.400/=
CLOSURE OF ACCOUNT	
Goldfish Account	Free
Foreign Currency Current Account	Free
All other accounts:	Free
Less than three months	Free
3 months to 6 months	Free
Over 6 months	Free
Transfer of Accounts (inter-branch)	Free

Salary Processing	Fees
CLEARING & REMITTANCES	
Clearing	
Clearing Cheques	Free
EFT (from other banks)	
Inward EFTs	KSh.0/= to KShs.200/=
Salary Processing	
Manual	KShs.0/= to KShs.250/= (Depending on customer agreement with the bank)
Pension	KShs.100/=
FOSA Salary	KShs.50/=
Salary returned to employer	KShs.200/= for instrument
Produce proceeds -proceeds	KShs.100/=
Tea Bonus	
(a) Amounts over KShs.1000/=	KShs.100/=
(b) Amounts of less than KShs.1000/=	KShs.50/=
Loans & Share deductions on behalf of the Society /Employer	KShs.100/=
Report for Audit purposes	KShs.1000/=
Photocopies (per page)	KShs.75/=
Cash Handling Commission	
Deposits	No Charge
Withdrawals	No Charge
Co-operatives Societies	
Amount below 1 million	No Charge
1 million and over with notice	1/16% per transaction per day minimum KShs.2,000/=
1 million and over without notice	1/8% per transaction per day minimum KShs.3000/=
Other Customers	0.2% for KShs.1million and above per customer per day to a max. of KShs.10,000/=

MSME Gold Package	Waiver on the commission as per the ALCO paper on liabilities
Handling Large Coins (On relationship basis)	KShs.100/= per bag of coins
Fees payment into school A/C	Free
Bankers opinion	KShs.1,000/=
Access of Back up Data stored with us	KShs.200/= per visit
Mutilated Notes Collection	1% of amount minimum KShs.2,000/=
Unpaid Cheques	
Refer to drawer	KShs.2,500/=
Payee	KShs. 500/=
Uncleared effects	KShs. 2,500/=
Technical reason	KShs.700/=
Cheques paid against ENC&Excesses 3% of ENC or Excess amount per cheque	Minimum KShs.2,000/=
Cheques paid against ENC&Excesses for Saccos	KShs. 1,000/= per cheque
Unpaid Cheques, Refer to drawer & effects not cleared	USD 35, EUR 35, GBP 25 for all reasons
Minimum interest charge for OD	Actual cost min. KShs.500/= per cheque
Certificate of balance	KShs.400/= per certificate
Stop payment per notice	KShs.400/=

STANDING ORDERS	Fees
On establishment (External)	KShs.250/= per instructions
On establishment (Internal)	Free
Amendment	KShs.250/=
Processing of Standing Order	
(a) To same bank (Co-op)	Free
(b) To other banks	KShs.200/= per payment
(c) All loan accounts	Free
Unpaid Standing Order	
(a) Lack of Funds (External)	KShs.2,500/=
(b) Lack of Funds (Internal)	Free
(c) Stopped /Deletion	KShs.500/=

DIRECT DEBITS	Fees
Bulk payments	Between KShs.30/= to KShs.200/= negotiable payable by the originator of DDA
DDA's from other banks	KShs.150/= per customer
Originator of DDA is our account holder	KShs.50/= to KShs.200/= negotiable to the customer who signed up for DDA
Unpaid Direct Debits (Lack of funds)	KShs.300/=
COLLATERAL RELEASES	
Interest below KShs.400/=	Free
Interest above KShs.400/=	KShs.250/=
SAFE CUSTODY (HALF YEAR)	
Sealed Packages /Envelopes /Compounded cheques	KShs.1,500.00
Small Box	KShs.2,400.00
Large Box	KShs.6,000.00
Access Charge	KShs.250.00
RENTERS SAFES (B.L.S CO-OP TRUST ONLY) (HALF YEAR)	
Very Small	KShs.2,100.00
Small	KShs.2,400.00
Medium	KShs.4,000.00
Large	KShs.7,000.00
Deposit of keys (refundable)	KShs.3,000.00
Loss of keys (replacement)	KShs. 25,000.00

GUARANTEES	Fees
Guarantee Issuance in Kenya shilling	
Issuance Type	
(a) Shipping Guarantees (must be for Imports under a collection or letter of Credit and absence of B/L can be Adequately explained)	1.25% per half yearly or part thereof Min. KShs.1000/=
(b) Wholly secured by cash or 1st class bank counter guarantee	1.25% per half yearly or part thereof Min. KShs.1000/=
(c) Guarantee not wholly secured - issued in KShs. (including Shipping Guarantee Bonds)	1.25% per half yearly or part thereof Min. KShs.1000/=
(d) Guarantee wholly secured -other than cash	1.25% per half yearly or part thereof Min. KShs.1000/=
(e) Totally unsecured (in local currency)	1.25% per half yearly or part thereof Min. KShs. 1,000/= for other guarantee types
(f) Totally unsecured -Bid Bonds (in local currency)	1% per half yearly or part thereof Min. KShs. 2,000/= for bid bonds
(g) Guarantee issuance in Foreign Currency	1% per half yearly or part thereof Min. KShs. 2,000/=
(h) Guarantee issuance in foreign currency with Cross-boarder exposure	1% per half yearly or part thereof Min. KShs. 2,000/=
(i) Amendments to guarantees per half yearly	KShs. 1000 plus transmission charges 1.5%
DOCUMENTARY BILLS -LOCAL	
Bills commission	0.30% minimum KShs.1000/=