



TARIFF GUIDE



Cash Withdrawal Charge

ATM Transactions

- (a) GAB ATMs
 - (b) Kentswitch ATMs
 - (c) Interswitch
 - (f) VISA ATMs- international
 - (g) VISA - local
- Over the counter withdrawal (Savings and Transaction Accounts only)
ATM Offline transaction

Statements

- Scheduled statements
- Interim statements per page
- ATM statements
- Daily & special request statements
- Duplicate/additional statements/old records

Old Records

- Retrieval (Cheques, vouchers)

Stop Payments (Customers Cheque)

- Cheque leaf
- Chequebook Series

Company Search

- Company Search

Clearing and Remittances

- Unpaid Cheques
- (i) Refer to drawer
- (ii) Uncleared effects
- (iii) Technical reasons
- (iv) Inward received unpaid cheques
- (v) Non-CTS cheque sent on collection

Credit Transfer

- (a) Internal (GAB)
- In-house
- Inter-branch
- (b) Electronic Funds Transfer (EFT) Outward
- Local
- (c) Incoming Credit Transfer
- Local (EFT)
- (d) Real Time Gross Settlement (RTGS)
- RTGS amendment charge
- Internal Transfers to Children's Account

Salary processing

- (a) Manual / GABNET
- (b) Pension
- (c) Salary returned to employer

Bankers Cheques

- (a) To customers (from account)
- (b) (Cash)
- Cancellation of Bankers Cheque
- Bank Cheque to School
- Loans & Share deductions on behalf of society/employer
- Reports for audit purposes
- Photocopies per page
- Certificate of balance
- Fees payment into school A/C in GAB
- Bankers opinion

Standing Orders

- On establishment
- Amendment
- Cancellation
- Processing
- (a) Internal accounts
- (b) To other Banks
- (c) All loan accounts
- Unpaid Standing Order/Direct Debits
- (a) Lack of funds
- (b) Stopped
- (c) Suspended

Direct Debits

- Bulk Payments
- DDAs from other Banks- inward
- Originator of DDA is our account holder-outward
- Unpaid due to insufficient funds

Safe Custody (Half Year)

- Sealed packages/envelopes
- Share certificates
- Deeds
- Small box
- Large box
- Access charge

Foreign Remittances

- Telegraphic transfer/SWIFT (outgoing)
- SWIFT amendment/ recall

Foreign drafts

- Foreign Currency Drafts
- (a) Application from account
- (b) Application against cash
- (c) Application against FX cash note
- (d) Draft replacement (cancellation)

Current Accounts

- Ledger Fees
- Monthly maintenance Fee
- (a) Jiumue Account
- (b) Personal Business Account

LCY Charge

Kshs. 35
Kshs. 60
Kshs. 75
Kshs. 250
Kshs. 70

Kshs. 202
Kshs. 30

Free

Kshs. 100/page
Free
Kshs. 100/page
Kshs. 200 per page /record

Kshs. 500

Kshs. 550
Kshs. 1,100

Kshs. 1,200

Kshs. 3,000
Kshs. 3,000
Kshs. 500
Kshs. 500
Kshs. 500

Free
Free

Kshs. 500

Kshs. 100
Kshs. 500
Kshs. 500
Free

Kshs. 150
Free
Kshs. 150 plus cost of instrument

Kshs. 250
Kshs. 300
Kshs. 100
Kshs. 100
Kshs. 200

Kshs. 1,000
Kshs. 50
Kshs. 500
Free
Kshs. 1,000

Kshs. 300
Kshs. 250
Kshs. 500

Kshs. 150
Kshs. 250
Free

Kshs. 3,000
Kshs. 500
Kshs. 500

Between Kshs.50 (payable by the originator of DDA)

Kshs. 150
Kshs. 150 per debit to the originator

Ksh. 3,000

Kshs. 1,200
Kshs. 1,200
Kshs. 1,200
Kshs. 2,000
Kshs. 4,000
Kshs. 200 per item

Kshs. 1,650 (Shared)
Kshs. 1,650 + Prevailing correspondent bank charges (Our)

Prevailing correspondent bank charges

Kshs. 1,000
Kshs. 1,000 + cash handling (where applicable)

Kshs. 1,000 + 1% of forex amount

Kshs. 250 plus SWIFT charges

Kshs. 30 per transaction

No Monthly fees + ledger fees of Kes. 30 per transaction

Kshs. 500 + ledger fees of Kes.30/= with first 20 transactions free

FCY Charges

USD 0.5 and equivalent in other currencies
USD 0.5 and equivalent in other currencies
USD 1 and equivalent in other currencies
USD 3.5 and equivalent in other currencies
USD 0.88 and equivalent in other currencies

USD 3 and equivalent in other currencies
USD 0.5 and equivalent in other currencies

Free

USD 5 and equivalent in other currencies
Free
USD 5 and equivalent in other currencies
USD 5 and equivalent in other currencies

USD 7 and equivalent in other currencies

USD 5.5 and equivalent in other currencies
USD 13.75 and equivalent in other currencies

USD 12 and equivalent in other currencies

USD 50 and equivalent in other currencies
USD 50 and equivalent in other currencies
USD 10 and equivalent in other currencies
USD 10 and equivalent in other currencies
Equivalent in other currencies

Free

Free

USD 7 and equivalent in other currencies

USD 1.25 and equivalent in other currencies
USD 7 and equivalent in other currencies
USD 7 and equivalent in other currencies
Free

USD 2 and equivalent in other currencies
N/A
USD 2 and equivalent in other currencies

USD 3.5 and equivalent in other currencies
USD 4 and equivalent in other currencies

USD 1.5 and equivalent in other currencies
USD 1.5 and equivalent in other currencies
USD 2.5 and equivalent in other currencies

USD 15 and equivalent in other currencies
USD 1 and equivalent in other currencies
USD 7 and equivalent in other currencies
Free

USD 25 and equivalent in other currencies

USD 4 and equivalent in other currencies
USD 3.5 and equivalent in other currencies
USD 7 and equivalent in other currencies

USD 2 and equivalent in other currencies
USD 3.5 and equivalent in other currencies
Free

USD 50 and equivalent in other currencies
USD 7 and equivalent in other currencies
USD 7 and equivalent in other currencies

USD 1.5 and equivalent in other currencies

USD 2 and equivalent in other currencies
USD 2 and equivalent in other currencies

USD 50 and equivalent in other currencies

USD 15 and equivalent in other currencies
USD 15 and equivalent in other currencies
USD 15 and equivalent in other currencies
USD 25 and equivalent in other currencies
USD 50 and equivalent in other currencies
USD 2.5 and equivalent in other currencies

USD 20 and equivalent in other currencies (Shared)
USD 20 and equivalent in other currencies + prevailing correspondent bank charges(Our)

Prevailing correspondent bank charges

USD 15 and equivalent in other currencies
USD 15 and equivalent in other currencies

USD 15 and equivalent in other currencies

USD 3.5 and equivalent in other currencies

USD 0.38 and equivalent in other currencies

No monthly fee.Ledger fee of USD 0.38 and equivalent in other currencies

USD 10 and equivalent in other currencies + Ledger fees USD 0.38 and equivalent to other currencies

Current Accounts

(c) SME Business Account

(d) Biashara Current Account

(e) Umma Current Account

(f) Me Account

(g) Salary Account

(h) Diaspora Account

(i) Infinite Account

- Cash handling Fee

- Cheque Book Charges

- Counter Cheque

Savings Accounts

Maintenance Fee/Ledger fees

- Kuza Account
- Goal Account
- Hajj Account
- SASA Account

Inward Remittances

(i) Foreign remittances received to account (SWIFT)

Local Remittances received to account (RTGS)

- Fixed Deposit in Forex

Card Products – Debit Cards

- Debit card issue new application
- Debit card renewal
- Replacing Debit card
- Debit card PIN replacement

Card Products – Credit Cards

- Joining Fee
- Annual Fee
- Supplementary Annual Fee

- Annual Fee (Secured Card)

- Supplementary Annual Fee (Secured Card)

- Ujrah /Monthly Service Fee

- Interest

- Fx Conversion

- Cash Advance

- Late Payment Fee

- Overlimit Fee

- Replacement

- Re-PIN

- Unpaid Item (bounced cheque or SO)

- Credit Life (Insurance)

- Additional Statement Request

- Sales Draft Retrieval Fee

- Minimum Due

- Days from Billing to Due Date

Mobile Banking

- Subscription Fee
- Balance Enquiry
- Mini-statement request
- SMS notification
- GAB to Mpesa transactions
- Mobile to Bank (Paybill)

- Funds transfer (GAB to GAB)

- Airtime top-up

- Forex Rate Enquiry

Pesalink charges

Kshs 10 to Kshs 500

Kshs 501 to Kshs 10,000

Kshs 10,001 to Kshs 50,000

Kshs 50,001 to Kshs 100,000

Kshs 100,001 to Kshs 200,000

Kshs 200,001 to Kshs 500,000

Kshs 500,001 to Kshs 999,999

Internet Banking Charges

Set Up

Monthly Fee Retail

Monthly fee Corporate

Transaction fee

Trade Finance

Guarantees

Inward collection

Outward collection

Import LCs

Import LCs acceptance

LCY Charge

Kshs. 400 + ledger fees

Kshs. 1,000 + ledger fees of Kes.30/= with first 20 transactions free

No monthly maintenance or Ledger fees

No Monthly fees.

Ledger fees of Kes. 30 per transaction

Kshs. 300 + ledger fees of Kes.30/= with first 10 transactions free

No Monthly fees + Ledger fees of Kes. 30 per trasaction

Kshs. 3,500 + no ledger fees

0.125% for amounts above Ksh. 1,000,000 per day

Coins- Ksh 100 per bag

a) 25 leaves Kshs. 437.50

b) 50 leaves Kshs 875

c)100 leaves Kshs 1750

Kshs. 325/= per leaf

Nil

Nil

Nil

Nil

Kshs. 400

Free

Kshs. 500
Kshs. 500
Kshs. 500
Kshs. 300

Waived

Classic 3000, Platinum 7000

Classic 1000 (first 3 free)

Platinum 3000 (first 5 free)

Classic 1500

Platinum 3500

FREE

Classic 15000 ***

Platinum 60000 ***

N/A

3.00%

Kes 700 for every Kes 20,000 withdrawal amount

5% or a minimum of Kes 500

N/A

500

300

500

Insurance Premium is at 0.08% of Outstanding Balance per month.

100/Statement (over 3 months)

500

10% of amount billed

15

Free

Kshs. 10

Kshs. 10

Kshs. 5

Kshs. 60

Kshs. 10

Kshs. 10

Free

Free

Kshs. 40

Kshs. 60

Kshs. 100

Kshs. 150

Kshs. 200

Kshs. 250

Kshs. 300

Kshs. 50

Kshs. 1,000

Kshs. 150

As per the approved bank tier

FCY Charges

USD 10 and equivalent in other currencies + Ledger fees USD 0.38 and equivalent to other currencies

USD 10 and equivalent in other currencies + Ledger fees USD 0.38 and equivalent to other currencies

No monthly maintenance or Ledger fees.

No monthly fees.Ledger fees of USD 0.38 and equivalent in other currencies

USD 10+ledger fees of USD 0.38 and equivalent in other currencies

No monthly fee.

Ledger fee of USD 0.38 and equivalent in other currencies

USD 44 and equivalent in other currencies

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