



# DTB TARIFF GUIDE

All charges are subject to applicable tax

## ACCOUNT SERVICES (LOCAL CURRENCY)

### Cheque Services

• Kenya Shillings cheque book	
- 25 leaves	Kshs. 375
- 100 leaves	Kshs. 1,500
• Counter Cheques (Per cheque leaf)	Kshs.400
• Stop Payment per cheque book series	Kshs.400 per cheque leaf Ksh.1,000 per continuous series
• Retrieval of Old Cheques/Withdrawal Slips/Deposit Slips	Kshs. 1,050
• Cheque returned by other banks (Inward unpaid) - per item	Kshs. 500
• Inward Direct Debits	Kshs. 150

### Cash Handling

• Bulk Cash handling deposits	0.25 % (over Kshs. 1 Million)
• Bulk Cash handling withdrawals	0.25 % (over Kshs. 1 Million)
• Over the Counter Withdrawal below Ksh.35,000	Kshs. 300
• Over the Counter Withdrawal above Ksh.35,000 but less than Ksh.1 million	Kshs. 200
• Periodic scheduled statements	Free
• Interim statement Print- current year	Kshs.100 per page – max. Ksh.2,500
• E-statements	Kshs.25 per customized & ad hoc e-statement
• Paper statement - postage	As per courier charges plus Ksh.50
• Statements – previous year	Kshs. 200
(plus Kshs 100 for each additional page)	Free
• ATM mini statements	Free
• Statement certification	Kshs. 1,000

### Clearing

• Cheque returned by us (Outward unpaid) - per item "Refer to drawer"	Kshs.2,400
"Effects not cleared"	Kshs.2,400
"Technical reasons"	Kshs. 700
• Cheque returned by other banks (Inward unpaid) - per item	Kshs. 250

### Transfers (Ledger Fee apply)

• Internal funds transfers - Manual	Kshs. 100
• Interbranch transfers	Free

### Others

• Certificate of balance	Kshs. 500
• Audit confirmation/ reports	Kshs. 500
• Investigation/query - per item (cheques/deposits and withdrawal slips)	Kshs. 500
• Transaction fee on current account- per entry	Kshs. 30
• Account closure	Free
• Tax & Government Agency Payments - Manual	Kshs. 200
• Tax & Government Agency Payments - Online & Mobile	Kshs. 100
• Bill Payments - Manual	Kshs. 50

### Minimum Balance

• DTB Titan Account	Kshs. 50,000
• DTB Elite Account	Kshs. 5,000

### Monthly Fee

• DTB Titan Account	Kshs. 2,000
• DTB Elite Account	Kshs. 750

### Alerts

• Debit Alerts	Free
• Other SMS Alerts	Ksh.2 per SMS (optional)

### Mobile Banking

• Internal Funds Transfer	Kshs. 30
• Bill Payments	Kshs. 30
• Cheque Status	Kshs. 15

### Bank Account to Mobile Money Wallet Charges Effective 1/1/2023

Transaction Bands by Amount (KES)	Fee (KES)
1 - 100	FREE
101 - 500	11
501 - 1,000	15
1,001 - 1,500	18
1,501 - 2,500	25
2,501 - 3,500	35
3,501 - 5,000	47
5,001 - 7,500	57
7,501 - 20,000	67
20,001 - 250,000	70

Deposits from any DTB Paybill into DTB accounts will be subject to mobile network operator charges.

## ACCOUNT SERVICES (FOREIGN CURRENCY)

### Cheque Services

• Foreign currency cheque book	
- 25 leaves	USD. 5
- 100 leaves	USD. 20
• Counter cheques - per cheque	USD. 4
• Stop payment - per cheque	USD. 5

### Cash Handling

• Foreign currency cash handling	
- Deposit (no charge for current account deposits upto USD 5,000 or equivalent)	0.5%
- Withdrawal	Free

### Statements

• Periodic scheduled statements	Free
• Interim statement	
- Current year	Free
- Previous year	USD. 5

### Clearing

• Domestic foreign currency cheque clearing	Free
• Cheque returned by us (outward unpaid) - per item "Refer to drawer"	USD. 30
"Effects not cleared"	USD. 30
"Technical reasons"	USD. 8
• Cheque returned by other banks (Inward unpaid) - per item	USD 3

### Transfers (Ledger Fee apply)

• Internal transfers	Free
• Interbranch transfers	Free

### Others

• Certificate of balance	USD. 5
• Audit confirmation / reports	USD. 5
• Investigation /query - per item (cheques/deposits and withdrawal slips)	USD. 5

## LETTERS OF CREDIT

### Import Letters of Credit

• Opening commission ( per quarter or part thereof )	0.50% (min Kshs. 3,000) chargeable upfront
• Postage Charge	Kshs. 500
• Acceptance commission ( per quarter )	0.25% (min Kshs. 1,500)
• LC Settlement commission - Document taken up	0.25% (min Kshs. 3,000)
• LC Amendment commission	Kshs. 1,500
• SWIFT charge for LC opening	Kshs. 4,000
• SWIFT charge for other messages / amendments	Kshs. 1,500
• Cancellation	Kshs. 1,500 plus correspondent bank charges
• Advising commission	Kshs. 1,500
• Confirmation commission ( per quarter or part thereof )	0.25% (min of Kshs. 1,500) plus advising commission
• Negotiating bills under an export LC - (per quarter or part thereof )	0.25% (min of Kshs. 2,000)
• Reimbursement claim paid	0.125% (min Kshs. 2,000)

### Other services

• Courier charges	
- Local	Kshs. 500
- Foreign	Kshs. 3,000
• Tracer (each additional at Kshs. 500)	Free

## LOCAL REMITTANCES

### Inward

• Incoming Electronic Funds Transfer (EFT)	Free
• Incoming RTGS* Transfer	Free

### Outward

• Outgoing Electronic Funds Transfer (EFT)	Kshs. 500
• Outgoing RTGS* Transfer	Kshs. 500

### Banker's Cheques

• Banker's cheque	Kshs. 400
- Customers	Free
• Repurchase of banker's cheque	Free
• Replacement of banker's cheque	Kshs. 400
• Indemnity signed on lost banker's cheque	Free

### Standing Instructions

• Set – up	Kshs. 250
• Processing	
- Internal	Kshs. 30
- External	Kshs. 500
• Stop standing order instructions	Kshs. 400
• Unpaid standing instructions (insufficient funds - per instruction)	Kshs. 2,400
• Amendment	Kshs. 250

## COLLECTIONS

• Bills for collection	0.25% (min Kshs. 2,000)
• Treasury bills handling	0.10% ( min Kshs. 2,500, max Kshs. 5,000)

\* RTGS - Real Time Gross Settlement

## INTERNATIONAL REMITTANCES

### Inward

• Incoming Swift Transfers	Kshs. 500
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### Outward

• Outgoing Swift Transfers	Kshs. 1,500 (Indian Rupee, Kshs.700) (correspondent bank charges may apply)
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### Banker's Cheques

• Domestic FCY banker's cheque/foreign drafts	
- Customers	Kshs. 500

## GUARANTEES (Local & International)

• Bonds and guarantees (per quarter or part thereof)	0.50% (min Kshs. 2,500) chargeable upfront
• Bonds and guarantees with 100% cash cover (per quarter or part thereof)	0.25% (min Kshs. 2,500) chargeable upfront

## COLLECTIONS

### Outward Collections

• Foreign currency cheque	
	International
	0.25% (min USD 6.50, max USD 50) plus courier charges
	Local
	Kshs. 500
• Export bills	0.25% (min USD. 35, max USD. 150) plus courier charges

### Inward Collections

• Foreign currency cheque (received from local/ foreign banks)	Kshs. 500
• Import bills (DP/DA) - Handling charges	SWIFT Charge: Kshs. 1,500 (plus comission)

### Purchases / Discounts

• Foreign currency cheque	0.50% (min USD. 6.5) plus courier charge
• Export bills	0.50% (min USD. 6.5) plus courier charge

\*Interest will be charged on unpaid cheque/ bill older than 15 days.

## CARDS

### Mastercard Debit Card

• New card issuance	Kshs. 500
• Replacement of card	Kshs. 600
• Captured card fee	Free
• Cash withdrawal – DTB ATM per withdrawal	Kshs. 30
• Cash withdrawal – Pesa Point/Kenswitch ATM per withdrawal	Kshs. 70
• Cash withdrawal non-DTBK ATM per withdrawal	Kshs. 200
• Debit card transactions at merchant outlets	Free
• Retrieval of CCTV recordings	Kshs. 3,000

### Mastercard World Reward Credit Card

• Annual fees	Kshs 8,000	• Cash advance	5% of amount withdrawn
• Additional card	Kshs 4,000	• Late fees	5% of minimum due
• Replacement	Kshs 600	• Excess fee	5% of excess amount
• Interest	CBR plus 4%	• Credit life assurance fee	0.5% of credit limit

### Mastercard Platinum Credit Card

• Annual fees	Kshs 5,000	• Cash advance	5% of amount withdrawn
• Additional card	Kshs 2,500 (waived)	• Late fees	5% of minimum due
• Replacement	Kshs 1,000	• Excess fee	5% of excess amount
• Interest	CBR plus 4%	• Credit life assurance fee	0.5% of credit limit

### Mastercard Prepaid Card

• New Card Issuance	Kshs 600
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## PesaLink

BAND AMOUNT	CUSTOMER CHARGE AMOUNT
0-500	Zero
501 – 5,000	70/-
5,001 – 10,000	85/-
10,001 – 100,000	110/-
100,001 - 999,999	130/-

## CREDIT FACILITIES

• Overdrafts	Commitment fee's	2% One off
• Term Loans	Appraisal fee's	2% on appraisal, 1% on every anniversary
• Hire Purchase	Appraisal fee's	2% on appraisal, 1% on every anniversary
		Options Fee's Kes 2,000/
• Mortgage	Appraisal fee's	2% on appraisal, 1% on every anniversary
• IPF	Prevailing Bank Rate	
• Lease	Appraisal fee's	2% on appraisal, 1% on every anniversary
• Bills Discounting	Commission	2% Commission p.a
• Interest Rate	Prevailing Bank Rate	500/ per instrument

• DTB Weza	Facilitation fee	7% on appraisal, roll over fee 7% on outstanding amount
• DTB Inua	Appraisal fee 7%	

**DTB** | **DIAMOND TRUST BANK**

For More Information Contact  
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