



## **BRANCH MICROFINANCE BANK CHARGES**

Products	Charges	Amount/Rate		
Wallets	Pesalink - Internal & External Transfers	Up to 5,000	Ksh 35	
		5,001-10,000	Ksh 50	
		10,001-50,000	Ksh 75	
		50,001-100,000	Ksh 100	
		100,001≥	Ksh 150	
	Internal Transfers (Branch to Branch)	Free		
	Send Money (Branch to Mobile Money)	0-100	Ksh 5	
		101-500	Ksh 15	
		501-1,000	Ksh 25	
	Buy Goods and Paybill	1,001-3,500	Ksh 35	
		3,501-5,000	Ksh 40	
		5,001-10,000	Ksh 60	
		10,001-20,000	Ksh 65	
		20,001-50,000	Ksh 70	
		50,001-150,000	Ksh 75	
		≥ 150000	Ksh 110	
	Use of Bill Payment	Ksh 33		
	Airtime Purchase	None		
Loans	Micro Loans Loan Tenure (1-12 Month)	7%-20% Interest		
	BranchPro Higher Loans Up To Ksh. 1M	3%-7%		
	Penalty Interest on Late Loan Repayment	6%		
	Processing fee	6% of loan principal		
	Processing fee tax	20% of the processing fee		

<sup>\*\*\*</sup>Please Note, Charges on PesaLink, Send Money (Branch to Mobile Money), and Buy Goods & Paybill are subject to tax regulations and may change accordingly.

## \*\*\*All costs indicated are exclusive of excise duty.

## **NON-DIGITAL SERVICES**

Product/Service	Description	Charges
Fees and Commissions	Ledger Fees	None
	Search Fees	Ksh 1,500
	Funds Transfer-Internal/EFT	Ksh 100
	RTGS Outgoing	Ksh 840
	Statement on a Closed Account	Ksh 500 per page
	Bank Opinion/Induction/Credit Reference	Ksh 2,000
	Interest Certificate/Certified Bank Account Statement	Ksh 500 per page
	Certification for Balances for Audit purposes	Ksh 1,000
	Retrieval of Documents> 1- month-old	Ksh 500
	Reference Letters	Ksh 1,000