

RETAIL TARIFF GUIDE

Accounts	UGX	USD	GBP	EUR	KES
BUSINESS ACCOUNTS					
Opening Balance Current Accounts					
SME	200,000	100	100	100	2,000
Business Investment Account UGX Only	50,000	N/A	N/A	N/A	N/A
Collection Account	N/A	N/A	N/A	N/A	N/A
NGO Account	200,000	100	100	100	5,000
Minimum Operating Balance					
SME	50,000	15	12	12	1,500
Business Investment Account UGX Only	50,000	N/A	N/A	N/A	N/A
Collection Account	N/A	N/A	N/A	N/A	N/A
NGO Account	NIL	NIL	NIL	NIL	NIL
PERSONAL ACCOUNTS					
Opening Balance Personal Current Accounts					
Personal Current Accounts (Pay as You Go & Bundled)	100,000	50	50	50	1,000
Diaspora Current Account	20,000	50	50	50	600
Advantage Gold Account	100,000	30	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
Opening Balance Other Personal Accounts					
Smart UGX Only	20,000	N/A	N/A	N/A	N/A
UG Bank	20,000	50	50	50	600
Simba Savings UGX Only	20,000	N/A	N/A	N/A	N/A
Cub Account UGX Only	20,000	N/A	N/A	N/A	N/A
Minimum Operating Balance					
Personal Current Accounts (Pay as You Go & Bundled)	20,000	50	50	50	600
Diaspora Current Account	20,000	50	50	50	600
UG Bank	20,000	50	50	50	600
Smart UGX Only	20,000	N/A	N/A	N/A	N/A
Simba Savings UGX Only	20,000	N/A	N/A	N/A	N/A
KCB Cub Account UGX Only	20,000	N/A	N/A	N/A	N/A
Advantage Gold Account	100,000	30	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
Monthly Maintenance Fees					
SME pay as you go account	N/A	N/A	N/A	N/A	N/A
SME Bundled	50,000	100	20	20	1,000
Business Investment Account UGX Only	15,000	N/A	N/A	N/A	N/A
Personal Bundled Current Account	15,000	20	20	20	600
Personal Pay as you go	N/A	N/A	N/A	N/A	N/A
Diaspora Current account	NIL	NIL	NIL	NIL	NIL
Diaspora Savings account	NIL	N/A	N/A	N/A	N/A
Smart Account	NIL	N/A	N/A	N/A	N/A
UG Bank account	5,000	5	5	5	600
Simba Account	NIL	N/A	N/A	N/A	N/A
KCB Cub Account	NIL	N/A	N/A	N/A	N/A
Advantage Gold Account	50,000	15	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
TRANSACTIONAL FEES					
Cash withdrawal					
OTC Personal Pay as you go Current account	Amount below UGX 2m-UGX 10,000 Other amount -0.5% of transaction amount capped at max.UGX 20,000	Amount below 1,000-USD 0.25%; other amount -0.5% of transaction amount max 5,000	Amount below 1,000-GBP 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-EUR 0.2%; other amount -0.4% of transaction amount max 4,000	Amount 100,000 KES 0.2%; other amount -0.4% of transaction amount max 5,000
OTC UG Bank Account	Amount below UGX 2m-UGX 10,000 Other amount -0.5% of transaction amount capped at max.UGX 20,000	Amount below 1,000-USD 0.25%; other amount -0.5% of transaction amount max 5,000	Amount below 1,000-GBP 0.2%; other amount -0.4% of transaction amount max 4,000	Amount below 1,000-EUR 0.2%; other amount -0.4% of transaction amount max 4,000	Amount 100,000 KES 0.2%; other amount -0.4% of transaction amount max 5,000
OTC Business Pay as you go Current Account	0.15% of transaction amount; maximum 20,000	Amount below USD 5,000-0.5% Other amount -0.75% of transaction amount capped at a max USD 4,000	Amount below GBP 5,000-0.5% Other amount -0.70% of transaction amount capped at a max GBP 4,000	Amount below EUR 5,000-0.5% Other amount -0.70% of transaction amount capped at a max EUR 4,000	Amount 500,000-0.5% Other amount -0.70% of transaction amount capped at a max KES 5,000
OTC Diaspora Current Account	20,000	6	5	5	600
OTC Smart Account	Amount below UGX 2m-UGX 10,000 Other amount -0.5% of transaction amount capped at max.UGX 20,000	N/A	N/A	N/A	N/A
OTC NGO Account	NIL	NIL	NIL	NIL	NIL
Advantage Gold Account	50,000	15	N/A	N/A	N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
Access to advantage suite for non-advantage customers	UGX 100,000	28	20	24	300
Cheques					
Foreign cheque for collection	20,000	6	5	5	600
Inward cheque handling fee	20,000	6	5	5	600
Cheque leaf	1,200	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
Bank Drafts/Bankers Cheque					
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
Account Statement					
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
In branch Transactions					
(i) Cash Transactions					
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 withdrawal amount	0.50% of withdrawal amount	0.50% of withdrawal amount	0.50% of withdrawal amount	0.50% of withdrawal amount
Access to advantage suite for non-advantage customers	UGX 100,000	USD Equivalent	GBP Equivalent	EUR Equivalent	KES Equivalent
(ii) Transfers					
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 EFT	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-outward	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	10	10	1,000
(iii) Inward Transfers					
Inward EFT	2,500	1	1	1	100
Inward RTGS	2,500	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Outward EFTs	5,000	1	1	1	100
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Bulk Payments Mobile Money	2,000	N/A	N/A	N/A	N/A
Salary Processing					
Salary Processing - in branch	2,000	NIL	NIL	NIL	NIL
KCB To Other Banks (EFT)	5,000	1.5	1.5	1.5	200
Other Banks To KCB Account	2,500	1	1	1	100
Standing Order					
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
Direct Debits					
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
Internet Banking & Mobile Banking					
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 (EAFs)	20,000	6	5	5	600
Telegraphic transfers-outward SWIFT	50,000	15	15	15	2,000
Salary Processing	As per Transfer Made				
Other SWIFT Correspondent Bank Charges (Based on transfer amount)					
EUR, BEN & SHA tiered pricing (USD)					
\$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				
EUR, BEN & SHA tiered pricing (EUR)					
±€30	€ 0.00				
±€2,500	€ 3.50				
±€10,000	€ 7.00				
±€25,000	€ 10.00				
Above €25,000	0.10% Max €50, Min €25				
EUR, BEN & SHA tiered pricing (GBP)					
±£30	£0.00				
±£2,500	£3.50				
±£10,000	£7.00				
±£25,000	£10.00				
Above £25,000	0.10% Max £50, Min £25				
MOBILE BANKING					
Mobi loan	Loan tenure - 30 days. Interest charged: 8% for 30 days 10% penalty for any outstanding amount Min amount - UGX 10,000 Max amount - UGX 5,000,000				
KCB (Airtel) Float Financing	Commission charge -300 Penalty fees of 3,000 -Flat fee				
LURA	2,000				
School Fees Payments	UGX 2,000 flat fees				
Balance Inquiry	NIL				
Mini statement	500				
Airtel top-up	NIL				
Pay TV					
500-2,500	1215				
2,501-5,000	213				
5,001-15,000	6375				
15,001-30,000	1,002				
30,001-45,000	1,245				
45,001-60,000	1,641				
60,001-125,000	2,355				
125,001-250,000	2,355				
250,001-500,000	3,159				
500,001-1,000,000	6,774				
1,000,001-2,000,000	13,000.5				
2,000,001-3,000,000	25,393.5				
3,000,001-4,000,000	25,393.5				
4,000,001-5,000,000	25,393.5				
BANK TO WALLET					
Transaction band	Amount				
0-500,000	500				

5001-60,000	1,000				
60,001-125,000	1,500				
125,001-250,000	2,100				
250,001-500,000	3,000				
500,001-1,000,000	4,000				
1,000,001-2,000,000	5,000				
2,000,001-3,000,000	6,000				
3,000,001-4,000,000	8,000				
4,000,001-5,000,000	9,000				
ATM Transaction					
Debit Card Issuance/Replacement	15,000	5	N/A	N/A	N/A
Cash Deposit	NIL	N/A	N/A	N/A	N/A
Balance Inquiry	NIL				
Balance Inquiry-InterSwitch ATM	600				
Balance Inquiry-VISA ATM Local	1,500				
Balance Inquiry-VISA ATM International	2,500				
Mini statement	300				
Visa debit card Annual fee (charged Bi Annually)	12,000				
Debit card withdrawal-InterSwitch ATM	1,700				
Debit card withdrawal-Visa ATM local	5,000				
Debit card withdrawal -Visa ATM international	12,000				
ATM/Debit Card Withdraw KCB	1,000				
ATM/Debit Cardless Withdraw KCB	1,000				
Credit cards					
Card Issuance	NIL				
Card replacement-Visa Classic/Gold	20,000				
Annual fee-Visa classic	75,000				
Annual fee-Visa Gold	100,000				
Boarded direct debit	30,000				
Delayed payment	5% of outstanding amount				
Cash withdrawal-ATM	5% of withdrawn amount				
Over limit charge	50,000				
Interest rate-Visa Classic	3.2% per month				
Interest rate-Visa Gold	3.0% per month				
Bill Payments					
NWSC	NIL				
School Fees	2,000				
LURA	2,000				
City Council Fees	2,000				
UMEME	NIL				
NSSF	NIL				
AGENCY BANKING					
Deposits	Free				
N					