



## Habib Bank AG Zurich Kenya - Current Tariff

<b>CURRENT ACCOUNTS</b>		<b>LOCKERS</b> (subject to availability)		<b>L/C Amendments</b>	
A/c Opening balance	NIL	Rent: <i>Small</i>	Kshs 3,500/-	Extension of Collection bill	Kshs 0.25% min Kshs 750/-
Ledger Fee	None	<i>Medium</i>	Kshs 5,000/-	Protest Note Fee Comm	Kshs.1,000/- per bill
Monthly A/C Statements	Free	<i>Large</i>	Kshs 8,000/-	Retirement of documents	USD 25/-
Interim Statement	Kshs 150/- per page	Key Deposit (refundable)	Kshs 10,000/-	Import Collection Bills	0.125% min Kshs 750/-
Account Closing	Free	<b>BANKERS CHEQUES</b>		Settlement/ Payment	USD 25/-
Cheque Book	Kshs 15/- per leaf	Customers	Kshs 600/-	Swift Payment	Kshs 2,500/-
Standing Order Set-up	Kshs 500/-	Non-customers	N/A	<b>EXPORTS</b>	
Standing order unpaid for lack of funds	Kshs 1,250/-	<b>KRA I-tax Payments</b>	Free	Export L/C Advising	Kshs 1,500/-
Cheque returned by us		<b>REMITTANCES</b>		Confirmation	0.50% per quarter
<i>for lack of funds</i>	Kshs 1,500/-	Salary Processing	Kshs 50/- Min 1,500/-	Amendment advising	Kshs 1,000/-
<i>for other reasons</i>	Kshs 500/-	Electronic Funds Transfer (EFT)	Kshs 500/-	Negotiation	0.25% minimum Kshs 1,500/-
Cheque returned by others	Kshs 500/-	RTGS/ EAPS/ REPSS	Kshs 450/-	Export Collection Bills	0.125% minimum Kshs 1,000/-
Stop Payment Instructions	Kshs 500/-	Outgoing Foreign T/T	Kshs 2,000/-	Export Acceptance Comm	0.25% per Quarter
Certificate of Balance/ Audit Confirmation	Kshs 500/-	Incoming Foreign T/T	5/- (in the currency of inflow)		
Opinion/ Credit report	Kshs 1,000/-	<b>IMPORTS</b>		Foreign Bills Purchase	0.25% minimum Kshs 1,000/-
Temporary overdraft(with prior arrangements only)	Kshs 1,000/- minimum	Letter of credit commission Sight/ Acceptances	0.75% per quarter or part thereof		
Drawing against effects (with prior arrangements)	Kshs 500/- plus interest	includes settlement fee	Minimum Kshs 2,500/-		
Cash Handling Fees	0.25% for cash received above Kshs 500,000/-	Acceptance Commission	0.25% per quarter Minimum Kshs 2,000/-		
<b>PERSONAL DEPOSIT A/C</b>		Retirement of Documents	USD 25/- per document		
Minimum Balance	Kshs 25,000/-	<b>L/C Amendments</b>		<b>GUARANTEES</b>	
Ledger fee	NIL	L/C Extensions	0.25% per month minimum Kshs 2,000/-	Commercial Guarantees or Bid Bonds	2% p.a or part thereof minimum 1% or Kshs 2,000/-
Penalty for not maintaining minimum balance	Kshs 500/- per quarter	Others	minimum Kshs 2,000/-	Shipping guarantees	Kshs 2,000/-
Interests on Balances	On monthly Minimum paid every six months	Full Text SWIFT L/C	Kshs 5,000/-		
Cheque Book	Kshs 15/- per leaf	Short Text SWIFT L/C	Kshs 2,500/-	<b>ADVANCES</b>	
Other services	Charges for Current accounts shall apply	Swift Amendments	Kshs 2,000/-	Commitment fee on facilities granted	1% p.a of the Limit
		Delivery by courier	Actual courier charges		
		Postage	Kshs 250/-		
		Import L/C Cancellation	Kshs 750/-		

<b>DEBIT CARDS</b>		<b>MOBILE MONEY</b>		<b>PESALINK</b>	
Card Application Fee	Kshs 800/-	<b>Receive Money</b>		<b>Incoming Transfers</b>	
Card Annual Fee	Kshs 800/-	1 – 250,000	Free	1 – 999,999	Free
Card Replacement Fee	Kshs 800/-				
ATM Withdrawal	Kshs 70/-	<b>Send Money</b>		<b>Outgoing Transfers</b>	
POS Purchase	Free	1 – 100	Free	1 - 1,000	Free
E-commerce Transactions	Free	101 - 1,500	Kshs 11/-	1,001 - 5,000	Kshs 50/-
		1,501 - 5,000	Kshs 24/-	5,001 - 10,000	Kshs 50/-
<b>MOBILE &amp; WEB BANKING</b>		5,001 - 20,000	Kshs 56/-	10,001 - 100,000	Kshs 85/-
Bill Payments	Kshs 30/-	20,001 - 250,000	Kshs 68/-	100,001 – 999,999	Kshs 150/-
Airtime Purchases	Free	<b>(Telco charges apply)</b>			
KRA I-tax Payments	Free				
Transfers within HBZ Accounts	Free				
EFT Transfers	Kshs 500/-				
RTGS Transfers	Kshs 450/-				
TT Transfers	Kshs 2,000/-				
Mobile Money Transfers	As per mobile money table				
Pesalink Transfers	As per Pesalink table				
Statement Downloads	Free				

**\*ALL THE ABOVE CHARGES ARE SUBJECT TO EXCISE DUTY AT THE APPLICABLE RATE**