

Access Bank (Kenya) PLC

Tariff Guide

ACCOUNTS

Savings Accounts

ACCESS EARLY SAVERS ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 500
Transaction fees	ZERO

ACCESS STUDENT ACCOUNT

Opening Balance	ZERO
ATM Card	50% discount on debit cards
Transaction fees	Free funds transfer for fee payment

ACCESS TARGET SAVINGS ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction fees	<ul style="list-style-type: none"> • 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
Interest	4% Interest, no withdrawal p.a 3% Interest, 1 withdrawal per quarter
Transaction fees	ZERO

Transactional Accounts

ACCESS HAZINA ACCOUNT

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

ACCESS SALARY/ EVERYDAY BANKING ACCOUNT

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
Ledger fee	KES 300

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
Ledger Fee	KES 300

ACCESS CURRENT ACCOUNT - PREMIER

Opening Balance	KES 1,000
Minimum Operating Balance	KES 1,000
Ledger fee	Minimum KES 1,500
Cash Handling Fee	ZERO

ACCESS CORPORATE CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Cash Handling Fee	ZERO
Ledger Fee	KES 300

ACCESS COMMUNITY CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	KES 1,000
Ledger Fee	ZERO

ACCESS KESSP ACCOUNT

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

ACCESS INDIVIDUAL CURRENT ACCOUNT

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

OTHER CHARGES

1. Trade Finance

a. Guarantees

S/N	Item	Charges
1.	Issuance	0.5% per quarter min. KES 2,500
2.	Amendment (Tenor/Amount)	0.75% per quarter min. KES 2,500
3.	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 KES 4,000
2.	Acceptance	0.5% per quarter minimum KES 4,000
3.	Settlement Commission	0.25% min. KES 4,000
4.	Amendment (Tenor or amount)	0.5% per quarter minimum KES 2,000
5.	General Amendment	KES 2,000
6.	LC Swift	KES 3,500
7.	Cancellation	KES 1,500
8.	Short Swift	KES 1,750
9.	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 2,000

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 1,500
5.	Negotiation	0.25% Minimum
6.	Acceptance	0.25% per quarter minimum KES 2,500

e. Documentary Collections – Export

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

2. Services

a. Visa Card Charges (Debit and Prepaid Cards)

S/N	Item	Charges
1.	Visa Card Issuance Fees	KES 600
2.	Visa Card Replacement Fee	KES 600
3.	Other Bank ATM Withdrawal Fee (Other ATM in Kenya)	KES 70
4.	International ATM Withdrawal (Outside Kenya)	KES 200
5.	POS Payment	FREE
6.	Kenswitch ATM withdrawal fee	KES 30
7.	Kenswitch ATM withdrawal fee (Other banks)	KES 30 - 60
8.	Kenswitch ATMs withdrawal fee	KES 60

The charges for USD Visa and prepaid cards are equivalent to the respective charges mentioned above in USD currency.

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

e. Bank Statement

S/N	Item	Charges
1.	Bank Statement 1-3 years	KES 100 per page
2.	Bank Statement over 3 years	KES 150 per page
3.	Monthly	FREE
4.	Reference/Opinion	KES 1,000

OTHER CHARGES

f. 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

g. Remittance

Inward

S/N	Item	Charges
1.	Incoming EFT	FREE
2.	Incoming RTGS	FREE
3.	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
7.	Cash withdrawal over the counter	KES 50

k. Funds transfer (AccessAfrica)

S/N	Item	Charges
1.	Sending funds	USD 5+0.25% of funds
2.	Receiving funds	FREE

i. Online Banking (PrimusPlus)

S/N	Item	Charges
1.	Internal Single Funds Transfer	FREE
2.	Internal Bulk Transfer/Salary	KES 100 per transfer
3.	Single EFT	KES150
4.	Bulk EFT	KES 150 per transfer
5.	Outgoing RTGS	KES 300
6.	KRA Itax Payment	KES 300
7.	Mpesa Transfers	KES 42
8.	Bill Payment	KES 30
9.	EFT Internal	KES 15

J. Pesalink Charges

S/N	Transaction Value (KES)	Single Transaction
1.	0 - 500	Free
2.	501 - 10,000	KES 40
3.	10,001 - 50,000	KES 80
4.	50,001 - 100,000	KES 120
5.	100,001 - 200,000	KES 160
6.	200,001 - 500,000	KES 200
7.	500,001 - 999,999	KES 250

j. Bulk payment (AutoPay)

S/N	Item	Charges
1.	Flat Fee	KES 50

k. Mobile Banking

S/N	Item	Charges
1.	Balance Enquiry	KES 15
2.	PIN Resend	FREE
3.	Internal Funds Transfer	KES 15
4.	School Fees Payment	KES 30
5.	Mini Statement	KES 15
6.	Full statement	KES 30
7.	Bill Payment	KES 30
8.	Real time settlement	KES 100

OTHER CHARGES

I. Mobile Money Transfer

S/N	Transation Band (Kes)		M-Pesa Charges
	Min	Max	
1.	1.00	100.00	0
2.	101.00	1,500.00	35
3.	1,501.00	5,000.00	39
4.	5,001.00	20,000.00	41
5.	20,001.00	500,000.00	43

j. M-pesa SuperAgency

S/N	Item	Charges
1.	Float amount above KES 100,000	0.05% of Value maximum of KES 200
2.	Float amount KES 5,000 - KES 100,000	KES 50 for every 100,000

k. Other Fees

S/N	Item	Charges
1.	EFT to another bank Account	KES 150
2.	Bulk internal transfer/ salary	KES 100
3.	Single EFT Transfer	KES 150
4.	Bulk EFT transfer	KES 150
5.	Audit Confirmation	KES 1,500
6.	Account Closure	KES 500
7.	Introduction /Bankers Opinion	KES 1,000
8.	Photocopy Per Page	KES 100
9.	Search Mv/Co/Lands	KES 1,000
10.	Retrieval of Documents	KES 500 per item
11.	Investigation /Quarry	KES 200 per item
12.	Withdrawal over counter	KES 50
13.	Cash handling commission	From KES 0 - 500,000 free Above KES 500,000 - 0.2%

CONTACTS:

Call/WhatsApp/SMS

☎ 0711 082 000 ☎ 0704331786

✉ ContactCentreKenya@accessbankplc.com



NOTE:

All charges, fees and commissions are subject to all relevant applicable Government taxes.

Please contact the Bank for information on prevailing rates.