

ACCOUNTS & TARIFFS/INTEREST RATES		CURRENT CHARGE	FREQUENCY
A CURRENT ACCOUNTS:			
1 UHURU TRANSACTION ACCOUNT			
Minimum Opening Balance	KES 500		
Minimum Operating Balance	KES 500		
Over the Counter Withdrawals	KES 100		Per Withdrawal
Off Cycle Statements	KES 200 per page		On Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
2 CURRENT A/C INDIVIDUAL - 'PAY AS YOU GO'			
Minimum Opening Balance	KES 1,000		
Minimum Operating Balance	NIL		
Cheque Book Issuance (50 leaves)	KES 500		Per Request
Over the Counter Withdrawals	KES 100		Per Withdrawal
Counter Cheques	KES 500		Per Withdrawal
Off Cycle Statements	KES 200 per page		On Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
3 UBA GOLD CURRENT ACCOUNT			
Minimum Opening Balance	KES 25,000		
Minimum Operating Balance	KES 25,000		
Cheque Book Issuance (50 leaves)	KES 500		Per Request
Over the Counter Withdrawals	KES 100		Per Withdrawal
Counter Cheques	KES 500		Per Withdrawal
Off Cycle Statements	KES 200 per page		On Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
4 CORPORATE CURRENT A/C			
Minimum Opening Balance	KES 20,000		
Minimum Operating Balance	NIL		
Service Fee	KES 300		Monthly
Commission on Transactions (Credit)	KES 40		Per Transaction
Cheque Book Issuance (50 leaves)	KES 500		Per Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
5 BUSINESS CURRENT A/C - MICRO AND SME			
Minimum Opening Balance	KES 5,000		
Minimum Operating Balance	NIL		
Over the Counter Withdrawals (Business & Corporate)	KES 100		Per Withdrawal
Service Fee	KES 300		Monthly
Commission on Transactions (Debit & Credit)	NIL		Monthly
Cheque Book Issuance (50 leaves)	KES 500		Per Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
6 LION PRIME CURRENT A/C			
Minimum Opening Balance	KES 100,000		
Minimum Operating Balance	KES 100,000		
Over the Counter Withdrawals (Business & Corporate)	KES 100		Per Withdrawal
Service Fee	KES 300		Monthly; If Balance falls below Kes 100,000
Commission on Transactions (Credit)	KES 40		Per Transaction; If Balance falls below Kes 100,000
Cheque Book Issuance (50 leaves)	KES 500		Per Request
Account Closure Charges	With notice - Nil		
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)		Month End
6 PLATINUM CURRENT A/C			
Minimum Opening Balance	NIL		
Minimum Operating Balance	NIL		
Service Fee	KES 1,500		Monthly
Account Closure Charges	NIL		
Penal Rate - Overdrawn Account	NIL		
B SAVINGS ACCOUNTS			
1 UBA GENERAL SAVINGS ACCOUNT			
Minimum Opening Balance	KES 1,000		N/A
Minimum Operating Balance	KES 1,000		
Maximum Withdrawals in a Month	One		Once
Withholding Tax	15%		N/A
2 UBA U-CARE CHILDREN SAVINGS ACCOUNT			
Minimum Opening Balance	KES 1,000		N/A
Minimum Operating Balance	KES 1,000		
Maximum Withdrawals in a Month	One		Once
Withholding Tax	15%		N/A
3 UBA LENGO TARGET SAVINGS ACCOUNT			
Minimum Opening Balance	KES 25,000		N/A
Minimum Target Save Amount	KES 50,000		N/A
Max Withdrawals in a Month	One		Once
Withholding Tax	15%		N/A
C FOREIGN CURRENCY ACCOUNTS			
1 DOMICILIARY ACCOUNT (FOREIGN CURRENCY CURRENT A/C)			
Minimum Opening Balance	USD 100 (or FCY equivalent)		
Over the counter Withdrawal fee	USD 1 (or LCY equivalent)		Per Transaction
Service Fee	USD 5 (or FCY equivalent)		Monthly
Transaction Fees (Debit and Credit)	USD 0.50		Per Transaction
Stop Payment	USD 5 (or FCY equivalent)		Per Transaction
Account Closure Charges	With notice - Nil		
Penal rate - Overdrawn account	PLR+10%		Month End
2 DOMICILIARY ACCOUNT (FOREIGN CURRENCY CURRENT A/C)			
CLEARING CHARGES			
Outward EFTs	USD 5 (or FCY equivalent)		Per Transaction
UNPAID CHEQUES/ TRANSFERS			
- Refer to Drawer	USD 30 (or FCY equivalent)		Per Item
- Effects not Cleared	USD 30 (or FCY equivalent)		Per Item
- Technical Reason	USD 10 (or FCY equivalent)		Per Item
- Unpaid Cheque - Outward	USD 5 (or FCY equivalent)		Per Item
D REMITTANCE SERVICES			
Africash - Send Transactions	Fixed Charge: KES 300 Variable Charge: 1% of Transaction value		
E GENERAL CHARGES			
UNPAID CHEQUES/ TRANSFERS			
- Refer to Drawer	KES 3,500		Per Item
- Effects not Cleared	KES 3,000		Per Item
- Technical Reason	KES 800		Per Item
- Unpaid Cheque - Outward	KES 500		Per Item
Cheque deposits - Unrepresented towns	0.25% of the amount		Per Item
Outward EFTs	KES 150		Per Transaction
Inward clearing charge	KES 50		Per Transaction
Incoming Salary & EFTs Processing	KES 100		Per Transaction
Standing Instruction - Acceptance	KES 250		At Set-up
Standing Instruction - Execution	KES 150		Per Transaction
Standing Instruction - Stopped/Amendment	KES 3,500		Per Transaction
Standing Instruction - Closure	KES 200		At Closure
Standing Instruction Acceptance - Foreign Currency	USD 5 (or FCY equivalent)		At Set-up
Standing Instruction - Execution Foreign Currency	USD 3 (or FCY equivalent)		Per Transaction
Standing Instruction - Failure Foreign Currency	USD 30 (or FCY equivalent)		Per Transaction
Cash Handling Charges - Individuals	0.125% for Kes 500,000.00 (or FCY equivalent) and above		Daily Totals
Cash Handling Charges - Corporate & Business	0.125% for Kes 1,000,000.00 (or FCY equivalent) and above		Daily Totals
Bankers Cheque - Customer	KES 200		Per Bankers Cheque
Bankers Cheque - Non Customer	KES 300		Per Bankers Cheque
Bankers Cheque Repurchase/ Cancellation	KES 300		Per Bankers Cheque
Interim Statement on Request	KES 200		Per Page
Duplicate Statement	KES 200		Per Page
Closed Account Statement	KES 200		Per Page
Stop Payment Order	KES 1,500		Per Request
Registered Mail	KES 750		Per Request
Banker's Opinion	KES1,000		Per Request
Audit Confirmations	KES1,000		Per Request
Real Time Gross Settlement (RTGS) Charges	KES 500		Per Transaction
Penal Rate - Overdrawn Accounts	LCY Accounts - Central Bank Rate (10%)+4%+15% (Minimum KES 1,000) FCY Accounts - FCY PLR+10%		Monthly
20% EXCISE DUTY WILL BE APPLIED ON ALL CHARGES, FEES AND COMMISSIONS			

F CARDS		
1 VISA/MASTERCARD DEBIT CARDS		
Cards Issuance	KES 500	
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
International point of sale transaction	6% of transaction value	Per Transaction
International ATM cash withdrawal	KES 500	Per Transaction
Replace ATM Cards	KES 500	
Pin Reset	Nil	
2 CARDS- AFRICARD PREPAID / ALL ABOUT U / CO-BRANDED / EXPENSE CARDS		
Cards Issuance	KES 500	
Card Loading	KES 110	Per Transaction
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
International point of sale transaction	6% of transaction value	Per Transaction
International ATM cash withdrawal	KES 500	Per Transaction
Replace ATM Cards	KES 500	
SMS Alerts	KES 10	On all Prepaid Card Transactions
Pin Reset	Nil	
3 CARDS- CO-BRANDED CARDS (Smart Money)		
Cards Issuance	KES 350	
Card Loading	2% of the loaded amount	Per load
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
International point of sale transaction	6% of transaction value	Per Transaction
International ATM cash withdrawal	KES 500	Per Transaction
Replace ATM Cards	KES 500	
SMS Alerts	KES 10	On all Prepaid Card Transactions
Pin Reset	Nil	
4 MASTERCARD PLATINUM DEBIT CARD		
Cards Issuance	KES 1,000	
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Withdrawal - OTHER LOCAL ATMs	KES 200	Per Transaction
ATM Withdrawal - International ATMs	KES 500	Per Transaction
International point of sale transaction	6% of transaction value	Per Transaction
Card Replacement	KES 1,000	
Pin Reset	Nil	
5 SPECIAL OCCASION PREPAID CARD		
Cards Issuance	KES 1,000	
Card Loading	KES 110	Per Transaction
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
International point of sale transaction	6% of transaction value	Per Transaction
International ATM cash withdrawal	KES 500	Per Transaction
Replace ATM Cards	KES 500	
SMS Alerts	KES 10	On all Prepaid Card Transactions
Pin Reset	Nil	
G FOREIGN EXCHANGE SERVICES:		
Foreign Drafts Issued:		
- From FCY A/C	USD 8	Per Draft
- From Kes A/C	KES 600	Per Draft
Inward Telegraphic Transfer		
- Customers	USD 10 (or equivalent)	Per Transaction
- Non-customers	N/A	N/A
Outward Telegraphic Transfer		
- Customers	FCY - USD 20 or LCY equivalent	Per Transaction
- Non-customers	FCY - USD 20 or LCY equivalent	Per Transaction
Corresponding bank charges	USD 30 (or FCY equivalent)	Per Transaction
H FOREIGN TRADE SERVICES:		
1 LETTERS OF CREDIT - IMPORT		
Establishment/ Extension	0.75% per quarter, minimum KES 2,000	Per Transaction
Payment	SWIFT KES 1,500	Per Transaction
Amendment	KES 1,000	Per Transaction
Cancellation Commission	KES 1,000	Per Transaction
Acceptance	0.5%, minimum KES 2,000	Per Transaction
2 LETTERS OF CREDIT - EXPORT		
Negotiation	KES 1,575	Per Transaction
Discrepancy Fee	KES 1,000	Per Transaction
Acceptance	0.5%, minimum KES 2,000	Per Transaction
Confirmation Commissions	0.25%, minimum KES 5,000	Per Transaction
SWIFT/Telex Charges	KES 1,500	Per Transaction
Advising/Notification Commission	KES 1,575	Per Transaction
Cancellation Commission	KES 1,000	Per Transaction
Courier Charges	KES 600	Per Transaction
Transfer of Documents	KES 1,000	Per Transaction
Amendment	KES 1,000	Per Transaction
Increase in Amount	Treated as an amendment	Per Transaction
Extension of Period	KES 1,575	Per Transaction
Other Amendments	KES 1,000	Per Transaction
3 BILLS FOR COLLECTION - IMPORT		
Payment	0.45%, minimum KES 2,500	Per Transaction
Unpaid Bills for Collection	USD 45 or equivalent	Per Transaction
Handling Charges (Other Banks)	USD 25 or equivalent	Per Transaction
Subsequent Handling Charges	N/A	N/A
Payment Comm. Sight	N/A	N/A
SWIFT/Telex Charges	KES 1,500	Per Transaction
Acceptance	0.25%, min 1,000	Per Transaction
Request for Bills Cancellation	KES 1,000	Per Transaction
4 BILLS FOR COLLECTION - EXPORT		
Payment	0.45%, minimum KES 2,500	Per Transaction
Bills for Collection	N/A	N/A
Advising	KES 1,500	Per Transaction
Courier	KES 600	Per Transaction
Acceptance	0.25%, minimum KES 1,000	Per Transaction
I MOBILE MONEY SERVICES		
Mpesa/Airtel Money Business To Customer Payments	KES 30	Per Transfer
Mpesa/Airtel Money Customer To Business Collections	KES 30	Per Transfer
Bulk Account to Mobile Wallets (MPesa/Airtel Money/T-Kash)	KES 80	Per Transfer
J LEO		
Airtime Purchase	Free	
Check Balance	Free	
Mini Statement	Free	
Intra-Bank Transfer	Free	
Bill Payment	KES 100	Per Transaction
Inter Bank Transfer	KES 100	Per Transaction
L ELECTRONIC BANKING SERVICES		
U-Direct Internet Banking Set Up Fees	Free	N/A
U-Direct Internet Monthly Fees	KES 50 for Personal/ Individual Customers KES 150 for Business/ Corporate Customers	Monthly
PayManager Set Up Fees	Free	N/A
Bank Collect Set Up Fees	USD 1,200	Per Customer
SMS Alerts	KES 20	Per Alert
Email Alerts	Free	Per Alert
Edu-portal	Kes 1,200 (per Student)	Per Term
U-Bills	4.50% + Kes 150 (for use of platform)	Per Transaction

20% EXCISE DUTY WILL BE APPLIED ON ALL CHARGES, FEES AND COMMISSIONS