SIDIAN BANK TARIFF GUIDE

ACCOUNT OPENING BALANCES	
Opening Balance	
Savings Accounts:	
Premium Savings Account	Kshs. 500 or FCY equivalent
Msingi Savings Account	Kshs. 500 or FCY equivalent
Current Accounts:	
Business Account	Ksh. 2,000.00
Signature Account	Ksh. 15,000.00 or FCY equivalent
Flexxy Account Ungana Account	Ksh. 10,000.00 or FCY equivalent Ksh 2,000.00
Transactional Accounts:	
Nawiri	Nil
Mshahara	Nil
CDF Current Account	Nil
Foreign Currency Savings Account Foreign Currency Current Account	USD. 20.00 or FCV equivalent
All accounts for legal persons and lawful groups will be subjecte	USD. 20.00 or FCY equivalent
LEDGER FEES	d to search at account opening.
Current Account	Vch 20.00 per transaction min Vch 200.00
	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 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 per month of equivalent for the other currencies.
	USD 5.00 of 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	Ksh. 300.00
Outward returned cheque	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	Ksh. 500.00 per order
BANKER'S CHEQUE	
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 Tolox/Swift Charges	USD. 20.00 or FCY equivalent
Telex/Swift Charges RTGS	Ksh. 2,000.00 Ksh. 500.00
Electronic Funds Transfer	Ksh. 100.00
Salary Processing (Electronic)	Ksh. 100.00 per beneficiary
Manual Salary Processing	Ksh. 200.00 per beneficiary
Incoming Salary Transfer (Electronic from other bank) Banker opinion	Ksh. 100.00 per transfer
Inter-Account Transfer	Ksh. 500.00 Ksh. 50.00
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	
Up to Ksh. 10,000.00	Ksh. 500.00
Ksh. 10,000.00 - 50,000.00	Ksh. 1,000.00 3% max
Ksh. 50,001.00 and above	
Ksh. 50,001.00 and above Over night Holding	Ksh. 2,500.00
	KSn. 2,500.00
Over night Holding STANDING ORDER Standing Order - Set up	Ksn. 2,500.00 Ksh. 400.00
Over night Holding STANDING ORDER Standing Order - Set up Standing Order - Amendment	
Over night Holding STANDING ORDER Standing Order - Set up	Ksh. 400.00
Over night Holding STANDING ORDER Standing Order - Set up Standing Order - Amendment Standing order processing - (Sidian to Sidian) and loan repayment Standing order processing - inbound (other bank)	Ksh. 400.00 Ksh. 400.00 Ksh. 200.00 Ksh. 400.00
Over night Holding STANDING ORDER Standing Order - Set up Standing Order - Amendment Standing order processing - (Sidian to Sidian) and loan repayment	Ksh. 400.00 Ksh. 400.00 Ksh. 200.00

Ksh. 2,000.00 equivalent

Standing order to Minor Accounts

Unpaid standing order- Foreign Currency

STATEMENT	
Interim Statement	Ksh. 150.00 per page
Certificate of Balance	Ksh. 500.00 per page Ksh. 500.00
E-Statement	Free
I OTHER SERVICES	1/
Audit Confirmation Costification	Ksh. 1,000.00
Certification Bank Document Copies (Cheques/Letter/Deposit slips & other Bank copies)	Ksh. 100.00 per document Ksh. 100.00 per copy
Overnight holding charges for cheques without funds	Ksh. 2,500.00 per cheque
DIRECT DEBITS	
Charge to Originator	Ksh 100.00
Charge to Sidian Bank Payers	Ksh 100.00
Penalty for dishonoured Direct Debits	Ksh 250.00
MOBILE BANKING SERVICES	
Balance Enquiry (from Account) Mobile banking service - SMS alerts	Free Val. 10.00
Sidian Express SMS alerts	Ksh. 10.00 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) iTax Fee	Ksh. 36.00 Ksh. 350.00
Buy Float	0.1% of Amount Purchased
Account to Till Number / PayBill	
1-500	Ksh. 76.90
501 - 1000 1001 - 1500	Ksh. 79.20 Ksh. 81.50
1001 - 1500 1501 - 2500	Ksh. 81.50 Ksh. 87.25
2501 - 3500 3501 - 5000	Ksh. 98.75
3501 - 5000 5001 - 7500	Ksh. 110.25 Ksh. 121.75
Above 7,501	Ksh. 133.25
Account to M-PESA charges (from source A/C)	
101.00 - 500.00	Ksh. 10.00
501.00 - 1,000.00 1,001.00 - 1,500.00	Ksh. 12.00 Ksh. 14.00
1,501.00 - 2,500.00	Ksh. 23.00
2,501.00 - 3,500.00 3,501.00 - 5,000.00	Ksh. 33.00
3,501.00 - 5,000.00 5,001.00 - 7,500.00	Ksh. 43.00 Ksh. 55.00
7,501.00 - 20,000.00	Ksh. 65.00
20,001.00 - 150,000.00	Ksh. 67.00
M-PESA to Account via Sidian Bank Paybill Number 111999	As per M-Pesa Tariff
PESALINK	
Depositing	Free
Withdrawal Amount (Ksh.)	
10.00 - 500.00 501.00 - 5.000.00	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
50,001.00 - 100,000.00	Ksh. 130.00
100,001.00 - 200,000.00	Ksh. 165.00
200,001.00 - 500,000.00	Ksh. 205.00
500,001.00 - 999,999.00	Ksh. 275.00
INTERNET BANKING	
On-boarding	NIL
Inter-account transfer	Ksh. 50.00
Other Sidian Account transfer	Ksh. 50.00
Electronic Funds Transfer (EFT)	Ksh. 100.00
RTGS	Ksh. 500.00
TT/SWIFT iTax paymonts	Ksh. 2,000.00
iTax payments Utility payments	Ksh. 350.00 Ksh. 50.00
Airtime purchase	FREE
PesaLink	PesaLink tariff applies
Airtime purchase Cheque book request	FREE Kch 15 00 per leaf
Cheque book request Card request	Ksh. 15.00 per leaf Ksh. 500.00
Standing order service	Standing order tariff applies
Account to M-PESA charges (from source A/C)	
0 - 100 1001 - 10 000	Ksh 40
1001 – 10,000 10,001 – 30,000	Ksh 50 Ksh 60
30,001 – 30,000 30,001 – 70,000	Ksh 80
70,001 – 150,000	Ksh 110
Account to Till	As per Mobile banking tariff.
CREDIT CARDS	
CREDIT CARDS Joining Fees: Primary card	Ksh. 3,000.00
	Ksh. 3,000.00 NIL
Joining Fees: Primary card	
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card	NIL Ksh. 3,000.00 Ksh. 2,000.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.0 5% of the amount: Minimum Ksh. 1,000.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.0 5% of the amount: Minimum Ksh. 1,000.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.0 5% of the amount: Minimum Ksh. 1,000.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Sh. 500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD Platinum Debit Card application fee/replacement fee	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.0 5% of the amount: Minimum Ksh. 1,000.00 3.5% per month (for amounts rolled over to the next cycle
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD Platinum Debit Card application fee/replacement fee Classic Debit Card application fee/replacement fee	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Sh. 500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD Platinum Debit Card application fee/replacement fee Classic Debit Card application fee/replacement fee RE-PIN	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Sh. 500.00 Ksh. 500.00 Ksh. 500.00 Ksh. 500.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD Platinum Debit Card application fee/replacement fee Classic Debit Card application fee/replacement fee RE-PIN ATM Withdrawal charges - Sidian ATM	NIL Ksh. 3,000.00 Ksh. 500.00 Ksh. 500.00 5% over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.00 5% of the amount: Minimum Ksh. 1,000.00 3.5% per month (for amounts rolled over to the next cycle Ksh. 500.00 Ksh. 500.00 Ksh. 30.00
Joining Fees: Primary card Joining Fees: Supplementary credit card Annual Fees Annual Fees: Supplementary credit card Credit Card replacement fees RE-PIN Over limit fee Late payment fees Cash advance fees Debit interest DEBIT CARD Platinum Debit Card application fee/replacement fee Classic Debit Card application fee/replacement fee RE-PIN	NIL Ksh. 3,000.00 Ksh. 2,000.00 Ksh. 500.00 Sh. 500.00 Sh. over the limit amount: Minimum Ksh. 2,500.00 10% of minimum amount due: Minimum KES. 1,000.00 5% of the amount: Minimum Ksh. 1,000.00 3.5% per month (for amounts rolled over to the next cycle Ksh. 500.00 Ksh. 500.00 Ksh. 100.00

TRADE FINANCE		
1 IMPORT LETTER OF CREDIT		
Opening Commission	0.5% per quarter or part thereof min Ksh. 2,000.00	
General Amendments	Ksh. 3,500.00	
Amendment Fee(Extensions/Increase in amount)	0.5% per quarter or part thereof min Ksh. 2,000.00	
Acceptance Commission	0.5% per quarter or part thereof min Ksh. 2,000.00	
Settlement/Retirement Commission	0.25% one off min Ksh. 2,000.00	
Discrepancy fees	USD.100 or equivalent	
LC Cancellation charges	Ksh. 5,000.00	
Expired unutilized fee	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	

	Advising Commission - Clients	Ksh. 2,500.00
	Advising Commission - Non-clients	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. 2,000.00
	Extensions/Increase-If confirmed	0.5% per quarter or part thereof min Ksh. 2,000.00
	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
3	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. 2,000.00
4	EXPORT DOCUMENTARY COLLECTION	
	Document Handling	Ksh. 500.00
	Settlement Commission	0.25% one-off with a minimum of Ksh. 2,000.00
	Swift	Ksh. 2,500.00 per swift
	Courier Charges	As per courier company tariff
5	GUARANTEES	
	Issuance Commissions	0.5% per quarter or part thereof min Ksh. 2,000.00
	General Amendments	Ksh. 3,500.00
	Amendment Fee (Extensions/Increase in amount)	0.5% per quarter or part thereof min Ksh. 2,000.00
	Cancellation of Uncollected Guarantees	Ksh. 2,500.00
	Swift	Ksh. 2,500.00 per swift

LOAN CHARGES		
1 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	
Security Agreement fee	Kshs. 2,500	

Ksh. 5,000.00

MICRO-FINANCE LOANS	
Pegged to risk-based pricing	
Standing Order Fee	Kshs. 50
Security Agreement fee	Kshs. 2,500
Documentation fee	Kshs. 3,000
	Pegged to risk-based pricing Standing Order Fee Security Agreement fee

3 MOBILE LOANS (QLOAN)

Claim Handling

2 EXPORT LETTER OF CREDIT

Pegged to risk-based pricing

4 SALARY ADVANCE	
Application Fee	3%, Ksh. 500.00 Minimum

Fine Print

- All loans are subject to an insurance fee based on the collateral type
- All loans are subject to all insulance rec
 Loans are pegged to risk-based pricing
- All Credit cards are subject to life insurance of 0.36%
- All Personal loans are subject to Credit Life insurance of 0.55% for Single Borrower and 0.95% for joint borrowers.
- 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

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

