

Access Bank (Kenya) PLC

Tariff Guide

Effective from September 1, 2021

ACCOUNTS

Savings Accounts

ACCESS HAZINA ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction fees	KES 50 over the counter; No Monthly Maintenance Fees

ACCESS EARLY SAVERS ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 500
Transaction fees	KES 50 over the counter; no Monthly Maintenance Fees

ACCESS SALARY/ EVERYDAY BANKING ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction fees	KES 50 over the counter

ACCESS STUDENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction fees	KES 50 over the counter No Monthly Maintenance Fees

ACCESS TARGET SAVINGS ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction fees	KES 50 over the counter Withdrawing is at the end of tenor/savings plan (<i>minimum of 6 months</i>) No Monthly Maintenance Fees

ACCESS INDIVIDUAL SAVINGS ACCOUNT

Opening Balance	KES 500
Minimum Operating Balance	ZERO
Transaction fees	KES 50 over the counter

Current Accounts

ACCESS MPOWER BIZ ACCOUNT

Opening Balance	KES 1,000
Minimum Operating Balance	KES 1,000
Cash Handling Fee	0.2% for amounts larger than KES 1,000,000

ACCESS LAYWERS ACCOUNT

Opening Balance	KES 10,000
Minimum Operating Balance	ZERO
Cash Handling Fee	0.2% for amounts larger than KES 1,000,000

ACCESS CURRENT ACCOUNT - PREMIER

Opening Balance	KES 1,000
Minimum Operating Balance	KES 1,000
Ledger fee	KES 1,500
Cash Handling Fee	0.2% for amounts larger than KES 500,000

ACCESS CORPORATE CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Cash Handling Fee	ZERO

ACCESS COMMUNITY CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Cash Handling Fee	0.2% for amounts larger than KES 1,000,000

ACCESS KESSP ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Transaction fees	No ledger fees

ACCESS INDIVIDUAL CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Transaction fee	KES 50 over the counter; Minimum ledger fee of KES 300

OTHER CHARGES

1. Trade Finance

a. Guarantees

S/N	Item	Charges
1.	Issuance	1% per quarter minimum KES 2,000
2.	Amendment	1% per quarter minimum KES 2,000
3.	(Tenor/Amount) Cancellation	KES 1,000
4.	Advising of Guarantees	KES 1,500
5.	Indemnities	1% per quarter minimum KES 2,000
6.	General Amendment	KES 2,000

b. Letters of Credit- Imports

S/N	Item	Charges
1.	Opening	0.5% per quarter minimum 4,000
2.	Acceptance	0.5% per quarter minimum 4,000
3.	Amendment (Tenor or amount)	0.5% per quarter minimum 4,000
4.	General Amendment	KES 2,000
5.	LC Swift	KES 3,500
6.	Cancellation	KES 1,500
7.	Short Swift	KES 1,750
8.	Discrepancy fees	USD 50 or equivalent

c. Letters of Credit – Export

S/N	Item	Charges
1.	Advising LC	KES 1,500
2.	Document handling	0.25% min KES 2,500

d. Documentary Collections – Imports

S/N	Item	Charges
1.	Unpaid Collections	USD 20 or equivalent
2.	Bills Cancellation	KES 1,000
3.	Bill Avalisation	0.5% per quarter
4.	Swift	Kes 1,750
5.	Negotiation	0.25% Minimum
6.	Acceptance	1% per quarter minimum

e. Documentary Collections – Export

S/N	Item	Charges
1.	Document handling	0.25% min KES 2,500
2.	Courier charges	Actual

2. Services

a. ATM Card

S/N	Item	Charges
1.	ATM Card Issuance	KES 600
2.	ATM Card Replacement	KES 600
3.	Prepaid Card Issuance	KES 600
4.	Foreign Currency Card	USD 3
5.	ATM withdrawal fee	KES 30
6.	ATM withdrawal fee (Other banks)	KES 60

b. Standing Orders

S/N	Item	Charges
1.	Within Access Bank	KES 100
2.	Set up/Amen/Stop	KES 250
3.	To Other banks	KES 300
4.	Unpaid	KES 1,000

c. Direct Debit

S/N	Item	Charges
1.	Outward per item	KES 100
2.	Inward per item	KES 50
3.	Unpaid inward per item	KES 500

d. Bank Statement

S/N	Item	Charges
1.	Bank Statement 3-5 years	KES 300 per page
2.	Bank Statement over 5 years	KES 500 per page
3.	Monthly	FREE
4.	Reference/Opinion	KES 1,000

e. Cheque

S/N	Item	Charges
1.	Cheque book issuance charge	KES 18 per leaf
2.	Cheque returned unpaid due to technical reasons	KES 700
3.	Cheque returned unpaid due to financial reasons	KES 1,500
4.	Cheque returned unpaid by other banks	KES 500
5.	Counter cheque	KES 350
6.	Bankers cheque	KES 100
7.	Stop	KES 500
8.	Unpaid Cheque Technical reasons	KES 750

f. Remittance
Inward

S/N	Item	Charges
1.	Incoming EFT	FREE
2.	Incoming RTGS	FREE
3.	Incoming Swift	KES 800
4.	Incoming TTs	KES 800

Outgoing

S/N	Item	Charges
1.	Outgoing RTGS	KES 300
2.	Outgoing Swift	KES 2500
3.	Amend Swift	KES 1,500
4.	Amend RTGS	KES 300
5.	iTax (KRA)	KES 300
6.	Tracer	KES 1,500

g. Electronic Banking

S/N	Item	Charges
1.	SMS	FREE
2.	Balance Inquiry	KES 15/=
3.	Internet Banking	KES 300=

h. Other Fees

S/N	Item	Charges
1.	KRA payment	KES 100
2.	EFT to another bank Account	KES 150
3.	EFT (Account to Account)	KES 150
4.	Bulk internal transfer/ salary	KES 100
5.	Single EFT Transfer	KES 150
6.	Bulk EFT transfer	KES 150
7.	Mpesa Super Agency	KES 100 for every KES 100,000
8.	Audit Confirmation	KES 1,500
9.	Salary Processing (electronic)	KES 150
10.	Salary processing In-house	KES 100
11.	Audit Confirmation	KES 1,500=
12.	Account Closure	KES 500=
13.	Introduction /Bankers Opinion	KES 1,000=
14.	Photocopy Per Page	KES 100=
15.	Search Mv/Co/Lands	KES 1,000=
16.	Retrieval of Documents	KES 500/ per item
17.	Investigation /Quarry	KES 200 per item
18.	Dormant account activation	KES 200

NOTE: All charges, fees and commissions are subject to all relevant applicable Government duty.

Please contact the Bank for information on prevailing rates.

Call/WhatsApp/SMS

☎ 0704 331 786 • 0752 219 600

✉ ContactCentreKenya@accessbankplc.com

