

ACCOUNTS & TARIFFS/INTEREST RATES	CURRENT CHARGE	FREQUENCY	ACCOUNTS & TARIFFS/INTEREST RATES	CURRENT CHARGE	FREQUENCY
CURRENT ACCOUNTS			CARDS		
UHURU TRANSACTION ACCOUNT			VISA DEBIT CARDS		
Minimum Opening Balance	KES 500		Cards Issuance	KES 500	
Minimum Operating Balance	KES 500		ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
Over the Counter Withdrawals	KES 100	Per Withdrawal	ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
ATM Cash Withdrawals	KES 25 UBA ATMs KES 200 VISA ATMs	Per Request	ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
Off Cycle Statements	KES 200 per page	On Request	Replace ATM Cards	KES 500	Per Request
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	SMS Alerts	KES 20	On all Debit Card Transactions
			Pin Reset	NIL	
CURRENT A/C INDIVIDUAL 'PAY AS YOU GO'			CARDS- AFRICARD PREPAID CARDS		
Minimum Opening Balance	KES 1000		Cards Issuance	KES 500	
Minimum Operating Balance	NIL		Prepaid Card Loading	KES 100	Per Transaction
Cheque Book Issuance (50 leaves)	KES 500	Per Request	ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
Over the Counter Withdrawals	KES 100	Per Withdrawal	ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
Counter Cheques	KES 500	Per Withdrawal	ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
ATM Cash Withdrawals	KES 25 UBA ATMs KES 40 - 70 Kentswitch ATMs KES 200 VISA ATMs	Per Request	Replace ATM Cards	KES 500	Per Request
Off Cycle Statements	KES 200 per page	On Request	SMS Alerts	KES 20	On all Debit Card Transactions
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	Pin Reset	NIL	
UBA GOLD CURRENT ACCOUNT			CARDS- ALL ABOUT U CARDS		
Minimum Opening Balance	KES 25,000		Cards Issuance	KES 1000	
Minimum Operating Balance	KES 25,000		ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
Cheque Book Issuance (50 leaves)	KES 500	Per Request	ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
Over the Counter Withdrawals	KES 100	Per Withdrawal	ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
Counter Cheques	KES 500	Per Withdrawal	Replace ATM Cards	KES 1000	Per Request
ATM Cash Withdrawals	KES 25 UBA ATMs KES 40 - 70 Kentswitch ATMs KES 200 VISA ATMs	Per Request	SMS Alerts	KES 20	On all Debit Card Transactions
Off Cycle Statements	KES 200 per page	On Request	Pin Reset	NIL	
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	CARDS- CO-BRANDED CARDS		
CORPORATE CURRENT A/C			Cards Issuance	KES 1000	
Minimum Opening Balance	KES 20,000		Prepaid Card Loading	KES 100	Per Transaction
Minimum Operating Balance	NIL		ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
Cheque Book Issuance (50 leaves)	KES 500	Per Request	ATM Withdrawal - Kentswitch ATMs	KES 40	Per Transaction
Monthly Ledger Fee	KES 300	Monthly	ATM Withdrawal - VISA ATMs	KES 200	Per Transaction
Commission on Transactions (Credit)	KES 40	Per Transaction	Replace ATM Cards	KES 1000	Per Request
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	SMS Alerts	KES 10	On all Debit Card Transactions
BUSINESS CURRENT A/C - MICRO AND SME			Pin Reset	NIL	
Minimum Opening Balance	KES 5,000		CARDS- EXPENSE CARDS		
Minimum Operating Balance	NIL		Cards Issuance	KES 500	
Over the Counter Withdrawals (Business & Corporate)	KES 100	Per Withdrawal	Prepaid Card Loading	KES 100	Per Transaction
Monthly Ledger Fee	KES 300	Monthly	ATM Withdrawal - UBA ATMs	KES 25	Per Transaction
Commission on Transactions (Debit & Credit)	NIL	N/A	ATM Withdrawal - Kentswitch ATMs	KES 200	Per Transaction
Cheque Book Issuance (50 leaves)	KES 500	Per Request	ATM Withdrawal - VISA ATMs	KES 500	Per Request
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	Replace ATM Cards	KES 10	On all Debit Card Transactions
LION PRIME CURRENT A/C			Pin Reset	NIL	
Minimum Opening Balance	KES 100,000		FOREIGN EXCHANGE SERVICES		
Minimum Operating Balance	KES 100,000		Foreign Drafts Issued:		
Over the Counter Withdrawals (Business & Corporate)	KES 100	Per Withdrawal	- From FCY A/C	USD 8	Per Draft
Service Fee	KES 300	Monthly; If Balance falls below Kes 100,000	- From Kes A/C	KES 600	Per Draft
Commission on Transactions (Credit)	NIL	N/A	Inward Telegraphic Transfer		
Cheque Book Issuance (50 leaves)	KES 500	Per Request	- Customers	USD 10 (or equivalent)	Per Transaction
Penal Rate - Overdrawn Account	PLR+15% (Minimum KES 1,000)	Month End	- Non-customers	N/A	N/A
SAVINGS ACCOUNTS			Outward Telegraphic Transfer	FCY - USD 20 or LCY equivalent	Per Transaction
GENERAL SAVINGS ACCOUNT			FOREIGN TRADE SERVICES		
Minimum Opening Balance	KES 500	N/A	Establishment/ Extension	0.75% per quarter, minimum KES 2,000	Per Transaction
Maximum Withdrawals in a Month	One	Once	Payment	SWIFT KES 1,500	Per Transaction
Withholding Tax	15%	N/A	Amendment	KES 1,000	Per Transaction
U-CARE CHILDREN SAVINGS ACCOUNT			Cancellation Commission	KES 1,000	Per Transaction
Minimum Opening Balance	KES 1,000	N/A	Acceptance	0.5%, minimum KES 2,000	Per Transaction
Maximum Withdrawals in a Month	One	Once	LETTERS OF CREDIT - EXPORT		
Withholding Tax	15%	N/A	Negotiation	KES 1,575	Per Transaction
LENGO TARGET SAVINGS ACCOUNT			Discrepancy Fee	KES 1,000	Per Transaction
Minimum Opening Balance	KES 25,000	N/A	Acceptance	0.5%, minimum KES 2,000	Per Transaction
Minimum Target Save Amount	KES 50,000	N/A	Confirmation Commissions	0.25%, minimum KES 5,000	Per Transaction
Max Withdrawals in a Month	One	Once	SWIFT/Telex Charges	KES 1,500	Per Transaction
Withholding Tax	15%	N/A	Advising/Notification Commission	KES 1,575	Per Transaction
FOREIGN CURRENCY ACCOUNTS			Cancellation Commission	KES 1,000	Per Transaction
DOMICILIARY ACCOUNT (FOREIGN CURRENCY CURRENT A/C)			Courier Charges	KES 600	Per Transaction
Minimum Opening Balance	USD 100 (or FCY equivalent)	N/A	Transfer of Documents	KES 1,000	Per Transaction
Service Fee	USD 5 (or FCY equivalent)	Monthly	Amendment	KES 1,000	Per Transaction
Transaction Fees (Debit)	USD 1	Per Transaction	Increase in Amount	Treated as an amendment	Per Transaction
Transaction Fees (Credit)	NIL	N/A	Extension of Period	KES 1,575	Per Transaction
Stop Payment	KES 1,500 (or LCY equivalent)	Per Transaction	Other Amendments	KES 1,000	Per Transaction
Penal rate - Overdrawn account	PLR+10%	Month End	BILLS FOR COLLECTION - IMPORT		
CLEARING CHARGES			Payment	0.65%, minimum KES 2,500	Per Transaction
Outward EFTs	USD 5 (or FCY equivalent)	Per Transaction	Bills for Collection	N/A	N/A
UNPAID CHEQUES/ TRANSFERS			Advising	KES 1,500	Per Transaction
Refer to Drawer	USD 30 (or FCY equivalent)	Per Item	Courier	KES 600	Per Transaction
Effects not Cleared	USD 30 (or FCY equivalent)	Per Item	Acceptance	0.25%, minimum KES 1,000	Per Transaction
Technical Reason	USD 10 (or FCY equivalent)	Per Item	BONDS AND GUARANTEES		
Unpaid Cheque - Outward	USD 5 (or FCY equivalent)	Per Item	Issuance (Per Quarter)	1% flat on value of guarantee, minimum KES 2,000	Per Transaction
REMITTANCE SERVICES			Renewal /Extension (Per Quarter)	1% flat on value of guarantee, minimum KES 2,000	Per Transaction
Africash - Send Transactions	Fixed Charge: KES 300 Variable Charge: 1% of Transaction value	Per Item	FUNDED CREDIT FACILITIES		
GENERAL CHARGES			Overdrafts and all term loans	Local Currency - Prime Lending Rate (14.25%) +/- (Credit Risk Premium) %Foreign Currency - Prime Lending Rate (9.5%p.a.) +/- (Credit Risk Premium)%	Per Transaction
Refer to Drawer	KES 3,500	Per Item	MOBILE MONEY SERVICES		
Effects not Cleared	KES 3,500	Per Item	Safaricom Business To Customer Payments	KES 30	Per Transfer
Technical Reason	KES 800	Per Item	Safaricom Customer To Business Collections	KES 30	Per Transfer
Unpaid Cheque - Outward	KES 500	Per Item	Airtel Business To Customer Payments	KES 30	Per Transfer
Outward EFTs	KES 150	Per Transaction	Airtel Customer To Business Collections	KES 30	Per Transfer
Standing Instruction - Acceptance	KES 250	At Set-up	UBA account to UBA Account	NIL	Per Transfer
Standing Instruction - Execution	KES 150	Per Transaction	ELECTRONIC BANKING SERVICES		
Standing Instruction - Failure	KES 3,500	Per Transaction	U-Direct Internet Banking Set Up Fees	FREE	N/A
Standing Instruction - Stopped/Amendments	KES 200	At Closure	U-Direct Internet Monthly Fees	KES 50 for Personal/ Individual Customers KES 150 for Business/ Corporate Customers	Monthly
Standing Instruction Acceptance - Foreign Currency	USD 5 (or FCY equivalent)	At Set-up	PayManager Set Up Fees	FREE	N/A
Standing Instruction - Execution Foreign Currency	USD 3 (or FCY equivalent)	Per Transaction	Bank Collect Set Up Fees	USD 1,200	Per Customer
Standing Instruction - Failure Foreign Currency	USD 30 (or FCY equivalent)	Per Transaction	SMS Alerts	KES 20	Per Alert
Cash Handling Charges - Individuals	0.125% for Kes 500,000.00 (or FCY equivalent) and above	Daily Totals	E-mail Alerts	Free	Per Alert
Cash Handling Charges - Corporate & Business	0.125% for Kes 1,000,000.00 (or FCY equivalent) and above	Daily Totals	Edu-portal	NIL	Per Term
Bankers Cheque - Customer	KES 200	Per Bankers Cheque	U-Bills	4.50% + Kes 150 (for use of platform)	Per Transaction
Bankers Cheque - Non Customer	KES 300	Per Bankers Cheque	CASH MANAGEMENT		
Bankers Cheque Repurchase/Cancellation	KES 300	Per Bankers Cheque	Doorstep Banking	-	-
Interim Statement on Request	KES 200	Per Page	CIT	-	-
Duplicate Statement	KES 200	Per Page	Cash Counting	-	-
Closed Account Statement	KES 200	Per Page	Wage packet	-	-
Stop Payment Order	KES 1,500	Per Request	Intelligent Safe	-	-
Registered Mail	KES 750	Per Request	Teller Implant	-	-
Banker's Opinion	KES 1,000	Per Request	Edu-portal	NIL	Per Term
Audit Confirmations	KES 1,000	Per Request	U-Bills	4.50% + Kes 150 (for use of platform)	Per Transaction
Real Time Gross Settlement (RTGS) Charges	KES 500	Per Transaction	POS		
Cash withdrawal at USD ATMs	USD 4	Per Transaction	POS (setup)	NIL	N/A
Penal Rate - Overdrawn Accounts	LCY Accounts - Central Bank Rate (10%) +4%+15% (Minimum KES 1,000) FCY Accounts - FCY PLR+10%	Monthly	POS On-Us	NIL	Per Transaction
			Not On Us Domestic	NIL	Per Transaction
			Not On Us International-Debit Cards	3%	Per Transaction
			Not On Us International-Prepaid Cards	6%	Per Transaction
			Web Payment Gateway	4.5%	Per Transaction
			20% EXCISE DUTY WILL BE APPLIED ON ALL CHARGES, FEES AND COMMISSIONS; EXCEPT FOR MONEY TRANSFER SERVICES WHICH ATTRACT EXCISE DUTY AT THE RATE OF 15%		