RETAIL TARIFF GUIDE

Accounts BUSINESS ACCOUNTS	UGX	USD	GBP	EUR	KES
Opening Balance Current A	Accounts 200,000	100	100	100	2,000
Collection Account NGO Account	NIL 200,000	NIL 100	NIL 100	NIL 100	NIL 5,000
Community Account Minimum Operating Balance	50,000 ce	NIL	NIL	NIL	NIL
SME Collection Account	50,000 NIL	NIL	NIL	NIL	1,500 NIL
NGO Account Community Account Community Account	50,000 10,000	NIL NIL N/A	NIL NIL N/A	NIL NIL N/A	NIL NIL N/A
breach fee/penalty below minimum balance	10,000	N/A	N/A	IN/A	IV/A
PERSONAL ACCOUNTS Opening Balance Personal Personal Current	Current Accounts	50	50	50	1,000
Accounts (Pay as You Go & Bundled)	20,000	50	50	50	600
Account Advantage Gold Account	100,000	30	N/A	N/A	N/A
Advantage Platinum Account Opening Balance Other Pe	100,000 rsonal Accounts	30	N/A	N/A	N/A
Smart UGX Only UG Bank	20,000	N/A 50	N/A 50	N/A 50	N/A 600
Simba Savings UGX Only Cub Account UGX Only	20,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Minimum Operating Balance Personal Current Accounts (Pay as You	20,000	50	50	50	600
Go & Bundled) Diaspora Current Account	20,000	50	50	50	600
UG Bank Smart UGX Only	20,000	50 N/A	50 N/A	50 N/A	600 N/A
Simba Savings UGX Only KCBU Cub Account UGX	20,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Only Advantage Gold Account Advantage Platinum	50,000	15	N/A N/A	N/A N/A	N/A N/A
Account Monthly Maintenance Fees					.,,,,
SME pay as you go account SME Bundled	N/A 50,000	N/A 100	N/A 20	N/A 20	N/A 1,000
Personal Bundled Current Account	15,000	20	20	20	600
Personal Pay as you go Diaspora Current account	N/A NIL	N/A NIL	N/A NIL	N/A NIL	N/A NIL
Diaspora Savings account	NIL	N/A	N/A	N/A	N/A
Smart Account UG Bank account	2,000 5,000	N/A 5	N/A 5	N/A 5	N/A 600
Simba Account KCB Cub Account Advantage Gold Account	NIL NIL 50,000	N/A N/A 15	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Advantage Platinum Account	100,000	30	N/A	N/A	N/A
TRANSACTIONAL FEES Cash withdrawal (Application)					
OTC Personal Pay as you go Current account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1,000-USD 0.25%; other amount -0.5% of transaction amount	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount	Amount below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 5,000
OTC UG Bank Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	max 3,000 Amount below 1,000- USD 0.25%; other amount -0.5% of transaction amount max 3,000	max 3,000 Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC SME Business Pay as you go Current Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1,000- USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC Diaspora Current Account	20,000	6	5	5	600
OTC Smart Account OTC NGO Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 N/A	N/A	N/A	N/A	N/A
OTC Community Account	N/A	N/A	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(insufficient funds)	20,000	6	5	5	600
Cheque leaf Counter leaf Withdrawals against uncleared effects	1,200 30,000 4% of withdrawal amount: Min 30,000	0.5 8 4% of withdrawal amount:	0.5 7 4% of withdrawal amount:	0.5 7 4% of withdrawal amount:	900 4% of withdrawal amount:
Stop payments Unpaid cheque -	35,000 200,000	Min 8 8 55	Min 7 7 45	Min 7 7 45	Min 900 900 5,500
insufficient funds Unpaid chequetechnical reasons Bank Drafts/Bankers Cheq	30,000 ue	8	7	7	900
Draft issuance-KCBU customer Draft issuance-non KCBU	20,000	5	N/A N/A	N/A N/A	N/A N/A
customer Draft cancellation/ repurchase Account Statement	10,000	3	N/A	N/A	N/A
Monthly statement Interim statement-per	NIL 10,000	NIL 3	NIL 2.5	NIL 2.5	NIL 300
page Previous month statement-per page	10,000	3	2.5	2.5	300
E-statement -IBANK In branch Transactions	NIL	NIL	NIL	NIL	NIL
(i) Cash Transactions Cash Deposit - per transaction Cash Deposit Small	NIL NIL	0-5,000 (Free) > 5,000 (0.25% of amount min. USD 10)	0-5,000 (Free) > 5,000 (0.25% of amount min. GBP 10)	0-5,000 (Free) > 5,000 (0.25% of amount min. EUR 10)	0-700,000 (Free) > 700,000 (0.25% of amount min. KES 1,000)
bills(<20\$) Cash Deposit- intercompany(Non KCB	NIL	0.5% Min. USD 20,	NIL	NIL	NIL
intercompany(Non KCB Customers) Cash Withdrawal- intercompany	0.50% of withdrawn	Max. USD 1,500 0.50% of withdrawn	0.50% of withdrawn	0.50% of withdrawn	0.50% of withdrawn
(ii) Transfers Account to account	1,000	amount 0.3	amount 0.3	amount 0.3	amount
transfer KCBU/	,- 33				
Intercompany transfer-	25,000	8	7	7	700
KCB to KCB Group					
Payments to Mobile Money Outward EFT	2,000	N/A 1.5	N/A 1.5	N/A 1.5	N/A 200

RE					
Swift/Telegraphic	100,000	28	20	24	3,000
East African Payments Telegraphic transfers-	30,000 255,000	8 75	7 55	7 65	900
amendment Outward TTs Recalled	35,000	10	10	10	1,000
Outwards TT-any other investigation- or tracer (iii) Inward Transfers	35,000	10	10	10	1,000
Inward EFT Inward RTGS	3,000	1	1	1	100
Swift/Telegraphic transfers-inward Salary Processing	35,000	10	8	8	1,000
Salary Processing - in branch KCB To Other Banks (EFT)	3,000 5,000	1.5	1.5	1.5	100
Other Banks To KCB Account	3,000	1	1	1	100
Set up fee (per entry) Standing order execution	5,000	1.5	1.5	1.5	200
- KCB beneficiary Standing order execution - Intercompany	As per transfer mode	As per transfer	As per transfer	As per transfer	As per transfer
Standing order execution - non KCB Beneficiary	As per transfer mode	mode As per transfer	mode As per transfer	mode As per transfer	mode As per transfer
Standing order	10,000	mode 3	mode 2.5	mode 2.5	mode 300
amendment/termination 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 Successful collection per	10,000	3	2.5	2.5	300
entry- non KCB Debtor Amendment/termination Unpaid direct debit -	10,000	3 35	2.5	2.5	300 5,000
Unpaid direct debit - Outward	5,000	1.5	1.5	1.5	200
Internet Banking Transaction Account to account	500	0.2	0.2	0.2	17
transfer (KCBU TO KCBU) Intercompany transfer-	10,000	3	2.5	2.5	300
KCB to KCB Bulk Payments Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFTs Outward RTGS East African	3,000 15,000 20,000	1 4 N/A	1 4 N/A	1 4 N/A	100 500 600
Payments(EAPS) Salary Processing	As per transfer mode	. YPA	.,,^	. 1/17	
Telegraphic transfers- outward SWIFT	50,000	15	15	15	2,000
Bill payment(UMEME/ NWSC) Cheque book order	1,000				
URA Other SWIFT Corresponder	2000 at Bank Charges (Base	1 d on transfer ar	1	1	70
OUR, BEN & SHA tiered pric \$50.01 - \$100.00		\$50,000.01 ≥	\$41.00		
\$100.01 ≥ \$2,500.00	\$22.00	\$75,000.00 \$75,000.01 ≥ \$100,000.00	\$43.00		
\$2,500.01 ≥ \$5,000.00	\$28.00	\$100,000.01 ≥ \$250,000.00	\$45.00		
\$5000.01 ≥ \$20,000.00	\$34.00	\$250,000.01 ≥ \$500,000.00	\$46.00		
\$21,000.01 ≥ \$50,000.00 OUR, BEN & SHA tiered pric	\$38.00 ing (EUR)				
-G20	6000			T	
≤€2,500 ≤€10,000	€ 0.00 € 3.50 € 7.00				
≤€2,500	€ 3.50 € 7.00 € 10.00 0.10% Max €50,Min				
≤€2,500 ≤ €10,000 ≤ €25,000	€ 3.50 € 7.00 € 10.00 0.10% Max €50,Min €25				
≤€2,500 ≤ €10,000 ≤ €25,000 Above €25,000 OUR, BEN & SHA tiered pric ≤£30 ≤£2,500 ≤£10,000	€ 3.50 € 7.00 € 10.00 0.10% Max €50,Min €25 ing (GBP) £0.00 £3.50 £7.00				
≤€2,500 ≤ €10,000 ≤ €25,000 Above €25,000 OUR, BEN & SHA tiered pric ≤£30 ≤£2,500 ≤ £10,000 ≤ £25,000 Above £25,000	€ 3.50 € 7.00 € 10.00 0.10% Max €50,Min €25 ing (GBP) £0.00 £3.50				
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<pre> ≤€2,500 ≤ €10,000 ≤ €25,000 Above €25,000 OUR, BEN & SHA tiered pric ≤£30 ≤£2,500 ≤£10,000 ≤£25,000 Above £25,000 MOBILE BANKING</pre>	€ 3.50 € 7.00 € 10.00 0.10% Max €50,Min €25 ing (GBP) £0.00 £3.50 £7.00 £10.00 0.10% Max £50, Min £25				
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s€2,500 s €10,000 s €25,000 Above €25,000 OUR, BEN & SHA tiered pric s£30 s£2,500 s£10,000 s£25,000 Above £25,000 MOBILE BANKING Mobi loan KCB /Airtel Float financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products	€ 3.50				
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s€2,500 s€10,000 s€25,000 Above €25,000 Above €25,000 s£30 s£10,000 s£25,000 Above £25,000 Above £25,000 MOBILE BANKING Mobi loan KCB /Airtel Float financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000 1,000,001-2,000,000 3,000,001-3,000,000 ATM Transactions and Deb Debit Card withdrawal- Balance Inquiry-VISA ATM International Monthly Visa debit card fee Debit card withdrawal-	€ 3.50				
s€2,500 s∈10,000 s∈25,000 Above €25,000 OUR, BEN & SHA tiered pricse30 s£2,500 s£10,000 s £25,000 Above £25,000 MOBILE BANKING Mobi loan WRA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-50,000 500,001-1,000,000 3,000,001-2,000,000 2,000,001-3,000,000 4,000,001-5,000,000 ATM Transactions and Deb Debit Card Issuance/Replacement Cash Deposit Balance Inquiry-Interswitch ATM Balance Inquiry-VISA ATM Local Balance Inquiry-VISA ATM International Monthly Visa debit card fee	€ 3.50	N/A			

Other bank ATM Access	15,000				
fee - Mastercard/Visa International					
ATM/Debit Card Withdraw KCB ATM Cardless Withdraw	1,200				
KCB Credit cards	1,000				
Card Issuance - Visa Gold/Infinite	UGX 50,000				
Card replacement-Visa Gold/Infinite	25,000				
Annual fee-Visa Gold Annual fee-Infinite	120,000				
Bounced direct debit Delayed payment	30,000 50,000				
Cash Advance	6% of withdrawn amount				
Over limit charge	50,000				
Interest rate-Visa Gold Interest rate-Visa Infinite	3.5% per month 3.5% per month				
Insurance fee	0.8% of the utilised amount				
Other services on Mobile b NWSC	1,000				
School Fees URA	2,000				
City Council Fees UMEME	2,000				
NSSF	NIL NIL				
AGENCY BANKING Withdrawals					
Transaction band	Amount 800				
10,001-60,000	1,000				
60,001-150,000 150,001-225,000	1,200				
225,001-300,000 300,001-600,000	1,800 2,200				
600,001-1,000,000	2,600 3,500				
Above 2,500,001	4,500	ile banking			
Bill payments - Cashout/W Transaction band	Amount	Me Banking			
<10,000	1,000				
60,001-150,000 150,001-225,000	1,200 1,500				
225,001-300,000	1,800				
300,001-600,000	2,200				
1,000,001-2,500,000 Above 2,500,001	3,500 4,500				
Other services KCB Pay	2% Mobile Money,				
·	3% Cards on collection				
Account opening Balance inquiry	NIL 500				
Mini-statement URA	1,000				
School fees	2,000				
Merchant Service Commission LOAN FEES	3%				
Application fees	F0.00-	15	10	10	455
Business Loans Personal Loans	50,000 25,000	7	5	5	1,500 700
Credit Reference Bureau Fees(CRB) - Inquiry	15,000				
Facility Fees Arrangement Fees	1%-3% Min 100,000				
Legal fees	Ugx Actual Fees incurred				
	. IIICUITEU				
Annual Review -Term lending	0.5% of outstanding				
lending	outstanding amount as at review date				
lending Utilization/Draw down fees(Revolving limits)	outstanding amount as at review date 0.25%				
Utilization/Draw down fees(Revolving limits) Restructuring fees	outstanding amount as at review date 0.25% 2% of restructured amount				
Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000				
Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate	outstanding amount as at review date 0.25% 2% of restructured amount				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 3% of advance amount;Min				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against uncleared effects Early repayment-Loan	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 3% of advance amount;Min 50,000				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against uncleared effects Early repayment-Loan Insurance Personal Loans	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 3% of advance amount;Min 50,000 NIL				
lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against uncleared effects Early repayment-Loan Insurance Personal Loans Credit Life	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 NIL 1% Maximum Min. 0.45% - Max.				
Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against uncleared effects Early repayment-Loan Insurance Personal Loans Credit Life Penalty Interest Penalty Interest-Loans	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 NIL 1% Maximum Min. 0.45% - Max. 1.4%				
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lending Utilization/Draw down fees(Revolving limits) Restructuring fees Invoice /certificate discounting Short term accommodation (unsecured) LPO/contract Financing Drawing against uncleared effects Early repayment-Loan Insurance Personal Loans Credit Life Penalty Interest Penalty Interest-Loans and advances Penalty Interest-Short term accommodation Penalty interest-Excesses/unarranged Penalty Interest-Drawings against uncleared effects Discharge of Mortgage Replacement of discharge of mortgage Replacement of other security documents Other services Audit confirmation Report Company search feesbusiness accounts Certificate of balance Account closure Internet Banking token issuance/replacement Business club-subscription Letter of recommendation Retrieval of old voucher/cheque Retrieval of CCTV footage Safe custody-per quarter Confirmation of Letters of recommendation Retrieval of Letters of Administration Verification of Letters of Administration Verification of Letters of Safe custody-per quarter Candirinstration And Probate TRADE FINANCE General Arrangement fee Import letter of ceash covered Quarterly fee: cash covered Quarterly fee: cash covered Quarterly fee: non cash covered Quarterly fee: non cash covered	outstanding amount as at review date 0.25% 2% of restructured amount 2% min 120,000 3% of Min 50,000 2% min 120,000 3% of advance amount; Min 50,000 NIL 1% Maximum Min. 0.45% - Max. 1.4% Effective rate+ 5% Effective rate+ 10% Effective rate+ 10% 20,000 20,000 30,000 20,000 50,000 50,000 1% of facility amoun 0.5% min. UGX 100,000 1% min. UGX 100,000 0.5% per quarter min. 1% per quarter min. 1	8 8 6 15 15 15 6 6 15 8 Kampala, UGX t minimum UGX t minimum UGX 00 00 00 00 00 00 00 00 00 00 00 00 00	7 7 5 12 12 5 5 12 7 (150,000 Upcc) (100,000	7 7 5 12 12 5 5 12 7 untry	900 900 900 600 1,500 600 1,500 900

Quarterly fee: cash covered	0.5% per quarter	min. UGX 180	,000 charged u	pfront at start	of quarter	
Quarterly fee:non cash	1% per quarter min. UGX 180,000 charged upfront at start of quarter					
covered Confirmation fee	0.4% per quarter min. US\$ 100					
Advising fee(Within)	US\$ 40					
Handling fee	0.4% min. UGX 10		20	24	2005	
SWIFT charges Courier fee	100,000 As per courier ch	28 narges	20	24	3,000	
Amendment fee: Terms	UGX 100,000	⇒				
and Conditions Amendment fee:	0.5% Per auarter	min. UGX 100	,000			
Amount and Tenor	0.5% Per quarter min. UGX 100,000					
Reimbursement fee Letter of Credit transfer	US\$ 100 0.5% min. UGX 10	0,000				
Bonds & Guarantees	0.030 11					
Secured						
ssuance fee: Cash covered	0.5% min. UGX 10	00,000				
ssuance fee:Non Cash	1% min. UGX 100,	000				
Quarterly fee: Cash	0.5% per quarter	min. UGX 180	,000 charged u	upfront at start	of quarter	
Quarterly fee:Non cash	1% per quarter m	nin. UGX 180,00	00 charged up	front at start of	quarter	
covered Confirmation fee	UGX 50,000 or F0	CY equivalent				
Letter of Comfort	UGX 100,000 or F	FCY equivalen	nt			
Amendment fee: Term and conditions	UGX 100,000 or F					
Amendment fee: Amount/Tenor	0.5% per quarter	min. UGX 100	,000			
Stamp duties: Bid bonds	UGX 15,000					
Stamp duties: Other	UGX 100,000					
Guarantees Unsecured bid bonds						
ssuance fee	0.5% min. UGX 10	0,000				
Quarterly fee	1% per quarter m	nin. UGX 180,00	00 charged up	front at start of	quarter	
Confirmation fee	UGX 50,000					
Letter of Comfort	UGX 100,000					
Amendment fee: Term	UGX 100,000					
and conditions Amendment fee:	0.5% per quarter	min. UGX 100	,000			
Amount/Tenor Stamp duty	UGX 15,000					
	JOA 13,000					
Bills for collection mport Bills						
Handling fee	0.2% min. UGX 50	0,000				
Amendment fee	UGX 100,000					
Bill Avalisation	·	0.000 505 5	arter			
	0.5% min. UGX 15		ar tel			
Bill Validation	0.5% min. UGX 10	00,000				
Past due bills for collection	UGX 50,000 per	month	_			
SWIFT charges	100,000	28	20	24	3,000	
Export Bills						
Handling fee Amendment fee	0.2% min. UGX 50,000					
Courier fee	UGX 100,000 US\$ 50					
SWIFT charges	100,000	28	20	24	3,000	
Frade loans	As nor Eggility T	rms				
Contract Financing Supplier Financing	As per Facility Terms As per Facility Terms					
nvoice/Certificate	As per Facility Te					
NVESTOR SERVICES						
Transaction fees - per	10,000	N/A	N/A	N/A	N/A	
Custody fees - per on AUM(Assets Under	0.10%	N/A	N/A	N/A	N/A	
Management) 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	
Į.					1	

fee - Mastercard/Visa Domestic

Other bank ATM Access 10,000

International ATM

and conditions Amendment fee:

of airway bill

covered

Amount and tenor Discrepancy fee

Reimbursement fee

Issuance fee: cash

Advance endorsement

Amendment fee: Terms UGX 100,000

0.5% min. UGX 100,000

US\$ 100

US\$ 40

0.5% per quarter min. UGX 100,000