DTB DIAMOND TRUST BANK

TARIFF GUIDE

All charges are subject to applicable tax.

Bank with us. Bank on us.

As at August 2026

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 Status - Mobile Banking	Free

CASH HANDLING

• Bulk Cash handling deposits	0.25%(over Kshs. 1 Million per day)
• Bulk Cash handling withdrawals	0.25%(over Kshs. 1 Million per day)
• 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

STATEMENTS

• Periodic scheduled e-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 (plus Kshs 100 for each additional page)	Kshs. 200
• 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. 500
• Inward Direct Debits	Kshs. 150

TRANSFERS (LEDGER FEE APPLY)

• Internal funds transfers - Manual	Kshs. 100

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	Free
• Tax & Government Agency Payments -Online & Mobile	Free
• Bill Payments - Manual	Kshs. 50
• Balance Enquiry - Over the Counter	Free

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. 200 per month (optional)

ONLINE AND MOBILE BANKING

• Internal Funds Transfer	Kshs. 0
• Bill Payments	Kshs. 30
• Electronic Funds Transfer (EFT)	Kshs. 100
• Outgoing RTGS Transfer	Kshs. 500
• Outgoing SWIFT Transfers	Kshs. 1500
• Airtime Topup	Free
• Ministatement	Free
• Balance Enquiry	Free
• Stop Cheque	Free
• Minimum Balance	Zawadi Current Account-Kshs.1000

BANK ACCOUNT TO MOBILE MONEY CHARGES

Transaction Bands from Account to Mobile money(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

Transaction Bands from Account to DTB Tills (KES)	Fee (KES)
	50 *(exc of Excise Duty)*

Transaction Bands from Account to Mpesa Till (KES)	Fee (KES)
1 - 49	3
50 - 100	5
101 - 500	10
501 - 1,000	15
1,001 - 1,500	23
1,501 - 2,500	30
2,501 - 3,500	35
3,501 - 5,000	44
5,001 - 7,500	53
7,501 - 10,000	64
10,001 - 15,000	73
15,001 - 20,000	78
20,001 - 25,000	84
25,001 - 30,000	89
30,001 - 35,000	100
35,001 - 40,000	116
40,001 - 45,000	120
45,001 - 50,000,000	125

*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	0.25%(Over USD 5,000 or equivalent in a day)
- Withdrawal	0.25%(Over USD 5,000 or equivalent in a day

STATEMENTS

• Periodic scheduled e-statements	Free
• Interim statement Print- current year	Kshs. 100 per page-max Kshs. 2,500 or equivalent
• E-statements	Kshs. 25 or equivalent per customized & ad hoc e-statement
• Paper statement – postage	As per courier charges plus Kshs.50 or equivalent
• Statements – previous year (plus Kshs 100 for each additional page or equivalent)	Kshs. 200 or equivalent
• Statement certification	Kshs. 1,000 or equivalent

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 funds transfers - manual	Kshs. 100 equivalent

OTHERS

• Certificate of balance	USD. 5
• Audit confirmation / reports	USD. 5
• Investigation /query – per item (cheques/deposits and withdrawal slips)	USD. 5
• Balance Enquiry - Over the Counter	Free

LETTERS OF CREDIT

IMPORT LETTERS OF CREDIT

• Opening commission (per quarter or part thereof)	0.50% (min Kshs. 3,000) chargeable upfront
• Acceptance commission (per quarter)	0.25%
• LC Settlement commission - Document taken up	0.25% (min Kshs. 1,500)
• LC Amendment commission	Kshs. 3,500
• SWIFT charge for LC opening	Kshs. 4,000
• SWIFT charge for other messages / amendments	Kshs. 1,500
• Cancellation	Kshs. 1,500
• Postage Charge	Kshs. 500 plus correspondent bank charges

EXPORT LETTERS OF CREDIT

• 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	
- Customers	Kshs. 400
• 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

DOCUMENTARY COLLECTIONS

• Bills for collection	0.25% (min Kshs. 2,000)
• Avalized Bills	0.5% (min Kshs. 2,000)
• Export bills	0.25% (min USD. 35, max USD. 150) plus courier charges
• Import bills (DP/DA) - Handling charges	SWIFT Charge: Kshs. 1,500 (plus comission)
• Export bills(Purchases/Discounts)	0.50% (min USD. 6.5) plus courier charge

INTERNATIONAL REMITTANCES

INWARD

• Incoming Swift Transfers	Kshs. 500

OUTWARD

• Outgoing Swift Transfers	Kshs. 1,500 (Indian Rupee, Kshs. 700 (correspondent bank charges may apply)
• Swift Transfers Amendment	Kshs. 1,500
• Swift Transfers Cancellation	Kshs. 1,500

BANKER'S CHEQUES

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

GUARANTEES (Local & International)

• Bonds and guarantees (per quarter or part thereof)	0.5% (min Kshs. 5,000) chargeable upfront
• Bonds and guarantees with 100% cash cover (per quarter or part thereof)	0.25% (min Kshs. 2,500) chargeable upfront
• SWIFT Charges (Guarantees issued via SWIFT)	Kshs. 4,000
• Unsecured Bid Bonds	0.5% per quarter (min Kshs. 5,000)

CHEQUE COLLECTIONS

OUTWARD COLLECTIONS

• Foreign currency cheque	
-International	0.25% (min USD 6.50, max USD 100) plus courier and corresponding bank charges *Min cheque collection USD 100
-Local	Kshs. 500

INWARD COLLECTIONS

• Foreign currency cheque (received from local/foreign banks)	Kshs. 500

PURCHASES / DISCOUNTS

• Foreign currency cheque	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
• Card FX transactions	7%

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 amount due; minimum Kshs. 200
Replacement	Kshs 600	Excess fee	5% of excess amount; minimum Kshs.1,000
Interest	3.5% per month	Credit life assuarance fee	0.5% of credit limit
Card FX transactions	7%	Equal Payment Plan	Interest rate of 1.5% monthly or 18% (straight line basis) annually.
Joining Fee	Kshs.5,000 (Waived)		

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 amount due; minimum Kshs.200
Replacement	Kshs 1,000	Excess fee	5% of excess amount; minimum Kshs.1,000
Interest	3.5% per month	Credit life assuarance fee	0.5% of credit limit
Card FX transactions	7%	Equal Payment Plan	Interest rate of 1.5% monthly or 18% (straight line basis) annually.

MASTERCARD PREPAID CARD

New Card Issuance	Kshs 600
Cash Withdrawal - Local	Kshs 100
- International	Kshs 250
Card FX transactions	7%

NFC Wearables

Silicon Wristbands (featuring Kenya flag design)	KShs. 1,200
Ceroxy Rings	KShs. 2,400
Ceramic Rings	KShs. 2,900

PESA LINK

Band amount	Customer charge amount
0-1,000	Zero
1,001-999,999	20/-

CREDIT FACILITIES

Overdrafts	Commitment fee's	2% per annum
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, 500/ per instrument
Interest Rate	Prevailing Bank Rate	
DTB Weza	Facilitation fee	7% on appraisal, roll over fee 7% on outstanding amount
DTB Inua	Application Fee 7%	

CUSTODIAL SERVICES

• Custody and Safekeeping Fees	Up to Kes. 100,000,000	0.50% p.a.
	Kes. 100,000,001 – Kes. 500,000,000	0.35% p.a.
	Kes. 500,000,001 and above	0.25% p.a
• Transaction Charges		Kes. 1,000/- per transaction exclusive of taxes
• CDS Account Opening		Nil
• Immobilization of Certificates		Min of KES.10,000 or a % of the value
• Private Transfers- Equities and Corporate Bonds		As per market guidelines
• Private Transfers- Government Securities		As per market guidelines
• Government Debt trading – Successful Bids		0.25% of face value, min fees Kes. 2,500/- exclusive of taxes
• Government Debt trading – Un-Successful Bids		Kes. 1,500/- exclusive of taxes
• Corporate Debt trading		0.25% of face value, min fees Kes. 2,500/- exclusive of taxes

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