

Service and Price Guide (Effective Date February 2024) Money transfer charges are subject to 15% excise duty and 20% excise duty on other charges as per Finance Act 2023

Individual Account Tariff

SC DigiSmart Current Account

For KES 299 per month you get	KES
Monthly ledger Fees	299
Minimum Operating Balance	Zero
Opening Balance	2,000
• E-Statements	Free
SCB ATM Withdrawals	Free
 Local and foreign telegraphic transfer/ month through the 	Free
online channels (SC App or mobile banking)	
Salary Processing	Free
 Standing Orders setup to non SCB accounts 	Free
 Standing Orders processing to non SCB accounts 	150
Digital Debit Card	Free
 Over the counter withdrawals 	300
 Non- SCB ATM withdrawal (per transaction) 	150

Hifadhi Current Account

	KES	GBP	EUR	USD
 Cash Handling Fee 	Free	Free	Free	Free
 Monthly ledger Fees 	Free	Free	Free	Free
 Minimum Operating Balance 	Zero	Zero	Zero	Zero
 Opening Balance 	2,000	50.00	50.00	50.00
• E-Statements	Free	Free	Free	Free
 Standing Orders Between SCB Accounts 	Free	Free	Free	Free
 SCB ATM Withdrawals 	35	0.20	0.30	0.30
 Banker's cheques 	300	2.00	2.50	3.00
Cheque book 30 Leaves	300	6.00	8.00	12.00
 Electronic Funds Transfer Charge (local) 	100	1.10	1.35	1.50
 Salary Processing 	100	1.10	1.35	1.50
 Standing Orders setup to non SCB accounts 	300	2.00	2.50	3.00
 Standing Orders processing to non SCB accounts 	150	1.00	1.25	1.50
 Debit Card (First Card Only) 	300	3.50	3.00	3.00
Over the counter withdrawals	300	2.00	2.50	3.00
 Per Transaction fee (Waived) 	10			

All-In-One Current Account /Diva Current Account and X-Current Account*

For KES 1000 or \$15 per month you get:

- Free Unlimited Standing Orders Between Standard Chartered Accounts
- Free Unlimited Local and Foreign Telegraphic Transfers
- *Correspondent bank charges may apply
- Free Unlimited Local ATM Cash Withdrawals Standard Chartered Kenya
- One Free International Debit Card (First Card Only)
- One Free Local and One Free Foreign Currency Banker's Cheque per Month
- No Cash Handling Fee
- E-Statements Free
- One Free Cheque Book (30 Leaves)

	KES	USD
Opening Balance	2,000	50
 Minimum Operating Balance 	Zero	Zero
Monthly Service Fees	1,000	15

Easy banking Bundle Current Account* (Salary Account Plus a Credit Card)

For KES 499 per month you get:

- Free Unlimited Standing Orders Between Standard Chartered Accounts
- Free Unlimited Local and Foreign Telegraphic Transfers
- Free Unlimited ATM Cash withdrawals across All VISA branded ATMs in Kenya
- One Free International Debit Card
- One Local and One Foreign Currency Banker's Cheque Per Month
- No Cash Handling Fee
- E-Statements Free
- One Free Cheque Book (30 Leaves)

 No Salary Processing Fee 	
	KES
Opening Balance	2,000
Minimum Operating Balance	Zero
Monthly Service Fees	499

*Easy Banking Bundle is Salary Account Plus a credit card. The tariff only applies if the two products are active

Ordinary Current Account and Instant Access Accounts

	KES
 Minimum Operating Balance 	Zero
Opening Balance	2,000
• E-Statements	Free
 Over the counter withdrawals (Per Withdrawal) 	500
Monthly Ledger Fees: Balance Tier as follows:	
• KES 0 - KES 50,000	650
• KES 50,001 - KES 135,000	400
• KES 135,001- KES 300,000	350
• KES 300,001- KES 500,000	250
• KES 500,001- KES 1,000,000	100
• KES 1,000,001 and above	Free

Foreign Currency Ordinary Current Account

	GBP	EUR	USD
 Minimum Operating Balance 	Zero	Zero	Zero
Opening Balance	50.00	50.00	50.00
• E-Statements	Free	Free	Free
 Monthly Service Fees 	9.00	10.00	12.00
 Cash Handling (Transaction below US\$ 20,000) 	Free	Free	Free

• Cash Handling (Transaction above US\$ 20,000) 0.25% 0.25% 0.25%

Savings Accounts				
Safari Savings Account	KES			
 Minimum/Opening Balance 		2,000		
• E-Statements		Free		
 Safari Savings Monthly Service Fees 		Free		
Safari Junior Savings Account				
 Minimum/Opening Balance 		2,000		
• E-Statements		Free		
Safari Junior Savings Monthly Service Fee	S	Free		
 One Banker's Cheque Per Quarter 		Free		
Foreign Currency Safari Account	USD	GBP	EUR	JPY
 Minimum/Opening Balance 	50	50	50	5,000
• E-Statements	Free	Free	Free	Free
 Monthly Service Fees 	Free	Free	Free	Free

Priority membership Fee	KES 2,999 (waive
Personal Loans, Mortgage	s and Overdrafts *
Personal Unsecured Loans	
Arrangement Fee	2.5% of loan amour
Unsecured Overdraft	
Arrangement Fee	NIL
- Minimum	NIL
Personal Mortgage	
Arrangement Fee	1% of loan amount
- Minimum	KES 10,000
Personal Secured Overdraft	
Arrangement Fee	NIL
- Minimum	NIL
20% Excise Duty Not Applicable	
SC Juza Mobile Loan	
Processing Fee	5.5%
Service Fee	5.5%**
*chargeable on outstanding amount on day 31	

Credit Cards

Fees & Interest Rate (KES)			
	Gold	Platinum	Infinite
Annual Fee	6,000	7,000	8,000
• Over Limit Fee	2,000	3,000	3,000
Late Payment Fee	1,500	1,500	1,500
Cash Advance Fee	5%	4%	4%
 Supplementary Card Annual Fee 	1,000	2,000	Free
 Card replacement fee 	1,000	1,000	1,000
• Credit Life Insurance Premium Per Month (1)*	0.078%	0.078%	0.078%
 Request for copy of previous months statement 	100	100	100
 Credit card FX transactions (min FX margin for international POS or cash sale) (2) 	2.5%	2.5%	2.5%
Monthly Interest Rate (3)	3.0%	3.0%	3.0%

* Optional

20% Excise Duty not applicable on bullet 1, 2 & 3

General Services

Overdrawn	Minimum	Interest	Charge
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 Overdrawn Minimum Interest Ch - (Equivalent in FCY) 	KES 200			
Pesalink Charges	KEO		FUD	
	KES	GBP	EUR	USD
• KES 10 - KES 500	0.00	0.00	0.00	0.00
• KES 501 - KES 10,000	40	0.30	0.40	0.40
• KES 10,001 - KES 50,000	80	0.60	0.80	0.80
• KES 50,001 - KES 100,000	120	0.90	1.10	1.20
• KES 100,001 - KES 200,000	160	1.20	1.50	1.60
• KES 200,001 - KES 500,000	200	1.50	1.90	2.00
• KES 500,001 - KES 999,999	250	1.90	2.30	2.50

Lack of Funds

Bank to	Mobi	le Mo	onev V	Vallet	t Tra	nsfer			Debit Cards	KEO	000	EUD	
Mpesa/A									Dabit Card Danawal	KES	GBP	EUR	USD
Tier (KES)		lonoy/	intaon	I	(Charges	(KES)		Debit Card Renewal	Free	Free	Free	Free
							(NLO)		Debit Card Issued Debit Card Replacement	500 500	3.50	4.00	5.00 5.00
• 0 - 100						0			Debit Card ReplacementDebit Card Withdrawal at	250	3.50 2.00	4.00 2.00	2.50
• 101 - 500	2					11			non-SCB(K) ATMs	200	2.00	2.00	2.00
• 501 – 1,000						15			ATM Cash Withdrawals	35	0.20	0.30	0.35
• 1,001 - 1,5						18			- per withdrawal	00	0.20	0.00	0.00
• 1,501 - 2,5						25							
 2,501 – 3,5 2,501 – 00 						35			Debit Card Transactions	Doint of	Salo)		
 3,501-5,00 5,001,7,50 						47 57			(Minimum FX Margin for International				
5,001-7,507,501-20,0						67			Within Central Europe, Middle East and Af	rica (CEN	,		
20,001-250						70			Outside (CEMEA)		5.5	0%	
20,001 200	,000					10			Banker's Drafts	KES	GBP	EUR	USD
 Bill Paymer 	nts					30			Customers Only	500	11.00	12.00	15.00
 Merchant 						75			Re-purchase of Draft	600	11100	12100	10100
 School Fee 	Payme	nts				50							
• M-PESA (to	o transfe	er mone	y from						KRA Tax Payments	KES			
M-PESA to	your ba	ank acco	ount)			As per M	-PESA cł	narges	• KES 10 - KES 50,000	50			
Deve en te l			Tropo	fore					• KES 50,001 - KES 150,000	100			
Person to I	KES	GBP	EUR	USD	CHF	TZS	UGX		• KES 150,001 - KES 300,000	150			
Charge %	RES 1%	GBF 1%	EUR 1%	1%	1%	1%	1%		• KES 300,001 and above	200			
Min	300	2.00	3.00	3.00	3.00		11300		Statements & Balances	VEC	CPD	EUD	
• Max	1300		12.00	15.00					 From ATM (for all Statements & Balances) 	KES Free	GBP Free	EUR Free	USD Free
				10100	10.0	0 01000	00000		From Call Centre (for all Enquiries	Free	Free	Free	Free
Local Cur	rency	Cnequ	les				KES		& Balance)	TICC	TICC	1166	TICC
Cheque Boo	k (30 Le	eaves -	Includes	s Priority	y Hifac	lhi)	450		Account Closing	Free	Free	Free	Free
Cheque Retu	urned by	/ us with	n the An	swer:					Balance Enquiry Over the Counter	Free	Free	Free	Free
-`Refer to Dra							3,850		Duplicate / Extra Paper Statement	250	2.00	2.00	2.50
-`Effects not							3,400		-per page	200	2100	2100	2100
Cheques retuined		-							• E-Statements	Free	Free	Free	Free
-`Technical F							850		 Paper Statement Sent by 	50	0.40	0.40	0.50
Inward Unpa							1,000		Post Office (per statement)				
Counter Che	-		's Only				500		Salary Processing				
Stop Paymer Detriove Old			Choque	loof			1,000 300		• Electronic	KES 150			
Retrieve OldNon-Complia	-		-		votom		300		Manual	500			
Cheques Iss		Chequ		alions	ystern		500			000			
Oneques iss	ueu						000		Credit Clearing	KES			
Foreign C	urrenc	cy Che	ques						 Inward Electronic Funds Transfer 	150			
						GBP	EUR	USD	 Direct Debits 	150			
Cheque bool						6.00	8.00	12.00	Inward Payments/Outward Paym	ents			
Cheque Retu				-		35.50	40.50	50.00	Drafts, International Money Orders	KES	GBP	EUR	USD
Cheque Retu						8.00	9.00	11.00	and Mail Transfer - Per Item	1,000	GDI	Lon	002
Inward Unpa			cal & Fo	reign)		7.00	8.00	10.00	 Funds Transfer through Interbank 	1,000			
Stop-paymer			ov Droft			2.00 11.00	3.00 12.00	5.00 15.00	 Inward TTs/SWIFT - Transmission Costs 	1,000	11.00	12.00	15.00
Purchase of (Customers of		Current	Cy Drait			11.00	12.00	15.00	Telegraphic/SWIFT Transfer	1,400	0.25%	0.25%	0.25%
Cheques dra	57	ocal Ra	anke			Free	Free	Free	- Minimum	,	10.23	12.00	15.00
Cheques Ser						5%	5%	5%	- Maximum		73.00	80.00	100.00
- Minimum		0110011011	I			7.00	8.00	10.00	RTGS Charges	500	3.50	4.00	5.00
- Maximum						40.00	40.50	50.00	*Correspondent bank charges may apply SHA-Charges shared between the sender and recipient				
US Cheques	drawn	on l JK F	Banks					85.00	OUR- Sender bears all the charges BEN-Recipient bears all the charges				
Foreign Curre				ed				1%	School Fee Payments				
	-								School Fee Payments at Branch	Waived			
Standing (Juers	ס עבטכמ	aij		KES	GBP	EUR	USD	Bank Opinion / Audit Report				
• Set-up					250	2.00	3.00	5.00	Customers KES 1,000				
 Processing F 	Per Payr	ment			300	1.00	2.00	3.00	Abbreviations:				
Amendment/	/Stoppe	ed			200	1.00	2.00	3.00	 ATM: Automated Teller Machine US\$: United States Dollars 				
 Standing Ord 	-	aid Due	to		3,000	15.00	19.00	30.00	LCY: Local Currency				
Lack of Fund													

Deplete	Maki				Tuen	-f			Debit Cards				
Bank to Mobile Money Wallet Transfer Mpesa/Airtel Money/TKash									Debit Galus	KES	GBP	EUR	U
		loney/	TKash	ו					 Debit Card Renewal 	Free	Free	Free	Fr
Tier (KES))				С	harges	(KES)		 Debit Card Issued 	500	3.50	4.00	5.
• 0-100					С)			 Debit Card Replacement 	500	3.50	4.00	5.
• 101 – 500 11									 Debit Card Withdrawal at 	250	2.00	2.00	2.
• 501 – 1,000 15									non-SCB(K) ATMs				
• 1,001 – 1,500 18									 ATM Cash Withdrawals 	35	0.20	0.30	0.
• 1,501 – 2,500 25									- per withdrawal				
• 2,501 – 3,500 35									Debit Card Transactions				
• 3,501-5,000 47									(Minimum FX Margin for International Point of Sale)				
• 5,001-7,500 57									Within Central Europe, Middle East and Af	rica (CEN	ИЕА) 6.2	25%	
• 7,501-20,000 67									• Outside (CEMEA)	5.50%			
• 20,001-250,000 70									Banker's Drafts				
										KES	GBP	EUR	U
• Bill Payments 30									 Customers Only 	500	11.00	12.00	18
• Merchant 75									 Re-purchase of Draft 	600			
 School Fe 	-				5	50			KRA Tax Payments				
• M-PESA (-							KES			
M-PESA to your bank account) As per M-PESA charges									• KES 10 - KES 50,000	50 100			
Person to	Perso	n Carc	d Trans	sfers					• KES 50,001 - KES 150,000	100			
	KES	GBP	EUR	USD	CHF	TZS	UGX		 KES 150,001 - KES 300,000 KES 200,001 and above 	150 200			
Charge %	1%	1%	1%	1%	1%	1%	1%		• KES 300,001 and above	200			
• Min	300	2.00	3.00	3.00	3.00	6800	11300		Statements & Balances	KES	GBP	EUR	
• Max	1300	10.00	12.00	15.00	13.00	31000	50500		 From ATM (for all Statements & Balances) 	Free	Free	Free	
Local Cu	rrencv	Chea	ues						 From Call Centre (for all Enquiries 	Free	Free	Free	
Local Currency Cheques KES									& Balance)				
Cheque Book (30 Leaves – Includes Priority Hifadhi)							450		Account Closing	Free	Free	Free	
Cheque Returned by us with the Answer:							0.050		 Balance Enquiry Over the Counter 	Free	Free	Free	
-`Refer to Drawer'							3,850		Duplicate / Extra Paper Statement	250	2.00	2.00	
-`Effects not Cleared' 3,400									-per page				
Cheques returned by us for: Technical Descense'									• E-Statements	Free	Free	Free	
							850		 Paper Statement Sent by 	50	0.40	0.40	
Inward Unpaid Cheques 1,000									Post Office (per statement)				
Counter Cheque: Customers Only 500									Salary Processing				
 Stop Payment Per Notice 1,000 Retrieve Old Cheques - Per Cheque Leaf 300 									• Electronic	KES 150			
Non-Compl	-		-		vetom)		300		Manual	500			
Cheques Is		o (Onequ		Jation S	ystern)		500			000			
Uneques is	5UEU						500		Credit Clearing	KES			
Foreign (Currend	cy Che	eques						 Inward Electronic Funds Transfer 	150			
					(GBP	EUR	USD	 Direct Debits 	150			
Cheque boo						6.00	8.00	12.00	Inward Payments/Outward Paym	ents			
Cheque Re				-		35.50	40.50	50.00	Drafts, International Money Orders	KES	GBP	EUR	US
Cheque Returned - Technical Reasons						3.00	9.00	11.00	and Mail Transfer - Per Item	1,000	GDF	LON	00
Inward Unpaid cheques (Local & Foreign)						7.00	8.00	10.00	 Funds Transfer through Interbank 	1,000			
Stop-payment per notice					2.00	3.00	5.00	 Inward TTs/SWIFT - Transmission Costs 	1,000	11.00	12.00	15	
Purchase of Foreign Currency Draft					1	1.00	12.00	15.00	Telegraphic/SWIFT Transfer	1,400	0.25%	0.25%	
(Customers	3,				_	_	_	_	- Minimum	1,400	10.23		15
Cheques drawn on Local BanksCheques Sent on Collection						Free	Free	Free	- Maximum		73.00	80.00	10
	ent on Co	ollectior)			5%	5%	5%	RTGS Charges	500	3.50	4.00	5.0
- Minimum					8.00	10.00	*Correspondent bank charges may apply		0.00		0.0		
MaximumUS Cheques drawn on UK Banks			Z	10.00	40.50	50.00	SHA-Charges shared between the sender and recipient OUR- Sender bears all the charges						
				Fad				85.00	BEN-Recipient bears all the charges				
 Foreign Cur 	-			lea				1%	 School Fee Payments School Fee Payments at Branch 	Waived	k		
Standing	Orders	s (Loc	al)		KES	GBP	EUR	USD	Bank Opinion / Audit Report				
• Set-up					250	2.00	3.00	5.00	• Customers KES 1,000				
 Processing 	Per Payr	ment			300	1.00	2.00	3.00	Abbreviations:				
Amendmen	5				200	1.00	2.00	3.00	ATM: Automated Teller Machine				
 Standing O 				19.00		US\$: United States Dollars							
-									 LCY: Local Currency 				

standard chartered

 LCY: Local Currency • FCY: Foreign Currency

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