

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			

	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	0.65% 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
	Counter	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%) + (Credit Risk Premium)% Foreign Currency - Prime Lending Rate (9.5% a 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		
	CTI		
	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			