

ACCOUNTS & TARRIFFS/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
ATM Cash Withdrawals	KES 25 UBA ATMs KES 200 VISA ATMs	Per Request
Off Cycle Statements	KES 200 per page	On Request
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
ATM Cash Withdrawals	KES 25 UBA ATMs KES 40 - 70 Kenswitch ATMs KES 200 VISA ATMs	Per Request
Off Cycle Statements	KES 200 per page	On Request
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
ATM Cash Withdrawals	KES 25 UBA ATMs KES 40 - 70 Kenswitch ATMs KES 200 VISA ATMs	Per Request
Off Cycle Statements	KES 200 per page	On Request
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	
Monthly Ledger Fee	KES 300	Monthly
Commission on Transactions (Credit)	KES 40	Per Transaction
Cheque Book Issuance (50 leaves)	KES 500	Per Request
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
Monthly Ledger Fee	KES 300	Monthly
Commission on Transactions (Debit & Credit)	NIL	N/A
Cheque Book Issuance (50 leaves)	KES 500	Per Request
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
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End
B SAVINGS ACCOUNTS		
1 UBA GENERAL SAVINGS ACCOUNT		
Minimum Opening Balance	KES 1,000	N/A
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
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)	
Service Fee	USD 5 (or FCY equivalent)	Monthly
Transaction Fees (Debit)	USD 1	Per Transaction
Transaction Fees (Credit)	Nil	
Stop Payment	KES 1,500 (or LCY equivalent)	Per Transaction
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	
20% EXCISE DUTY WILL BE APPLIED ON ALL CHARGES, FEES AND COMMISSIONS		

GENERAL CHARGES		
E 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
Outward EFTs	KES 150	Per Transaction
Standing Instruction - Acceptance	KES 250	At Set-up
Standing Instruction - Execution	KES 150	Per Transaction
Standing Instruction - Failure	KES 3,500	Per Transaction
Standing Instruction - Stopped/Amendments	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
Bankers 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
F CARDS		
1 VISA 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
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	On all Debit Card Transactions
Pin Reset	Nil	
2 CARDS- AFRICARD PREPAID CARDS		
Cards Issuance	KES 500	
Prepaid Card Loading	KES 100	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
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	On all Prepaid Card Transactions
Pin Reset	Nil	
3 CARDS- ALL ABOUT U CARDS		
Cards Issuance	KES 500	
Prepaid Card Loading	KES 100	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
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	On all Prepaid Card Transactions
Pin Reset	Nil	
4 CARDS- CO-BRANDED CARDS		
Cards Issuance	KES 500	
Prepaid Card Loading	KES 100	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
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	On all Prepaid Card Transactions
Pin Reset	Nil	
5 CARDS- CO-BRANDED CARDS (Smart Money)		
Cards Issuance	KES 350	
Prepaid 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
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	On all Prepaid Card Transactions
Pin Reset	Nil	
6 CARDS- EXPENSE CARDS		
Cards Issuance	KES 500	
Prepaid Card Loading	KES 100	Per Transaction
ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
Replace ATM Cards	KES 500	
SMS Alerts	KES 20	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
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	0.65%, 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	BONDS AND GUARANTEES		
	Issuance (Per Quarter)	1% flat on value of guarantee, minimum KES 2,000	Per Transaction
	Renewal /Extension (Per Quarter)	1% flat on value of guarantee, minimum KES 2,000	Per Transaction
J	FUNDED CREDIT FACILITIES		
	Overdrafts and all term loans	Local Currency - Prime Lending Rate (14.25%) + 1% (Credit Risk Premium)% Foreign Currency - Prime Lending Rate (9.5% a.i.) + 1% (Credit Risk Premium)%	Per Transaction
K	MOBILE MONEY SERVICES		
	Safaricom Business To Customer Payments	KES 30	Per Transfer
	Safaricom Customer To Business Collections	KES 30	Per Transfer
	Airtel Business To Customer Payments	KES 30	Per Transfer
	Airtel Customer To Business Collections	KES 30	Per Transfer
	UBA account To UBA Account	N/A	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
	E-mail Alerts	Free	Per Alert
	Edu-portal	N/A	Per Term
	U-Bills	4.50% + Kes 150 (for use of platform)	Per Transaction
M	CASH MANAGEMENT		
	Doorstep Banking		
	CIT		
	Cash Counting		
	Wage packet		
	Intelligent Safe		
	Teller Implant		
	Edu-portal	N/A	Per Term
	U-Bills	4.50% + Kes 150 (for use of platform)	Per Transaction
	POS		
	POS (Setup)	N/A	N/A
	POS On-Us	N/A	Per Transaction
	Not On Us Domestic	N/A	Per Transaction
	Not On Us International-Debit Cards	3%	Per Transaction
	Not On Us International-Prepaid Cards	6%	Per Transaction
	Web Payment Gateway	4.50%	Per Transaction
	20% EXCISE DUTY WILL BE APPLIED ON ALL CHARGES, FEES AND COMMISSIONS		