

Saadiq Personal Accounts Tariff

Current Accounts

Saadiq All In One Account - For KES 1000 or \$15 per month, you get:

- Free Unlimited standing orders between Standard Chartered accounts
 - Free Unlimited local and foreign telegraphic transfer/month
 - Free Unlimited local ATM Cash withdrawals (Standard Chartered Kenya)
 - One Free International Debit Card
 - One Free local and Free foreign currency Banker's cheque per month
 - No cash handling fee
- | | |
|---------------------------|-----------|
| Minimum Operating Balance | Zero |
| Opening Balance | KES 2,000 |
| E-Statements | Free |
| One free cheque book | |

Saadiq Hifadhi Account

- Cash Handling Fee Free
- Monthly Ledger Fee Free
- Minimum Operating Balance Zero
- Opening Balance KES 2,000
- E-Statements Free
- Free Unlimited standing orders between Standard Chartered accounts
- ATM Withdrawals KES 35
- Bankers Cheques KES 300
- Cheque book (Standard Cheque Book) KES 300
- Electronic Funds Transfer (local) KES 100
- Salary Processing KES 100
- Standing Order Set-Up (to non Standard Chartered Account) KES 300
- Standing Order Processing (to non Standard Chartered Account) KES 150
- Debit Card (First Card Only) KES 300
- Over the Counter Withdrawals - per withdrawal KES 300
- per transaction fee KES 10 per transaction (waived)

Saadiq Foreign Currency Current Accounts

(Or equivalent in other foreign currency accounts)

- | | |
|---|---------|
| Account Opening Balance | USD 50 |
| Cash handling Fee (Transactions of \$ 20,000 & above) | 0.25% |
| Monthly Service Fee | US\$ 12 |

Home Finance (KES or USD finance)

Home Finance

- Processing Fee 1% of finance amount
- Minimum KES 10,000

Mobile Banking

- M-PESA (to transfer money from your bank account to MPESA) KES 75
 - M-PESA (to transfer money from MPESA to your bank account) As per MPESA charges
 - Airtel Money (to transfer money from your bank account to Airtel Money) Free
 - Airtel Money (to transfer money from Airtel Money to your bank account) Free
- *Airtime top up is free of Bank charges **This service is optional

Saadiq Business Accounts Tariff

Saadiq Business Current Account

- Minimum Monthly Service Fee:
 - 0 - KES 4,999 KES 999
 - KES 5000 - KES 499,999 KES 900
 - KES 500,000 and above KES 850
- Account Opening Balance KES 20,000
- Fixed Fee on Overdraft KES 200 per day
- Charge per transaction KES 40

Local Currency Cheques

- Cheque Book Per Leaf KES 8* (Applies to Personal Kes 100 Leaf Cheque Book)
- Cheque returned by us with the answer:
 - 'Refer to Drawer' KES 3,850
 - 'Effects not Cleared' KES 3,400
- Cheques returned by us for technical reasons KES 850
- Counter Cheque (customers only) KES 500
- Stop Payment per notice KES 1,000
- Retrieval of old cheques (per cheque leaf) KES 300

Other Services

- Extra statement (per page) KES 250
- Discharge of Charge Fee KES 1,000

Saadiq Foreign Currency Current Accounts

(Or equivalent in other foreign currency accounts)

- For USD 12 per month, you get:
 - Cash handling fee Free
 - eStatements Free
- Account Opening Balance USD 50

General Services

Balance Charges

- Fixed Fee on Overdraft KES 200 per instance

Pesalink Charges

	KES	USD	GBP	EURO
KES 10 - 500	NIL	NIL	NIL	NIL
KES 501 - 10,000	40	0.40	0.30	0.40
KES 10,001 - 50,000	80	0.80	0.60	0.80
KES 50,001 - 100,000	120	1.20	0.90	1.10
KES 100,001 - 200,000	160	1.60	1.20	1.50
KES 200,001 - 500,000	200	2.00	1.50	1.90
KES 500,001 - 999,999	250	2.50	1.90	2.30

Local Currency Cheques

- Cheque Book (30 Leaves) KES 450
- Cheque returned by us:
 - 'Refer to Drawer' KES 3,850
 - 'Effects not cleared' KES 3,400
- Cheques returned by us for:
 - Technical reasons KES 850
- Inward Unpaid Cheques KES 1,000
- Counter Cheque (customers only) KES 500
- Stop Payment (per notice) KES 1,000
- Retrieval of old cheques (per Cheque Leaf) KES 300

Foreign Currency Cheques

- Cheque Book USD 12
- Cheque Returned Unpaid: 'Refer to Drawer' by SCB
 - Inward unpaid (local) USD 10
 - Inward unpaid (foreign) USD 10
 - Technical Reasons USD 11
 - Stop Payments USD 5
- Cheque drawn on local bank Free
- US Cheque drawn on UK bank USD 85
- Foreign Currency Cheque sent on collection 0.5%
 - Minimum USD 10
 - Maximum USD 50
- Foreign Currency Cheque negotiated 1%
- Purchase of USD Foreign Drafts: (customers only) USD 15
- Statements Free
- Non compliant CTS (Cheque Truncation System) Cheques Issued KES 500

Cash Handling (LCY)

- Customers 0.15%

Standing Orders (Local)

- Set-Up KES 250
- Processing (per payment) KES 300
- Amendment/stopped KES 200
- Standing Order
 - Unpaid due to lack of funds KES 3,000

Standing Orders (Foreign)

- Set-Up USD 5
- Processing (per payment) USD 3
- Amendment/stopped USD 3
- Standing Order-unpaid due to lack of funds USD 30
- Direct debit charges KES 150

Cards

(Or equivalent in USD)

- Debit Card Issued KES 500
- ATM Cash Withdrawals (per withdrawal) KES 35
- Debit Card Withdrawal (at non-SCB(K) ATMs) KES 250
- Debit Card Withdrawal (at Pesa Point) KES 250
- Debit Card replacement KES 500
- Debit Card renewal Free

Debit Card Transactions

(Minimum FX Margin for International Point of Sale)

- Within Central Europe, Middle East and Africa (CEMEA) 6.25%
- Outside (CEMEA) 5.50%

Bankers Drafts

- Customers KES 500

Online Banking/Mobile App

- Bill payments KES 30
- Mpesa/Airtel KES 75
- Merchant payments KES 75
- School Fees payments KES 50

KRA Tax payments

- KES 0-50,000 KES 50
- KES 50,001-150,000 KES 100
- KES 150,001-300,000 KES 150
- Above KES 300,000 KES 200

Statements & Balances

- From ATM (for all Statements & Balances) Free
- From Call Centre (for all Enquiries & Balance) Free
- Duplicate Statements (per page) KES 250
- Account Closing Free
- Balance enquiry (over the counter) Free
- E-Statements Free
- Paper Statement (sent by Post Office) KES 50 per statement

Salary Processing

- Electronic KES 150
- Manual KES 500

Credit Clearing

- Inward Electronic Funds Transfer KES 150
- Direct Debits KES 150

Inward Payments

- Drafts, International Money Orders and Mail Transfer (per item) KES 1,000
- Funds Transfer (through Interbank) KES 1,000
- Inward TTIs/SWIFT
 - Transmission costs (LCY NC) KES 1,000
 - Transmission costs (FCY NC) USD 15

Outward Payments (Local)

- RTGS Charges KES 500
- Telegraphic/SWIFT Transfer (Foreign)
 - Local Currency KES 1,400
 - Foreign Currency 0.25%
 - Minimum USD 15
 - Maximum USD 100

School Fee Payments

- School Fee payments at Branch Free

Bank Opinion

- Customers KES 1,000

Abbreviations:

- ATM-Automated Teller Machine
- USD-United States Dollars
- LCY-Local Currency
- FCY-Foreign Currency

*Kindly visit sc.com/ks for more information