

RETAIL TARIFF GUIDE

Accounts	UGX	USD	GBP	EUR	KES
BUSINESS ACCOUNTS					
Opening Balance Current Accounts					
SME	200,000	100	100	100	2,000
Collection Account	NIL	NIL	NIL	NIL	NIL
NGO Account	200,000	100	100	100	5,000
Community Account	50,000	NIL	NIL	NIL	NIL
Minimum Operating Balance					
SME	50,000	15	12	12	1,500
Collection Account	NIL	NIL	NIL	NIL	NIL
NGO Account	50,000	NIL	NIL	NIL	NIL
Community Account	50,000	NIL	NIL	NIL	NIL
Community Account breach fee/penalty below minimum balance	10,000	N/A	N/A	N/A	N/A
PERSONAL ACCOUNTS					
Opening Balance Personal Current Accounts					
Personal Current Accounts (Pay as You Go & Bundled)	100,000	50	50	50	1,000
Diospora 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
Youth Account	5,000	N/A	N/A	N/A	N/A
Central Securities Depository(CSD Account)	Free	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
Diospora 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
KCBU Cub Account UGX Only	20,000	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
Youth Account	5,000	N/A	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
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
Diospora Current account	NIL	NIL	NIL	NIL	NIL
Diospora Savings account	NIL	N/A	N/A	N/A	N/A
Smart Account	2,000	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
Youth Account	N/A	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 (Applicable to non bundled accounts)					
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 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 5,000
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	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
OTC NGO Account	N/A	N/A	N/A	N/A	N/A
OTC Community Account	N/A	N/A	N/A	N/A	N/A
Youth 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
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	1,200	0.5	0.5	0.5	40
Counter leaf	30,000	8	7	7	900
Withdrawals against uncleared effects	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 payments	35,000	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	20,000	5	N/A	N/A	N/A
Draft issuance-non KCBU customer	20,000	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	0-5,000 (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)
Cash Deposit Small bills(<20\$)	NIL	0.50%	NIL	NIL	NIL
Cash Deposit-intercompany	NIL	0.5% Min. USD 20, Max. USD 1,500	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

(ii) Transfers					
Account to account transfer KCBU/ KCBU	1,000	0.3	0.3	0.3	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	23,000	6	5	5	600
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
East African Payments	30,000	8	7	7	900
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	10	10	1,000
(iii) Inward Transfers					
Inward EFT	3,000	1	1	1	100
Inward RTGS	3,000	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Salary Processing					
Salary Processing - in branch	3,000	1	1	1	100
KCB To Other Banks (EFT)	5,000	1.5	1.5	1.5	200
Other Banks To KCB Account	3,000	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	5,000	1.4	1	1.4	280
Standing order execution -Intercompany	As per transfer mode	As per transfer mode	As per transfer mode	As per transfer mode	As per transfer mode
Standing order execution - non KCB Beneficiary	As per transfer mode	As per transfer mode	As per transfer mode	As per transfer mode	As per transfer mode
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
School Fees payments - inbranch	2,000	1	1	1	70
Internet Banking Transaction					
Account to account transfer (KCBU TO KCBU)	500	0.2	0.2	0.2	17
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	N/A	N/A	N/A	600
Salary Processing	As per transfer mode				
Telegraphic transfers- outward SWIFT	50,000	15	15	15	2,000
Bill payment(UEDCL/ NWSC)	1,000				
Cheque book order initiation	500				
URA	2000				
Other SWIFT Correspondent Bank Charges (Based on transfer amount)					
OUR, BEN & SHA tiered pricing (USD)					
\$50.01 - \$100.00	\$11.00	\$50,000.01 ÷ \$75,000.00	\$41.00		
\$100.01 ÷ \$250,000.00	\$22.00	\$75,000.01 ÷ \$100,000.00	\$43.00		
\$250,001 ÷ \$5,000,000.00	\$28.00	\$100,000.01 ÷ \$250,000.00	\$45.00		
\$5000,001 ÷ \$20,000,000.00	\$34.00	\$250,000.01 ÷ \$500,000.00	\$46.00		
\$21,000,001 ÷ \$50,000,000.00	\$38.00				
OUR, BEN & SHA tiered pricing (EUR)					
≤€30	€ 0.00				
≤€2,500	€ 3.50				
≤ €10,000	€ 7.00				
≤ €25,000	€ 10.00				
Above €25,000	010% Max €50, Min €25				
OUR, BEN & SHA tiered pricing (GBP)					
≤£30	£0.00				
≤£2,500	£3.50				
≤ £10,000	£7.00				
≤ £25,000	£10.00				
Above £25,000	010% Max £50, Min £25				
MOBILE BANKING					
Mobi loan	Loan tenure - 30 days. Interest charged: 9% Loan tenure - 60 days. Interest charged: 16% Loan tenure - 90 days. Interest charged: 24% Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000				
KCB Airtel Float financing	Commission charge -30% Penalty fees of 3,000 -Flat fee				
URA	2,000				
School Fees Payments	Ugx 2,000 flat fees				
Balance Inquiry	NIL				
Airtime top-up	NIL				
Internet transfers Digital channels	500				
Administration fee-Digital lending products	1,000				
Pay TV	1,000				
Standing Order Set up	2,000				
Chequebook Initiation	500				
BANK TO WALLET					
Transaction band	Amount				
0-5,000	500				
5001-60,000	1,500				
60,001 -125,000	2,000				
125,001-250,000	2,500				
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 Transactions and Debit card fees					
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				
Monthly Visa debit card fee	2,000	1			
Debit card withdrawal-Interswitch ATM	1,700				
Debit card withdraw - Visa/Mastercard Domestic ATM	5,000				
Debit card withdraw - Visa/Mastercard International ATM	12,000				
Other bank ATM Access fee - Mastercard/Visa Domestic	10,000				
Other bank ATM Access fee - Mastercard/Visa International	15,000				
ATM/Debit Card Withdraw KCB	1,200				
ATM Cardless Withdraw KCB	1,000				
Credit cards					
Card Issuance - Visa Gold/Infinite	UGX 50,000				
Card replacement-Visa Gold/Infinite	25,000				
Annual fee-Visa Gold	120,000				
Annual fee-Infinite	200,000				
Bounced direct debit	30,000				
Delayed payment	50,000				
Cash Advance	6% of withdrawn amount				
Over limit charge	50,000				
Interest rate-Visa Gold	3.5% per month				
Interest rate-Visa Infinite	3.5% per month				
Insurance fee	0.8% of the utilised amount				
Other services on Mobile banking					
NWSC	1,000				
School Fees	2,000	1	1	1	70
URA	2,000				
City Council Fees	2,000				
UEDCL	1,000				
NSSF	NIL				
AGENCY BANKING					
Cardless Withdrawals/UEDCL					
Transaction band	Amount				
<10,000	1,000				
10,001-60,000	1,200				
60,001-150,000	1,500				
150,001-225,000	1,800				
225,001-300,000	2,200				
300,001-600,000	2,600				
600,001-1,000,000	3,500				
1,000,001-2,500,000	4,500				
Above 2,500,000	6,000				
NWSC/URA					
Transaction band	Amount				
<10,000	2,300				
10,001-60,000	3,000				
60,001-150,000	3,500				
150,001-225,000	4,000				
225,001-300,000	4,500				
300,001-600,000	5,000				
600,001-1,000,000	5,500				
1,000,001-2,500,000	6,000				
Above 2,500,000	6,500				
ABC Deposits to KCB					
1,000 - 10,000	1,000				
10,001-60,000	1,200				
60,001-150,000	1,500				
150,001-225,000	1,800				
225,001-300,000	2,000				
300,001-600,000	2,300				
600,001-1,000,000	2,600				
1,000,001-2,500,000	3,300				
2,500,000-5,000,000	4,000				
Other services					
KCB Pay	2% Mobile Money, 3% Cards on collection				
Account opening	NIL				
Balance inquiry	500				
Mini-statement	1,000				
School fees	2,000	1	1	1	70
Merchant Service Commission	3%				
LOAN FEES					
Application fees					
Business Loans	50,000	15	12	12	1,500
Personal Loans	25,000	7	5	5	700
Credit Reference Bureau Fees(CRB) - inquiry	15,000				
Facility Fees					
Arrangement Fees	1%-3% Min 100,000 Ugx				
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 120,000				
Short term accommodation (unsecured)	3% of Min 50,000				
LPO/contract Financing	2% min 120,000				
Drawing against uncleared effects	3% of advance amount/Min 50,000				
Early repayment-Loan	NIL				
Insurance					
Personal Loans	1% Maximum				
Credit Life	Min. 0.45% - Max. 14%				
Penalty Interest					
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%				
Discharge of Mortgage					
Replacement of discharge of mortgage	20,000	6	5	5	600
Replacement of other security documents	20,000	6	5	5	600
Other services					
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 taken 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	UGX 120,000				
Verification of Letters Of Administration And Probate	UGX 100,000 with in Kampala, UGX 150,000 Upcountry				
TRADE FINANCE					
General					
Arrangement fee	1% of facility amount minimum UGX 100,000				