



BRANCH MICROFINANCE BANK CHARGES

Products	Charges	Amount/Rate	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	

	Features	Amount	Rate
Bid Bonds	Manual	Up to Ksh 1,999,999	Ksh 1800 tax inclusive
		Ksh 2M >	0.35% tax inclusive
	Auto	Up to Ksh 2,999,999	Ksh 1600 tax inclusive
		Ksh 3M and above	0.3% tax exclusive

*****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

