

A. Current Accounts

Type of rate or charge

| |
|--|
| • Minimum Opening & Operating Balance |
| • Minimum Ledger Fees per Month / Acc. Maintenance fee |

A/C Name

| |
|---|
| • Eleganc t Account |
| • Elite Account |
| • Biashara Club Account |
| • Baishara Club Foreign Currency Account |
| • Alpha Account |
| • Personal Current Account |
| • Check Plus Account |
| • Lulu Account |
| • Lulu Plus Account |
| • Biashara Current Account |
| • Corporate Current Account |
| • School Operating Account |
| • Personal Foreign Currency Account |
| • Biashara Foreign Currency Account |
| • Corporate Foreign Currency Account |
| • Umma Account |
| • Maaruf Account-Balances above 200,000/- |
| • Maaruf Account-Balances below 200,000/- |

Bank Charges

| |
|---------------------|
| 1,000.00 |
| As per Product type |

Ledger fees

| |
|----------|
| 3,000.00 |
| 1,500.00 |
| 2,500.00 |
| \$25.00 |
| 500.00 |
| 750.00 |
| 600.00 |
| FREE |
| 300.00 |
| 1,000.00 |
| 3,000.00 |
| FREE |
| \$15.00 |
| \$15.00 |
| \$25.00 |
| FREE |
| FREE |
| 2,000.00 |

B. Transactional Accounts

Type of rate or charge

| |
|--|
| • Minimum opening and operating balance |
| • Minimum Ledger fees per month /Acc.Maintenance fee |

A/C Name

| |
|--------------------------|
| • Sahla a/c |
| • Salary a/c |
| • Ufanisi Binafsi a/c |
| • Ufanisi Chama a/c |
| • Institutional Call a/c |

Bank Charges

| |
|---------------------|
| 1,000.00 |
| As per product type |

Ledger fees

| |
|--------|
| 200.00 |
| FREE |
| FREE |
| FREE |
| FREE |

C. Savings Accounts

Type of rate or charge

| |
|--|
| • Minimum opening and operating balance |
| • Minimum Ledger fees per month /Acc.Maintenance fee |

A/C Name

| |
|-----------------------------------|
| • Busara a/c |
| • Labeyk a/c |
| • Student a/c |
| • Young Community Savers a/c |
| • School Tutio n a/c |
| • Foreign Currency a/c |
| • Invest Plus Fixed Maturity a/c |

Bank Charges

| |
|---------------------|
| 1,000.00 |
| As per product type |

Ledger fees

| |
|------|
| FREE |
| FREE |
| FREE |
| FREE |
| FREE |
| FREE |
| FREE |

D. Other Charges

Type of rate or charge

A/C Name

| |
|--|
| • Transaction Fee - Check Plus Account |
| • Counter Withdrawal Fee - Sahlah, Busara Saving Account |
| • Counter Withdrawal Fee - Salary Account |
| • Bankers Cheques |
| • Elegant Account, Elite Account, Biashara Club Account |
| • Bankers Cheques (Other Products) |
| • Bankers Cheques (Customers) |
| • Salary Processing/Incoming EFT |
| • Processing Salary (Electronic) |
| • Cash Handling Fee |
| • Counter Cheques/Cheque Forgotten |
| • Non Exclusive withdrawal |
| • Fees per ATM withdrawal FCB ATM |
| • Fees per ATM withdrawal 3rd party ATM |
| • Swift Charges |
| • RTGS |
| • Unpaid Cheque "refer to drawer" |
| • Unpaid Cheque "effects not cleared" |
| • Unpaid Cheque "technical" |
| • Stop Cheque Payment |
| • Charge per Cheque Leaf |
| • Ordinary Statement per page |
| • Interim Statement per Page |
| • Duplicate Statement per Page |
| • New Debit Card Issuance |
| • Debit Card Replacement |
| • Bankers Opinion |
| • Certificate of Balance |
| • Internal Standing Order & Processing |
| • External Standing Order & Processing (EFT) |
| • Amend Standing Order |
| • Balance Confirmations |
| • Cheque Holding Charges [per cheque] |
| • Unpaid Standing Order [external] |
| • Reactivation of Account |
| • Closure of Account |
| • Photocopies at Customer Request |
| • Payee Processing from Account |
| • Payee Processing by Cash |
| • Safe Deposit Lockers |
| • Rental of Safe Box-Small |
| • Rental of Safe Box-Medium |
| • Rental of Safe Box-Large |
| • Rental of Safe Box-Extra Large |
| • Key Deposit |

Bank Charges

Ledger fees

| |
|--------------------------|
| 50.00 |
| 200.00 |
| 100.00 |
| 100.00 |
| 100.00 |
| 100.00 |
| 200.00 |
| 500.00 |
| 100.00 |
| 250.00 |
| FREE |
| 300.00 |
| 300.00 |
| 30.00 |
| 70.00 |
| 1,500.00 |
| 500.00 |
| 2,500.00 |
| 2,500.00 |
| 500.00 |
| 500.00 |
| 15.00 |
| 100.00 |
| 100.00 |
| 300.00 |
| 300.00 |
| 300.00 |
| 500.00 |
| 250.00 |
| FREE |
| 250.00 |
| 500.00 |
| FREE |
| 1,000.00 |
| 1,000.00 |
| 500.00 |
| 1,000.00 |
| 100.00 |
| 100.00 |
| 200.00 |
| |
| Kes 5,000.00 p.a + VAT |
| Kes 10,000.00 p.a + VAT |
| Kes 15,000.00 p.a + VAT |
| Kes 20,000.00 p.a + VAT |
| Kes 15,000.00 refundable |

E. Agency Services (PostBank) Charges

WITHDRAWAL LIMITS

| |
|--------------------|
| • 100 - 2,500 |
| • 2,501 - 5,000 |
| • 5,001 - 10,000 |
| • 10,001 - 20,000 |
| • 20,001 - 35,000 |
| • 35,001 - 50,000 |
| • 50,001 - 100,000 |

Bank Charges

| |
|--------|
| 30.00 |
| 60.00 |
| 100.00 |
| 150.00 |
| 180.00 |
| 200.00 |
| 220.00 |

F. Mobile Banking

Type of Service

MPESA BANK TO CUSTOMER TRANSFER/ MPESA BANK TO OTHERS

Tier

| |
|------------------|
| • 0 - 100 |
| • 101 - 500 |
| • 501 - 1000 |
| • 1001 - 1500 |
| • 1501 - 2500 |
| • 2501 - 3500 |
| • 3501 - 5000 |
| • 5001 - 7500 |
| • 7501 - 150,000 |

Charges

| |
|----|
| 0 |
| 10 |
| 16 |
| 20 |
| 27 |
| 37 |
| 47 |
| 57 |
| 70 |

| |
|---------------------------------|
| • MPESA Account Deposit |
| • MPESA Balance Inquiry |
| • MPESA Mini Statement |
| • MPESA Internal Funds Transfer |
| • MPESA Cheque Book Request |
| • MPESA Full Statement Request |

| |
|-------|
| 0 |
| 25.00 |
| 25.00 |
| 25.00 |
| 25.00 |
| 25.00 |

PESA LINK CHARGES

Amount (min)

| |
|-----------|
| • 1 |
| • 1001 |
| • 50,001 |
| • 100,001 |
| • 200,001 |

Amount (max)

| |
|---------|
| 1,000 |
| 50,000 |
| 100,000 |
| 200,000 |
| 999,999 |

Charges

| |
|-----|
| 0 |
| 50 |
| 110 |
| 165 |
| 198 |

G. Foreign Currency Account

Type of Service

CHARGES (TYPES)

| |
|---|
| • Minimum Account Opening Balance |
| • Cheque Book per Leaf |
| • Inward/Outward Clearing/Swift/TT charges |
| • Travelers Cheque |
| • Duplicate Bank Statements |
| • Unpaid Cheque(refer to drawer) |
| • Unpaid Cheque(technical reasons) |
| • Stop Payment |
| • Cash Handling - Deposits above USD 10,000/- or equivalent |
| • Audit Confirmation |
| • Bankers Cheques(customers) |
| • Certificate of Balance |
| • Closure of Accounts |
| • Cheque Collection Foreign Bank |

Bank Charges

RATE (USD)

(or it's equivalent in other currencies)

| |
|---|
| \$50.00 |
| \$0.30 |
| \$5.00 |
| N/A |
| \$5.00 |
| \$40.00 |
| \$7.50 |
| \$7.50 |
| 0.25% of the Amount and Max USD 1,000/- |
| \$15.00 |
| Kes 200 |
| \$7.50 |
| \$15.00 |
| \$30.00 |

H. Trade Finance

Type of rate or charge

Bank Charges

1 IMPORT LETTERS OF CREDIT

CHARGES (TYPES)

| |
|--------------------------------|
| • Opening Commission |
| • Swift Charges |
| • Postage/Courier |
| • Amendment (General) |
| • Increase in amount of credit |
| • Extension LC validity |
| • Retirement/Settlement |
| • Acceptance Fee |
| • Extension of Maturity Bill |
| • LC discharged/unutilized |

RATE (Kes)

| |
|-----------------|
| 0.5% of amount |
| 4,000.00 |
| Min 4,000.00 |
| 3,500.00 |
| 0.5% of amount |
| 0.5% of amount |
| 0.25% of amount |
| 0.5% of amount |
| 0.5% of amount |
| 2,000.00 |

2 EXPORT LETTERS OF CREDIT

CHARGES (TYPES)

| |
|-----------------------------------|
| • Advising fee |
| • Confirmation fee |
| • Amendment |
| • Extension fee-Confirmed fee |
| • Extension fee-Unconfirmed fee |
| • Increase of amount-Confirmed LC |
| • Postage/Courier |
| • Acceptance fee-Confirmed |
| • Acceptance fee-Unconfirmed |
| • Settlement |

RATE (Kes)

| |
|-----------------|
| 2,000.00 |
| 0.5% of amount |
| 3,500.00 |
| 0.5% of amount |
| 2,000.00 |
| 0.5% of amount |
| Min 4,000 |
| 0.5% of amount |
| 0.25% of amount |
| 0.25% of amount |

3 IMPORT DOCUMENTARY COLLECTION

CHARGES (TYPES)

| |
|--------------------------|
| • Document Handling |
| • Swift Charges |
| • Amendment |
| • Retirement/ Settlement |
| • Avalising of Bills |

RATE (Kes)

| |
|-----------------|
| 500.00 |
| Min 4,000.00 |
| 2,000.00 |
| 0.25% of amount |
| 0.5% of amount |

4 EXPORT DOCUMENTARY COLLECTION

CHARGES (TYPES)

| |
|--------------------------|
| • Documentary processing |
| • Swift charges |
| • Postage/ Courier |

RATE (Kes)

| |
|--------------|
| 2,000.00 |
| 4,000.00 |
| Min 4,000.00 |

5 LETTERS OF GUARANTEE

CHARGES (TYPES)

| |
|---------------------------------|
| • Issuance |
| • Renewal |
| • Amendment |
| • LG Claim Charges |
| • Commission Shipping Guarantee |
| • Closure |

RATE (Kes)

| |
|--------------|
| Min 4,500.00 |
| Min 4,500.00 |
| 2,000.00 |
| 2,000.00 |
| 4,000.00 |
| 1,000.00 |