SIDIAN BANK TARIFF GUIDE

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 Flexxy Account	Ksh. 15,000.00 or FCY equivalent Ksh. 10,000.00 or FCY equivalent
Ungana Account	Ksh 2,000.00
Transactional Accounts:	
Nawiri Mshahara	Nil Nil
CDF Current Account	Nil
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	a to search at account opening.
LEDGER FEES	
Current Account	Ksh. 20.00 per transaction min Ksh. 300.00
Group Collateral Account	Ksh. 40.00
TRANSACTION FEES	
Over the Counter Withdrawal - Local Currency	Ksh. 100.00
Group Collateral Refund	Ksh. 100.00
Ledger fees Foreign Currency Account	USD 5.00 per month or equivalent for the other currencies.
Withdrawal from FCY account	USD 5.00 or equivalent for the other currencies.
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
CHEQUES	
International cheque deposit	Ksh. 2000.00 equivalent plus correspondent bank charges.
Cheque sent for collection(Local Currency FX)	Ksh. 500.00
Cheque purchased / Discounted	0.25% min Ksh. 2,000.00 max Ksh. 5,000.00
Counter cheque	Ksh. 500.00
Inward returned cheque	Ksh. 2,500.00
Cheque unpaid - Insufficient Funds	Ksh. 2,500.00
Cheque unpaid - Technical Reason Outward returned cheque	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
CHEQUE BOOK & STOP CHEQUE	
Cheque books	Ksh. 15.00 per leaf
Foreign Currency Cheque Books	Equivalent Ksh. 15.00 per leaf
Stop Cheque Order BANKER'S CHEQUE	Ksh. 500.00 per order
Sidian Bank Customers	Ksh. 100.00
Non-Customers	Ksh. 100.00
FUNDS/MONEY TRANSFER	
Foreign Remittances Commission	0.25% Min Ksh. 1000.00 Max Ksh. 10,000.00
Incoming Telegraphic Transfers Telex/Swift Charges	USD. 20.00 or FCY equivalent Ksh. 2,000.00
RTGS	Ksh. 500.00
Electronic Funds Transfer	Ksh. 100.00
Salary Processing (Electronic) Manual Salary Processing	Ksh. 100.00 per beneficiary Ksh. 200.00 per beneficiary
Incoming Salary Transfer (Electronic from other bank)	Ksh. 100.00 per transfer
Banker opinion	Ksh. 500.00
Inter-Account Transfer SWIFT Statement	Ksh. 50.00 Ksh. 1,500.00
Repair/Amendment SWIFT MT103	Ksh. 1,000.00
Cancellation/Recall of MT103	Ksh. 800.00
UNCLEARED EFFECTS (U/E) PAYMENTS	Vch 500 00
Up to Ksh. 10,000.00 Ksh. 10,000.00 - 50,000.00	Ksh. 500.00 Ksh. 1,000.00
Ksh. 50,001.00 and above	3% max
Over night Holding	Ksh. 2,500.00
Standing Order - Set up	Ksh. 400.00
Standing Order - Set up Standing Order - Amendment	Ksn. 400.00 Ksh. 400.00
Standing order processing - (Sidian to Sidian) and loan repayment	Ksh. 200.00
Standing order processing - inbound (other bank)	Ksh. 400.00
Unpaid standing order	Ksh. 2,000.00
Standing order to Minor Accounts	Ksh. 100.00

S	TATEMENT	
In	terim Statement	Ksh. 150.00 per page
Ce	ertificate of Balance	Ksh. 500.00
E-	Statement	Free
	TUED CEDVACEC	
	THER SERVICES	
	udit Confirmation	Ksh. 1,000.00
	ertification ank Document Copies (Cheques/Letter/Deposit slips & other Bank copies)	Ksh. 100.00 per document Ksh. 100.00 per copy
	vernight holding charges for cheques without funds	Ksh. 2,500.00 per cheque
	IRECT DEBITS	
CI	narge to Originator	Ksh 100.00
	narge to Sidian Bank Payers	Ksh 100.00
	enalty for dishonoured Direct Debits	Ksh 250.00
M	IOBILE BANKING SERVICES	
	alance Enquiry (from Account)	Ksh. 10.00
	lobile banking service - SMS alerts	Ksh. 10.00
	dian Express SMS alerts ccount to account charges (from source A/C)	Free Ksh. 50.00
	lini Statement (from source A/C)	Ksh. 10.00
Pi	in change (Mobile Banking)	Ksh. 36.00
iT	ax Fee	Ksh. 350.00
	Jy Float	0.1% of Amount Purchased
	ccount to Till Number	
	-500 01 - 1000	Ksh. 76.90 Ksh. 79.20
1	001 - 1500	Ksh. 81.50
	501 - 2500 501 - 3500	Ksh. 87.25 Ksh. 98.75
	501 - 3500 501 - 5000	Ksn. 98.75 Ksh. 110.25
	001 - 7500 boyo 7 501	Ksh. 121.75
	bove 7,501	Ksh. 133.25
	ccount to M-PESA charges (from source A/C)	
	01.00 - 500.00 01.00 - 1,000.00	Ksh. 10.00 Ksh. 12.00
	001.00 - 1,500.00 001.00 - 1,500.00	Ksh. 14.00 Ksh. 14.00
	501.00 - 2,500.00	Ksh. 23.00
	501.00 - 3,500.00 501.00 - 5,000.00	Ksh. 33.00 Ksh. 43.00
	001.00 - 7,500.00	Ksh. 55.00
7,	501.00 - 20,000.00	Ksh. 65.00
	0,001.00 - 150,000.00	Ksh. 67.00
M-	PESA to Account via Sidian Bank Paybill Number 111999	As per M-Pesa Tariff
	Depositing Vithdrawal Amount (Ksh.)	Free
	0.00 - 500.00	Ksh. 20.00
	501.00 - 5,000.00 5,001.00 - 10,000.00	Ksh. 40.00 Ksh. 75.00
	10,001.00 - 50,000.00	Ksh. 100.00
5	50,001.00 - 100,000.00	Ksh. 130.00
1	00,001.00 - 200,000.00	Ksh. 165.00
2	200,001.00 - 500,000.00	Ksh. 205.00
5	500,001.00 - 999,999.00	Ksh. 275.00
i	NTERNET BANKING	
	On-boarding	NIL
	nter-account transfer	Ksh. 50.00
	Other Sidian Account transfer	Ksh. 50.00
	Electronic Funds Transfer (EFT)	Ksh. 100.00
	RTGS	Ksh. 500.00
1	TT/SWIFT	Ksh. 2,000.00
	Tax payments	Ksh. 350.00
	Itility payments Airtime purchase	Ksh. 50.00 FREE
	Airtime purchase PesaLink	PesaLink tariff applies
	Airtime purchase	FREE
1	Transfer to mobile money	As per Account to M-PESA charges
	Cheque book request	Ksh. 15.00 per leaf
	Card request	Ksh. 500.00 Standing order tariff applies
	Standing order service	Standing order tariff applies
(CREDIT CARDS	
J	oining Fees: Primary card	Ksh. 3,000.00
J	oining Fees: Supplementary credit card	NIL
	Annual Fees	Ksh. 3,000.00
	Annual Fees: Supplementary credit card	Ksh. 2,000.00
	redit Card replacement fees	Ksh. 500.00
	RE-PIN Over limit fee	Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00
	ate payment fees	10% of minimum amount due: Minimum KSn. 2,500.00
	ash advance fees	5% of the amount: Minimum Ksh. 1,000.00
	nterest	3.5% interest per month on outstanding balances
Ir		
	DEBIT CARD	
[Ksh. 500.00
F	Platinum Debit Card application fee/replacement fee	
F	Classic Debit Card application fee/replacement fee	Ksh. 500.00
F C	Classic Debit Card application fee/replacement fee	Ksh. 100.00
F C	Classic Debit Card application fee/replacement fee RE-PIN ATM Withdrawal charges - Sidian ATM	Ksh. 100.00 Ksh. 30.00
F R	Classic Debit Card application fee/replacement fee	Ksh. 100.00

ADE FINANCE	
IMPORT LETTER OF CREDIT	
Opening Commission	0.5% per quarter or part thereof min Ksh. 2,000.0
General Amendments	Ksh. 3,500.00
Amendment Fee(Extensions/Increase in amount)	0.5% per quarter or part thereof min Ksh. 2,000.0
Settlement/Retirement Commission	0.25% one off min Ksh. 2,000.00
Discrepancy fees	USD.100 or equivalent
LC Cancellation charges Expired unutilized fee	Ksh. 5,000.00 Ksh. 5,000.00
Revenue Stamp	N/A
Document Examination	Ksh. 4,000.00 per set of documents
Release of Documents against Customer Indemnity	Ksh. 3,000.00
Swift Charges	Ksh. 2,500.00 per swift
EXPORT LETTER OF CREDIT	
Advising Commission - Clients	Ksh. 2,500.00
Advising Commission - Non-clients	Ksh. 2,500.00 Ksh. 3,500.00
General Amendments Clients	Ksh. 2,500.00
Non-clients	Ksh. 3,000.00
Confirmation	0.5% per quarter or part thereof min Ksh. 2,000.0
Extensions/Increase-If confirmed	0.5% per quarter or part thereof min Ksh. 2,000.0
Document Examination	Ksh. 4,000.00
Discrepancy Fee	As per the Issuing banks tariff
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
Cancellation fee	Ksh. 5,000.00
Swift	Ksh. 2,500.00 per swift
IMPORT DOCUMENTARY COLLECTION	
Document Handling	Ksh. 500.00
Settlement Charges	0.25% one-off with a minimum of Ksh. 2,000.00
Past Due Charges	Ksh. 2,000.00 per month
Swift	Ksh. 2,500.00
Avalization	0.5% per quarter or part thereof min Ksh. 2,000.0
EXPORT DOCUMENTARY COLLECTION	
Document Handling	Ksh. 500.00
Settlement Commission	0.25% one-off with a minimum of Ksh. 2,000.0
Swift	Ksh. 2,500.00 per swift
Courier Charges	As per courier company tariff
GUARANTEES	
Issuance Commissions	0.5% per quarter or part thereof min Ksh. 2,00
General Amendments	Ksh. 3,500.00
Amendment Fee (Extensions/Increase in amount)	0.5% per quarter or part thereof min Ksh. 2,00
Cancellation of Uncollected Guarantees	Ksh. 2,500.00
Swift	Ksh. 2,500.00 per swift
Claim Handling	Ksh. 5,000.00
LOAN CHARGES	
CHARGE TYPE	AMOUNT
LOANS and OVERDRAFTS (Below 12 months)	
Appraisal Fee	1.5%
Disbursement Fee	1.5%
Loan Application Fee	Ksh. 1,500.00
Documentation Fee	Ksh. 3,000.00
Standing Order Fee	Ksh. 200.00

Fine Print

Application Fee

- 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 Ksh. 3,000

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



3%, Ksh. 500.00 Minimum

DISCLAIMER: Sidian Bank Products and Services and terms under which they are offered may change.

Any change that may occur will be communicated. Sidian Bank Limited is regulated by the Central Bank of Kenya: Terms and conditions apply.

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