SIDIAN BANK TARIFF GUIDE

A ACCOUNT OPENING BALANCES

Opening Balance

Savings Accounts: Premium Savings Account Ksh. 10,000.00

Msingi Savings Account Ksh. 5,000.00 or FCY equivalent

Current Accounts:

Business Account Ksh. 2,000.00

Signature Account KES. 15,000.00 or FCY equivalent Flexxy Account KES. 10,000.00 or FCY equivalent

Ungana Account KES. 2,000.00

Transactional Accounts:

Nawiri Mshahara **CDF Current Account**

Foreign Currency Savings Account USD. 100.00 or FCY equivalent Foreign Currency Current Account USD. 20.00 or FCY equivalent

All accounts for legal persons and lawful groups will be subjected to search at account opening.

B LEDGER FEES

Ksh. 20.00 per transaction min Ksh. 300.00 Current Account

Group Collateral Account Ksh. 40.00

C TRANSACTION FEES

Over the Counter Withdrawal - Local Currency Ksh. 100.00 Group Collateral Refund Ksh. 100.00

USD 5.00 per month or equivalent for the other currencies. Ledger fees Foreign Currency Account

Withdrawal from FCY account USD 5.00 or equivalent for the other currencies.

D MICRO-FINANCE FEES

Micro-finance Passbooks Ksh. 100.00 Group Membership Fee Ksh. 200.00

FIXED DEPOSIT INTEREST NB: Tariff will vary based on prevailing market rates. Please contact your branch to confirm current rate.

Fixed Deposit Account Available on the following terms Call, 1 Month, 3 Months, 6 Months, 12 Months

F CHEQUES

Ksh. 2000.00 equivalent plus correspondent bank charges. International cheque deposit

0.25% min Ksh. 2,000.00 max Ksh. 5,000.00

Ksh. 2,000.00 equivalent

Cheque sent for collection(Local Currency FX) Ksh. 500.00

Counter cheque Ksh. 500.00 Inward returned cheque Ksh. 2,500.00

Cheque unpaid - Insufficient Funds Ksh. 2,500.00 Cheque unpaid - Technical Reason Ksh. 300.00 Ksh. 850.00

International cheque returned Ksh. 2,500.00 equivalent plus correspondent bank charges.

Retrieval of cheque copy Ksh. 300.00

G CHEQUE BOOK & STOP CHEQUE

Cheque purchased / Discounted

Outward returned cheque

Cheque books Ksh. 15.00 per leaf

Foreign Currency Cheque Books Equivalent Ksh. 15.00 per leaf Ksh. 500.00 per order

Stop Cheque Order H BANKER'S CHEQUE

Sidian Bank Customers Ksh. 100.00

Ksh. 100.00 **Non-Customers**

FUNDS/MONEY TRANSFER

0.25% Min Ksh. 1000.00 Max Ksh. 10,000.00 Foreign Remittances Commission

USD. 20.00 or FCY equivalent Incoming Telegraphic Transfers Ksh. 2,000.00 Telex/Swift Charges

Ksh. 500.00 **RTGS** Ksh. 100.00 **Electronic Funds Transfer**

Ksh. 100.00 per beneficiary Salary Processing (Electronic) Ksh. 200.00 per beneficiary Manual Salary Processing

Ksh. 100.00 per transfer Incoming Salary Transfer (Electronic from other bank) Ksh. 500.00 Banker opinion Ksh. 50.00 Inter-Account Transfer **SWIFT Statement**

Ksh. 1,500.00 Repair/Amendment SWIFT MT103 Ksh. 1,000.00 Cancellation/Recall of MT103 Ksh. 800.00

UNCLEARED EFFECTS (U/E) PAYMENTS

Ksh. 500.00 Up to Ksh. 10,000.00 Ksh. 10,000.00 - 50,000.00 Ksh. 1,000.00 Ksh. 50,001.00 and above 3% max Ksh. 2,500.00 Over night Holding

STANDING ORDER

Unpaid standing order- Foreign Currency

Standing Order - Set up Ksh. 400.00 Ksh. 400.00 Standing Order - Amendment Standing order processing - (Sidian to Sidian) and loan repayment Ksh. 200.00 Standing order processing - inbound (other bank) Ksh. 400.00 Ksh. 2,000.00 Unpaid standing order Ksh. 100.00 Standing order to Minor Accounts

STATEMENT

Standard Annual Statement - Savings Account Standard Monthly Statement - Current Account Standard Annual Statement - Group Account

Interim Statement Request for Statement - Max 1 year Certificate of Balance

E-Statement

Free Free

Ksh. 1,000.00

KES 100.00

KES 100.00

KES 250.00

Waived

Free

Free

Free

Ksh. 30.00

Ksh. 40.00

Ksh. 50.00

Ksh. 80.00

Ksh. 120.00

Ksh. 160.00

Ksh. 200.00

Ksh. 50.00

Ksh. 50.00

Ksh. 100.00

Ksh. 500.00

Ksh. 2,000.00

Ksh. 350.00

PesaLink tariff applies

KES. 15.00 per leaf

Standing order tariff applies

Ksh. 50.00

FREE

Waived

KES. 500.00

NIL

Ksh. 150.00 per page Ksh. 200.00 per page Ksh. 500.00

Ksh. 100.00 per document

Ksh. 2,500.00 per cheque

Ksh. 100.00 per copy

M OTHER SERVICES

Audit Confirmation Certification Bank Document Copies (Cheques/Letter/Deposit slips & other Bank copies) Overnight holding charges for cheques without funds

DIRECT DEBITS Charge to Originator Charge to Sidian Bank Payers Penalty for dishonoured Direct Debits

N MOBILE BANKING SERVICES

Balance Enquiry (from Account) Ksh. 10.00 Mobile banking service - SMS alerts Ksh. 10.00 Sidian Express SMS alerts Free Account to account charges (from source A/C) Ksh. 50.00 Mini Statement (from source A/C) Ksh. 10.00 Pin change (Mobile Banking) Ksh. 36.00 iTax Fee Ksh. 350.00 **Buy Float** 0.1% of Amount Purchased Ksh. 70.00 Account to Paybill/Till Number Ksh. 10.00 Digital services SMS alerts

O PESALINK

Depositing Withdrawal Amount (Ksh.) 10.00 - 1,000.00 1,001.00 - 10,000.00

M-PESA to Account via Sidian Bank Paybill Number 111999

Account to M-PESA charges (from source A/C)

10,001.00 - 20,000.00 20,001.00 - 50,000.00 50,001.00 - 100,000.00 100,001.00 - 200,000.00 200,001.00 - 500,000.00 500,001.00 - 999,999.00

*All PesaLink transactions attract a fee of KES 11.60

INTERNET BANKING

On-boarding Inter-account transfer Other Sidian Account transfer Electronic Funds Transfer (EFT) TT/SWIFT iTax payments Utility payments

Airtime purchase PesaLink Airtime purchase Transfer to mobile money Cheque book request

Card request Standing order service

Q CREDIT CARDS

Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees Over limit fee Late payment fees Cash advance fees

KES. 3,000.00 Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum KES. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.00 5% of the amount: Minimum KES. 1,000.00

R DEBIT CARD

KES. 500.00 Platinum Debit Card application fee/replacement fee KES. 500.00 Classic Debit Card application fee/replacement fee Ksh. 100.00 **RE-PIN** Ksh. 30.00 ATM Withdrawal charges - Sidian ATM ATM Withdrawal charges - Interswitch & other Kenswitch ATM Ksh. 75.00 PIN change (ATM Card) Free Ksh. 150.00 Withdrawal at VISA ATM

TRADE FINANCE

1 IMPORT LETTER OF CREDIT

0.5% per quarter or part thereof min Ksh. 2,000.00 **Opening Commission** Ksh. 3,500.00 General Amendments 0.5% per quarter or part thereof min Ksh. 2,000.00 Amendment Fee(Extensions/Increase in amount) 0.25% one off min Ksh. 2,000.00 Settlement/Retirement Commission USD.100 or equivalent Discrepancy fees Ksh. 5,000.00 LC Cancellation charges Ksh. 5,000.00 Expired unutilized fee Revenue Stamp Ksh. 4,000.00 per set of documents **Document Examination**

Ksh. 3,000.00 Release of Documents against Customer Indemnity Ksh. 2,500.00 per swift

Swift Charges

2 EXPORT LETTER OF CREDIT

Advising Commission - Clients Ksh. 2,500.00 **Advising Commission - Non-clients** Ksh. 3,500.00 Ksh. 2,500.00 General Amendments Clients Ksh. 3,000.00 Non-clients 0.5% per quarter or part thereof min Ksh. 2,000.00 Confirmation 0.5% per quarter or part thereof min Ksh. 2,000.00 Extensions/Increase-If confirmed

Ksh. 4,000.00 **Document Examination** As per the Issuing banks tariff Discrepancy Fee Settlement/Retirement Commission 0.25% one off min Ksh. 2,000.00

International Postage As per courier company tariff Local Postage Ksh. 2,000.00 Ksh. 5,000.00 Cancellation fee Ksh. 2,500.00 per swift

3 IMPORT DOCUMENTARY COLLECTION

4 EXPORT DOCUMENTARY COLLECTION

Ksh. 500.00 Document Handling 0.25% one-off with a minimum of Ksh. 2,000.00 Settlement Charges Ksh. 2,000.00 per month Past Due Charges

Ksh. 2,500.00

Ksh. 5,000.00

0.5% per quarter or part thereof min Ksh. 2,000.00 **Avalization**

Ksh. 500.00 Document Handling

0.25% one-off with a minimum of Ksh. 2,000.00 **Settlement Commission**

Ksh. 2,500.00 per swift Swift As per courier company tariff Courier Charges

5 GUARANTEES

0.5% per quarter or part thereof min Ksh. 2,000.00 **Issuance Commissions**

Ksh. 3,500.00 General Amendments 0.5% per quarter or part thereof min Ksh. 2,000.00 Amendment Fee (Extensions/Increase in amount)

Ksh. 2,500.00 Cancellation of Uncollected Guarantees Ksh. 2,500.00 per swift **Swift**

LOAN CHARGES

Claim Handling

CHARGE TYPE AMOUNT

1 LOANS and OVERDRAFTS (Below 12 months)

1.5% Appraisal Fee 1.5% Disbursement Fee Ksh. 1,500.00 Loan Application Fee Ksh. 3,000.00 Documentation Fee Ksh. 200.00 Standing Order Fee

2 MICRO-FINANCE LOANS and MOBILE LOANS (Q-Loan)

Pegged to risk-based pricing

3 SALARY ADVANCE

Application Fee

3%, Ksh. 500.00 Minimum

Fine Print

All loans are subject to an insurance fee based on the collateral type

Loans are pegged to risk-based pricing

 All Personal Loans and Credit Cards are subject to Credit Life Insurance: (0.55% for Single Borrowers) (0.95% for Joint Borrowers). Amount subject to the period in months

• Companies with Sole Directors are subject to Keyman Insurance of 0.55%. Amount subject to the period in months.

All loan restructures are subject to a fee of 1.5% of the restructured amount

Annual renewal fee of 0.5% of the outstanding principal balance

Security Agreement fee of KES. 2,500 and Documentation Fee of KES. 3,000

All charges are exclusive of excise duty and loan charges are not subject to tax



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