



Habib Bank AG Zurich Kenya Branches - Current Tariff

Account Services (LOCAL CURRENCY)		Account Services (FOREIGN CURRENCY)		IMPORTS	
CURRENT ACCOUNTS		CURRENT ACCOUNTS		Letter of credit commission Sight /Acceptances	0.75% per quarter or part thereof
A/c Opening balance	NIL	A/c Opening balance	NIL	includes settlement fee	Minimum Kshs 2,500/-
Ledger Fee	None	Ledger Fee	None	Acceptance Commission (including LC/Collection docs/Draft avalisation)	0.25% per quarter Minimum Kshs 2,000/-
Monthly A/C E-Statements	Free	Monthly A/C E-Statements	Free	Retirement of Documents	US\$25/- per document
Interim/ Ad-hoc Statements	Kshs 150/- per page	Interim Statement	USD 1.5/- per page	Avalisation of draft	0.25% per quarter or part thereof (minimum Kshs 2,000)
Account Closing	Free	Account Closing	Free	L/C Amendments	
Cheque Book	Kshs 15/- per leaf	Cheque Book	USD 0.15/- per leaf	L/C Extensions	0.25% per month Minimum Kshs 2,000/-
Standing Orders	Kshs 500/-	Standing Order	USD 5/-	Others	minimum Kshs 2,000/-
Internal transfers	Free	Standing order unpaid for lack of funds	USD 12/-	SWIFT Charges on LC opening	Kshs.5,000/-
External Transfers	As per remittances tariff	Cheque returned by us		SWIFT Charges on LC Amendments	Kshs.2,000/-
Standing order unpaid for lack of funds	Kshs 1,250/-	<i>for lack of funds</i>	USD 20/- plus int	Delivery by courier	Courier charges
Cheque returned by us		<i>for other reasons</i>	USD 5/- plus int	Postage	Kshs.250/-
<i>for lack of funds</i>	Kshs 1,500/- plus int	Cheque returned by others	USD 5/- plus int	Import L/C Cancellation	Sh.750/-
<i>for other reasons</i>	Kshs 500/- plus int	Stop Payment Instructions	USD 5/-	Extension of Collection bill	Sh.0.25% Min Sh 750/-
Cheque returned by others	Kshs 500/- plus int	Certificate of Balance	USD 5/-	protest Note Fee Comm	Sh.1,000/- per bill
Stop Payment Instructions	Kshs 500/-	Opinion/credit report	USD 10/-	Retirement of documents	US\$ 25/-
Certificate of Balance/ Audit confirmation	Kshs 500/-	Temporary overdraft (with prior arrangements only)	1.5% of granted amount USD 10- minimum	Import Collection Bills	0.125% min Kshs 750/-
Opinion/credit report	Kshs 1,000/- minimum	Drawing against uncleared effects (with prior arrangements)	USD 5/- plus interest	Settlement/Payment	USD 25/-
Temporary overdraft(with prior arrangements only)	1.5% flat on the granted amount. Minimum Kshs 1000/-	Cash Handling Fees	0.25% for cash received above USD 5000/- or equivalent	Swift Payment	Kshs.2,500/-

Drawing against uncleared effects (with prior arrangements)	Kshs 500/- plus interest	PERSONAL DEPOSIT ACCOUNTS (FOREIGN CURRENCY)		EXPORT	
Cash Handling Fees	0.25% for cash received above Kshs 500,000/-	Minimum Balance	USD 1000/-	Confirmation	0.50% per quarter
PERSONAL DEPOSIT ACCOUNTS (LOCAL CURRENCY)		Ledger fee	none	Amendment advising	Kshs 1,000/-
Minimum Balance	Kshs 25,000/-	Penalty for not maintaining Minimum balance	USD 5/- per quarter	Negotiation	0.25% Min Kshs 1,500/-
Ledger fee	none	Interests on Balances	On monthly Minimum Paid six monthly	Export Collection Bills	0.125% Min Kshs 1,000/-
Penalty for not maintaining minimum balance	Kshs 500/- per quarter	Cheque Book	USD 0.15/- per leaf	Export Acceptance Comm	0.25% per Quarter
Interests on Balances	On monthly Minimum Paid six monthly	Other services	Charges of Current account shall apply	LC Discounting	0.25% per Quarter or part thereof
Cheque Book	Kshs 15/- per leaf	LOCKERS	(Subject to availability)	Foreign Bills Purchase	0.25% minimum Kshs 1,000/-
Other services	charges of Current account shall apply	Annual rent for <i>small</i>	Kshs 10,000/-	Export L/C Advising	Kshs 2,000/-
Visa Debit Card-Classic		Annual rent for <i>Medium</i>	Kshs 15,000/-		
New Visa Card Issuance	Kshs 800/-	Annual rent for <i>Large</i>	Kshs 20,000/-	GUARANTEES	
Replacement of Card	Kshs 800/-	Key Deposit (refundable)	Kshs.25,000/-	Guarantees and Bonds	0.5% per quarter or part thereof Min Kshs 2,000/-
ATM Withdrawal fee	Kshs 70/-	BANKERS CHEQUE		Shipping guarantees	Kshs 5,000/-
Visa Annual Fee	Kshs 800/-	Customers	Kshs 600/-		
POS purchase	Free	Non-customers	N/A	ADVANCES	
E-commerce transactions	Free	REMITTANCES (LOCAL CURRENCY ACCOUNTS)		Processing fee on facilities granted	Upto 1% p.a of Limit
Visa Debit Card-Platinum		Salary Processing	Sh.50/- Min 750/-	Commitment fee on facilities granted	Upto 1% p.a of Limit
New Visa Card Issuance	Kshs 800/-	Electronic Funds Transfer	Sh.500/-		
Card Replacement fee	Kshs 800/-	RTGS /EAPS/ REPSS	Sh.500/-	Tax Payment	
ATM Withdrawal fee	Kshs 70/-	Outgoing Foreign T/T	Kshs 2,000/-	KRA Tax Payment	Kshs 50/-
Visa Annual Fee	Kshs 800/-	Incoming Foreign T/T	5/- (in the currency of inflow)		
POS purchase	Free	REMITTANCES (FOREIGN CURRENCY)			
E-commerce transactions	Free	RTGS /EAPS/ REPSS	USD.5/-		
		Outgoing Foreign T/T	Kshs 2,000/-		
		Incoming Foreign T/T	5/- (in the currency of inflow)		

MOBILE & WEB BANKING		MOBILE MONEY		PESALINK	
Bill Payments	Kshs 30/-	Receive Money		Incoming Transfers	
Airtime Purchases	Free	1 – 250,000	Free	1 – 999,999	Free
KRA I-tax Payments	Kshs 50/-				
Transfers within HBZ Accounts	Free	Send Money		Outgoing Transfers	
EFT Transfers	Kshs 500/-	1 – 100	Free	1 - 1,000	Free
RTGS Transfers	Kshs 500/-	101 - 1,500	Kshs 11/-	1,001 - 5,000	Kshs 50/-
TT Transfers	Kshs 2,000/-	1,501 - 5,000	Kshs 24/-	5,001 - 10,000	Kshs 70/-
Mobile Money Transfers	As per mobile money table	5,001 - 20,000	Kshs 56/-	10,001 - 100,000	Kshs 85/-
Pesalink Transfers	As per Pesalink table	20,001 - 250,000	Kshs 68/-	100,001 – 999,999	Kshs 150/-
Statement Downloads	Free				
Pay to M-Pesa Till/Paybill					
1-100	0				
101-500	55				
501-1,000	60				
1001-1500	65				
1,501-2,500	70				
2,501-3,500	75				
3501-5,000	84				
5,001-7,500	92				
7,501-10,000	98				
10,001-15000	107				
15,001-20,000	112				
20,001-25,000	117				
25,001-30,000	122				
30,001-35,000	133				
35,001-40,000	149				
40,001-45,000	153				
45,001-250,000	158				

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