

PERSONAL SAVING ACCOUNT

	Savers	Floating	Premier	Junior
Account opening balance	5,000	2,000	10,000	1,000
Min. operating balance	5,000	1,000	10,000	1,000
Interest rate(%pa)	2.50	2.75	3.25	2.75
Payment interval	Semi-annually	Quarterly	Quarterly	Quarterly
min. interest earning bal.	20,000	10,000	50,000	10,000
Dormant/AC reactivation	300	300	300	300
Account closing	1,000	1,000	1,000	1,000
Statement cycle	Monthly	monthly	monthly	monthly
Ledger fee	Nil	Nil	Nil	Nil
Number of withdrawals	Unlimited	1 per month	1 per month	1 per month
Over and above min.	Nil	350	350	350
Penalty below min. bal.	350	350	350	350
Foreign Currency	Lcy equivalent	N/A	N/A	N/A

PERSONAL CURRENT ACCOUNT

	Personal	Salary	Student
Account opening balance	1,000	Nil	Nil
Min. operating balance	Nil	Nil	Nil
Dormant/AC reactivation	300	Nil	Nil
Account closing	1,000	1,000	Nil
Statement cycle	Monthly	monthly	monthly
Ledger fee	Min. 400	Nil	Nil
Charge per transaction	30	30	30
Number of transactions	Unlimited	Unlimited	Unlimited
Foreign Currency	Lcy equivalent	Lcy equivalent	Lcy Equivalent

BUSINES BANKING ACCOUNT

	Savers account	Current account
Account opening balance	5,000	2,000
Min. operating balance	5,000	Nil
Interest rate(%pa)	2.50%	N/A
Payment interval	Semi-annually	N/A
min. interest earning bal.	30,000	N/A
Dormant/AC reactivation	300	300
Account closing	1,000	1,000
Statement cycle	Monthly	monthly
Ledger fee	Nil	Min. 400
Charge per transaction	Nil	30
Number of transactions	Unlimited	Unlimited
Penalty below min. bal.	350	N/A
Foreign Currency	Lcy equivalent	Lcy equivalent

FOREIGN EXCHANGE SERVICES

Cash handling above \$5,000 or equivalent	0.25%
Stop payment – foreign draft	Kes.1,500 or equivalent
FCY unpaid cheque –drawn on us	USD.25 (equivalent)
FCY unpaid cheque –drawn on other banks	USD.10 (equivalent)
Stop payment – FCY cheque	FCY cheque USD. 5 equivalents
Foreign draft	Kes.500 equivalents
Outgoing foreign swift remittance	0.25%, min. 1,500 max 6,000
Incoming swift remittance	Kes.1,000 (equivalent
Transfer from FCY to LCY & vice versa	Free
Foreign cheque book – LCY equivalent	Kes.20
Courier charges FCY	(Actual courier charges) As per courier company plus Kes.50.
Telex/Swift charges	Kes.2,000
Unpaid Standing Order	Kes.1,000 (equivalent)

OTHER SERVICES

Retrieval DOX	Kes.500	
Photocopy of Bank DOX per copy per page	Kes.100	
Postage	Actual Courier charges as per Courier Company plus Kes.50	
Legal Entity Search:	Company	Kes.1,000
	Sacco	Kes.1,500
	NGO	Kes.2,500
Certification of Documents	Kes.50 per page (Min. 700)	

STANDING ORDER/DIRECT DEBIT

Standing Order - Set up	Kes.300
Standing Order – Amendment	Kes.300
Stand Order Processing DBK to DBK and loan repayment	Free
Standing Order Processing	Kes.150
Unpaid Standing Order	Kes.1,000
Stop payment	Kes.300
Closure	Kes.300

TRANSACTION FEE

Cash handling	0.05% (over Kes.1 million)
Ledger fees Foreign Currency Account Min.	USD 5 / Euro 5 / GBP 3.5 per month Charges below min USD 5 equivalent

FIXED DEPOSIT INTEREST

Fixed Deposit Account Available on the following terms: Call, 1 month, 3 months, 6 months, 9months, 12 months & Over 12 months.

CHEQUES

Cheques sent for collection (local currency FX): Kes.500.00 (FX equivalent)	
Item	Amount
Counter cheque	Kes.350.00
Inward returned cheque	Kes.600.00
Cheque unpaid-insufficient funds	Kes.2,500.00
Cheque unpaid-technical reason	Kes.800.00
Outward returned cheque	Kes.2,500.00
Retrieval of cheque copy	Kes.500.00

CHEQUE BOOK & STOP CHEQUE

Cheque books	Kes.20 per leaf
Foreign currency cheque book	Equivalent Kes.20.00 per leaf
Stop Cheque Order per leaf	Kes.500.00 per order

BANKERS CHEQUE

DBK customer	Kes.150
Non-customers – School fee	Kes.100
Repurchase bankers cheque	Kes.300

FUNDS/MONEY TRANSFER (LOCAL)

RTGS	Kes.500.00
Electronic Fund Transfer	Kes.100.00
Salary processing (electronic)	Kes.100.00 per beneficiary
Manual salary processing	Kes.200.00 per beneficiary
Incoming salary transfer (electronic from other bank)	Free
Inter account transfer	Free
Cancellation/Recall	Kes.100.00

STATEMENTS

Scheduled Periodic Statement	Free
Interim statement/ Duplicate	Kes.150
Closed Account Statement	Kes.200 per page

OTHER SERVICES

Bank opinion	Kes.500
Audit confirmation	Kes.500
Certificate of balance	Kes.500
Retrieval of DOX	Kes.500
Interest certificate	Kes.500
Company Search	Kes.1,000
Credit Reference	Kes.1,000

MOBILE BANKING SERVICES

Balance Enquiry (from account)	Free
Mobile banking services SMS alerts	Free
Account to account charges (from source A/C	Kes.50.00
Mini statement (from source A/C)	Kes.10.00
Pin change (Mobile Banking)	Free
Loan alert SMS (from account)	Free
Buy float	0.1% Amount Purchased
Account to Paybill/Till Number	Kes.70.00
Digital services SMS alerts	Free
Account to MPESA charges (from source a/c)	
Kes.0 -1000.00	Kes.30.00
Kes.1,001-10,000.00	Kes.40.00
Kes.10,001-30,000.00	Kes.50.00
Kes.30,001-150,000.00	Kes.70.00
MPESA to Account (via DBK Paybill No.	Free
Limit per transaction	Kes.75,000
Daily Transaction Limit	Kes.150,000

PESALINK

Depositing	
Withdrawal amount (Kes.)	Free
Kes.10.00-1,000.00	Free
Kes.1,001 – 10,000.00	Kes.30.00
Kes.10,001-20,000.00	Kes.40.00
Kes.20,001-50,000.00	Kes.60.00
Kes.50,001 – 100,000.00	Kes.80.00
Kes.100,001 – 200,000.00	Kes.120.00
Kes.200,001- 500,000.00	Kes.160.00
Kes.500,001 – 999,999.00	Kes.200.00
Limit per transaction	Kes.150,000.00
Daily Transaction Limit	Kes.300,000.00

INTERNET BANKING

On-boarding	NIL
Inter-account transfer	Kes.50.00
Other DBK account transfer	Kes.50.00
Electronic Funds transfer (EFT)	Kes.100.00
RTGS	Kes.500.00
TT/SWIFT	Kes.2,000.00
Utility payments	Kes.70.00
Airtime purchase	Free
Pesalink	Pesalink tariff applies
eCitizen	Pesalink tariff applies
SMS alerts	Free
Transfer to mobile money Account to MPESA charges (from source to a/c charges)	
Cheque book request	Kes.20.00 per leaf
Standing order service	Standing Orders tariff applies

IMPORT DOCUMENTARY COLLECTION

Document handling	Kes.500.00
Settlement charges	0.5% one-off with a min. of Kes.2,000.00
Past due charges	Kes.2,000.00 per month
Swift charges	Kes.2,000.00
Availization	0.5% per quarter or part thereof min. Kes.2,000.00

EXPORT DOCUMENTARY COLLECTION

Document handling	Kes.500.00
Settlement charges	0.5% one-off with a min. of Kes.2,000.00
Past due charges	Kes.2,000.00 per month
Swift charges	Kes.2,000.00
Courier charges	As per courier company tariff plus Kes.50.00

TRADE FINANCE

IMPORT LETTER OF CREDIT

Opening Commission	0.5% per quarter or part thereof min. Kes.2,500.00 plus swift charges
LC Acceptance commission	0.5% per quarter or part thereof min. Kes.2,000.00
General Amendment	Kes.2,500.00 plus swift charges
Amendment Fee (Extension/increase in amount)	0.5% per quarter or part thereof min. Kes.2,500.00 plus swift charges
Settlement /Retirement Commission	0.5% one off min. Kes.2,500.00
Discrepancy fees	USD. 20 or equivalent per document
LC Cancellation charges	Kes.2,000.00
Expired unutilized fee	Kes.2,000.00
Document Examination	Kes.2,000.00 per set of documents
Release of Documentation against Customer Indemnity	Kes.2,500.00
Swift charges	Kes.2,000.00 per swift
Courier charges	As per courier company tariff plus Kes.50.00

EXPORT LETTER OF CREDIT

Advising Commission – Clients	Kes.2,000.00
Advising Commission –Non-client	Kes.3,500.00
General Amendments Clients	Kes.2,000.00
Non-clients	Kes.3,000.00
Confirmation	0.5% per quarter or part thereof min Kes.2,000.00
Extension/increased in amount if confirmed	0.5% per quarter of part thereof min. Kes.2,000.00
Documents Examination	Kes.2,000.00
Discrepancy fee	As per the Issuing banks tariff
Settlement /Retirement Commission	0.25% one off min. Kes.2,000.00
Courier charges	As per courier company tariff plus Kes.50.00
Cancellation fee	Kes.2,000.00
Swift charges	Kes.2,000.00 per swift

GUARANTEES

Issuance Commission	0.5% per quarter or part thereof min. Kes.2,000.00
General Amendments	Kes.3,500.00
Amendment Fee (Extension/increase in amount)	0.5% per quarter or part thereof min. Kes.2,000.00
Cancellation of Uncollected Guarantees	Kes.2,500.00
Swift charges	Kes.2,000.00 per swift
Claim handling	Kes.5,000.00

CREDIT FACILITIES

TERM LOANS:	As per the bank's approved risk-based credit pricing model.
ASSET FINANCE:	As per the bank's approved risk-based credit pricing model.
OVERDRAFT:	As per the bank's approved risk-based credit pricing model
All foreign currency-denominated credit facilities are subject to the bank's prevailing applicable reference rates plus a margin.	

*All charges are exclusive of excise duty *