

# CORPORATE TARIFF GUIDE

CORPORATE BANKING	UGX	USD	GBP	EUR	KES
<b>CORPORATE BANKING PRODUCTS</b>					
<b>Opening Balance Current Accounts</b>					
Corporate Pay as you go Current account	300,000	200	200	200	10,000
Corporate Remunerated account	500,000	200	N/A	N/A	N/A
NGO Account	200,000	100	100	100	5,000
Collection Account	NIL	NIL	NIL	NIL	NIL
Custody Account	NIL	NIL	NIL	NIL	NIL
<b>Minimum Operating Balance</b>					
Corporate Pay as you go Current account	NIL	NIL	NIL	NIL	NIL
Corporate Remunerated account	100,000,000 (To earn Interest)	30,000 (To earn Interest)	N/A	N/A	N/A
NGO Account	NIL	NIL	NIL	NIL	NIL
Collection Account	NIL	NIL	NIL	NIL	NIL
Custody Account	NIL	NIL	NIL	NIL	NIL
<b>Monthly Maintenance Fees</b>					
Corporate Pay as you go Current account	NIL	NIL	NIL	NIL	NIL
Corporate Remunerated account	NIL	NIL	N/A	N/A	N/A
Corporate Remunerated account (Penalty below minimum)	30,000	15	NIL	NIL	NIL
NGO Account	NIL	NIL	NIL	NIL	NIL
Collection Account	NIL	NIL	NIL	NIL	NIL
<b>Cheques</b>					
Foreign cheque for collection	20,000	6	6	6	600
Branch Inward cheque handling fee - insufficient funds	20,000	6	6	6	600
Cheque leaf	1,200 and Equivalent in other Currencies	0.5	0.5	0.5	40
Counter leaf	30,000	8	7	7	900
Withdrawals against uncleared balances	4% of withdrawal amount: Min 30,000	4% of withdrawal amount: Min 8	4% of withdrawal amount: Min 7	4% of withdrawal amount: Min 7	4% of withdrawal amount: Min 900
Stop cheque	30,000	8	7	7	900
Unpaid cheque - insufficient funds	200,000	55	45	45	5,500
Unpaid cheque-technical reasons	30,000	8	7	7	900
<b>Bank Drafts/Bankers Cheque</b>					
Draft issuance-KCBU customer	15,000	5	N/A	N/A	N/A
Draft issuance-non KCBU customer	15,000	5	N/A	N/A	N/A
Draft cancellation / Repurchase	10,000	3	N/A	N/A	N/A
<b>Account Statement</b>					
Monthly statement	NIL	NIL	NIL	NIL	NIL
Interim statement-per page	10,000	3	2.5	2.5	300
Previous month statement-per page	10,000	3	2.5	2.5	300
E-statement -iBANK	NIL	NIL	NIL	NIL	NIL
<b>In branch Transactions</b>					
<b>(i) Cash transactions</b>					
Cash Deposit - Per Transaction	NIL	0-2,000 (Free) > 2,000(0.25% of amount)	NIL	NIL	NIL
Cash Deposit Small bills(<20\$)	NIL	0.50%	NIL	NIL	NIL
Cash Deposit-intercompany	NIL	0.35%	NIL	NIL	NIL
Cash Withdrawal-intercompany	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount	0.50% of withdrawn amount
Access to advantage suite for non-advantage customers	UGX 100,000	28	20	24	300
<b>(ii) Transfers</b>					
Account to account transfer KCBU/ KCBU	NIL	NIL	NIL	NIL	NIL
Intercompany transfer-KCB to KCB Group	25,000	8	7	7	700
Payments to Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFTs	5,000	1.5	1.5	1.5	200
Outward RTGS	20,000	6	5	5	600
East African Payments	30,000	8	7	7	900
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
Telegraphic transfers-amendment	255,000	75	55	65	8,000
Outward TTs Recalled	35,000	10	10	10	1,000
Outwards TT-any other investigation- or tracer	35,000	10	8	8	1,000
<b>(iii) Inward Transfers</b>					
Inward RTGS	2,500	1	1	1	100
Inward EFT	2,500	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
<b>Salary Processing</b>					
KCB to KCB	2,000	NIL	NIL	NIL	NIL
KCB to other Banks (EFT)	5,000	1.5	1.5	1.5	200
<b>Standing Order</b>					
Set up fee (per entry)	5,000	1.5	1.5	1.5	200
Standing order execution - KCB beneficiary	NIL	NIL	NIL	NIL	NIL
Standing order execution - Intercompany	10,000	3	2.5	2.5	270
Standing order execution - non KCB Beneficiary	10,000	3	2.5	2.5	300
Standing order amendment/ termination	10,000	3	2.5	2.5	300
Failed standing order - insufficient funds	150,000	35	25	25	5,000
<b>Direct Debits</b>					
Set up fee (per debtor)	5,000	1.5	1.5	1.5	200
Successful collection per entry- KCB Debtor	4,000	1	1	1	150
Successful collection per entry- non KCB Debtor	10,000	3	2.5	2.5	300
Amendment/termination	10,000	3	2.5	2.5	300
Unpaid direct debit - inward	150,000	35	25	25	5,000
Unpaid direct debit - Outward	5,000	1.5	1.5	1.5	200
<b>Internet Banking &amp; Mobile Banking</b>					
Standing Order set up	NIL	NIL	NIL	NIL	NIL
Account to account transfer (KCBU TO KCBU)	NIL	NIL	NIL	NIL	NIL
Intercompany transfer-KCB to KCB	10,000	3	2.5	2.5	300
Bulk Payments Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFTs	3,000	1	1	1	100
Outward RTGS	15,000	4	4	4	500
East African Payments(EAPS)	20,000	6	5	5	600

Telegraphic transfers-outward SWIFT	50,000	15	15	15	2,000
Salary Processing	As per Transfer Mode				
<b>Other SWIFT Correspondent Bank Charges (Based on transfer amount)</b>					
<b>OUR, BEN &amp; SHA tiered pricing (USD)</b>					
\$50.01 - \$100.00	\$11.00	\$50,000.01 ≥ \$75,000.00	\$41.00		
\$100.01 - \$2,500.00	\$22.00	\$75,000.01 ≥ \$100,000.00	\$43.00		
\$2,500.01 - \$5,000.00	\$28.00	\$100,000.01 ≥ \$250,000.00	\$45.00		
\$5,000.01 - \$20,000.00	\$34.00	\$250,000.01 ≥ \$500,000.00	\$46.00		
\$21,000.01 - \$50,000.00	\$38.00				
<b>OUR, BEN &amp; SHA tiered pricing (EUR)</b>					
≤€30	€ 0.00				
≤€2,500	€ 3.50				
≤ €10,000	€ 7.00				
≤ €25,000	€ 10.00				
Above €25,000	0.10% Max €50, Min €25				
<b>OUR, BEN &amp; SHA tiered pricing (GBP)</b>					
≤€30	€0.00				
≤€2,500	€3.50				
≤€10,000	€7.00				
≤€25,000	€10.00				
Above ≤€25,000	0.10% Max €50, Min €25				
<b>Credit cards</b>					
Card Issuance	NIL				
Card replacement-Visa Classic/Gold	UGX 20,000 and Equivalent in other Currencies				
Annual fee-Visa classic	UGX 75,000 and Equivalent in other Currencies				
Annual fee-Visa Gold	UGX 100,000 and Equivalent in other Currencies				
Bounced direct debit	UGX 30,000 and Equivalent in other Currencies				
Delayed payment	5% of outstanding amount				
Cash withdrawal-ATM	5% of withdrawal amount				
Over limit charge	UGX 50,000 and Equivalent in other Currencies				
Interest rate-Visa Classic	3.2% per month				
Interest rate-Visa Gold	3.0% per month				
<b>Bill Payments</b>					
NWSC	NIL				
School Fees	UGX 2,000				
URA	UGX 2,000				
City Council Fees	UGX 2,000				
UMEME	NIL				
NSSF	NIL				
<b>LOAN FEES</b>					
<b>Credit Reference Bureau Fees (CRB)</b>					
Search/Inquiry Fees	UGX 15,000				
Financial card fee-Individual	UGX 30,000				
Financial card fee-company	UGX 60,000				
<b>Facility Fees</b>					
Arrangement Fees	1%-3% Min. UGX 100,000 and Equivalent in other Currencies				
Legal Fees	Actual Fees incurred				
Annual Review - Term lending	0.5% of outstanding amount as at review date				
Utilization/Draw down fees(Revolving limits)	0.25%				
Restructuring fees	2% of restructured amount				
Invoice /certificate discounting	2% min. UGX 120,000 and Equivalent in other Currencies				
Short term accommodation (unsecured)	3% of Min UGX 50,000 and Equivalent in other Currencies				
LPO/contract Financing	2% min UGX 120,000 and Equivalent in other Currencies				
Drawing against uncleared effects	3% of advance amount,Min 50,000 and Equivalent in other Currencies				
Early repayment-Loan	NIL				
<b>Penalty Interest</b>					
Penalty Interest-Loans and advances	Effective rate+ 5%				
Penalty Interest-Short term accommodation	Effective rate+ 10%				
Penalty Interest-Excesses/unarranged	Effective rate+ 5%				
Penalty Interest-Drawings against uncleared effects	Effective rate+ 10%				
<b>Discharge of Mortgage</b>					
Replacement of discharge of mortgage	20,000	6	5	5	600
Replacement of other security documents	20,000	6	5	5	600
<b>Other services</b>					
Audit confirmation Report	30,000	8	7	7	900
Company search fees-business accounts	60,000				
Certificate of balance	30,000	8	7	7	900
Account closure	20,000	6	5	5	600
Internet Banking token issuance/ replacement	50,000	15	12	12	1,500
Business club-subscription	50,000	15	12	12	1,500
Letter of recommendation	20,000	6	5	5	600
Retrieval of old voucher/cheque	20,000	6	5	5	600
Retrieval of CCTV footage	50,000	15	12	12	1,500
Safe custody-per quarter	30,000	8	7	7	900
Confirmation Of Letter Of Administration	120,000				
Verification of Letters Of Administration And Probate	120,000 within Kampala 150,000 Uppcountry				
KCB Pay	Non-KCB Customers 2% Mobile Money, 3% Cards as charge collection				
Account opening	NIL				

<b>AGENCY BANKING</b>					
Deposits	Free				
NWSC	1,000				
URA	2,000				
School Fees	2,000				
<b>Cashout/Withdrawals/UMEME</b>					
Transaction band	Amount				
10,000	800				
10,001-60,000	1,000				
60,001-150,000	1,200				
150,001-225,000	1,500				
225,001-300,000	1,800				
300,001-600,000	2,200				
600,001-1,000,000	2,600				
1,000,001-2,500,000	3,500				
Above 2,500,001	4,500				
<b>TRADE FINANCE</b>					
<b>General</b>					
Arrangement fee	1% of facility amount minimum UGX 100,000				
<b>Import letters of credit</b>					
Issuance fee: cash covered	0.5% min. UGX 100,000				
Issuance fee: non cash covered	1% min. UGX 100,000				
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	0.4% per quarter min. USD 100				
SWIFT charges	100,000	28	20	24	3,000
Handling fee	0.25% min. UGX 100,000				
Amendment fee: Terms and conditions	UGX 100,000				
Amendment fee: Amount and tenor	0.5% per quarter min. UGX 100,000				
Discrepancy fee	USD 100				
Reimbursement fee	USD 100				
Advance endorsement of airway bill	USD 40				
<b>Export letters of credit</b>					
Issuance fee: cash covered	0.5% min. UGX 100,000				
Issuance fee:non cash covered	1% min. UGX 100,000				
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	0.4% per quarter min. USD 100				
Advising fee(Within)	USD 40				
Handling fee	0.4% min. UGX 100,000				
SWIFT charges	100,000	28	20	24	3,000
Courier fee	As per courier charges				
Amendment fee: Terms and Conditions	UGX 100, 000				
Amendment fee: Amount and Tenor	0.5% Per quarter min. UGX 100,000				
Reimbursement fee	USD 100				
Letter of Credit transfer	0.5% min. UGX 100,000				
<b>Bonds &amp; Guarantees</b>					
<b>Secured</b>					
Issuance fee: Cash covered	0.5% min. UGX 100,000				
Issuance fee:Non Cash covered	1% min. UGX 100,000				
Quarterly fee: Cash covered	0.5% per quarter min. UGX 180,000				
Quarterly fee:Non cash covered	1% per quarter min. UGX 180,000				
Confirmation fee	UGX 50,000				
Letter of Comfort	UGX 100,000				
Amendment fee: Term and conditions	UGX 100,000				
Amendment fee: Amount/Tenor	0.5% per quarter min. UGX 100,000				
Stamp duties: Bid bonds	UGX 15,000				
Stamp duties: Other Guarantees	UGX 100,000				
<b>Unsecured bid bonds</b>					
Issuance fee	0.5% min. UGX 100,000				
Quarterly fee	1% per quarter min. UGX 180,000				
Confirmation fee	UGX 50,000				
Letter of Comfort	UGX 100,000				
Amendment fee: Term and conditions	UGX 100,000				
Amendment fee: Amount/Tenor	0.5% per quarter min. UGX 100,000				
Stamp duty	UGX 15,000				
<b>Bills for collection</b>					
<b>Import Bills</b>					
Handling fee	0.2% min. UGX 50,000				
Amendment fee	UGX 100,000				
Bill Availisation	0.5% min. UGX 150,000 per quarter				
Bill Validation	0.5% min. UGX 100,000				
Past due bills for collection	UGX 50,000 per month				
SWIFT charges	100,000	28	20	24	3,000
<b>Export Bills</b>					
Handling fee	0.2% min. UGX 50,000				
Amendment fee	UGX 100,000				
Courier fee	USD 50				
SWIFT charges	100,000	28	20	24	3,000
<b>Trade loans</b>					
Contract Financing	As per Facility Terms				
Supplier Financing	As per Facility Terms				
Invoice/Certificate discounting	As per Facility Terms				
<b>INVESTOR SERVICES</b>					
Transaction fees - per instruction	10,000	N/A	N/A	N/A	N/A
Custody fees - per on AUM(Assets Under Management)	0.10%	N/A	N/A	N/A	N/A
Monthly minimum fee	400,000	N/A	N/A	N/A	N/A
Trustee charge for Assets Under Trustee	0.175%	N/A	N/A	N/A	N/A
Safe keeping of assets - per certificate per annum	30,000	N/A	N/A	N/A	N/A

## Effective 19<sup>th</sup> June, 2024

All the non-loan fees on the tariff are exclusive of government on the bank charges

### For People. For Better.

KCB Bank is Regulated by the Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10million, Terms and Conditions apply.

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