

EQUITY BANK (KENYA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE



PERSONAL ACCOUNTS	EQUITY ORDINARY ACCOUNT	PERSONAL CURRENT ACCOUNT	JUNIOR MEMBER ACCOUNT	REMITTANCE ACCOUNT	TEEN MEMBER ACCOUNT	ACHIEVERS STUDENTS ACCOUNT	SCHOOL FEES ACCOUNT
Retail	KSHS	KSHS	KSHS	KSHS	KSHS	KSHS	KSHS
Account Opening Balance	400	5,000	200	Nil	200	Nil	100
Minimum Operating Balance	Nil	Nil	200	Nil	200	Nil	100
Inter-branch Cash Withdrawal	100	100	100	100	100	100	100
Account Closing Fees	350	1,000	300	350	300	300	300
Counter Cash Withdrawal	100	100	2 Free in a year, additional 100	100	2 Free in a year, additional 100	100	4 Free in a year, additional 100
Corporate	KSHS	KSHS	KSHS	KSHS	KSHS	KSHS	KSHS
Account Opening Balance	5,000	10,000	200	5,000	200	Nil	100
Minimum Operating Balance	Nil	Nil	200	Nil	200	Nil	100
Inter-branch Cash Withdrawal	100	100	100	100	100	100	100
Account Closing Fees	350	1000	300	350	300	300	300
Counter Cash Withdrawal	100	100	2 Free in a year, additional 100	100	2 Free in a year, additional 100	100	4 Free in a year, additional 100
Counter Cash Withdrawal - Non Corporate Customers	300	300	300	300	300	300	300

BUSINESS ACCOUNTS	BUSINESS ACCOUNT	BUSINESS CURRENT ACCOUNT	INSTITUTION ACCOUNT	COLLECTION ACCOUNT
Retail	KSHS	KSHS	KSHS	KSHS
Account opening balance	1,000	10,000	Nil	10,000
Minimum operating balance	Nil	N/A	Nil	Nil
Inter-branch cash withdrawal	100	100	Free	100
Account closing fees	500	1000	300	1000
Counter cash withdrawal	100	100	Nil	100
Corporate	KSHS	KSHS	KSHS	KSHS
Account opening balance	5,000	10,000	Nil	10,000
Minimum operating balance	Nil	Nil	Nil	Nil
Inter-branch cash withdrawal	100	100	Nil	100
Account closing fees	500	1000	300	1000
Counter cash withdrawal	100	100	Nil	100
Counter cash withdrawal - Non Corporate Customers	300	300	Nil	300

SUPREME BRANCHES	EQUITY ORDINARY ACCOUNT	PERSONAL CURRENT ACCOUNT	BUSINESS / INSTITUTION / COLLECTION SAVINGS ACCOUNT	BUSINESS / INSTITUTION / COLLECTION CURRENT ACCOUNT	JUNIOR MEMBER ACCOUNT
	KSHS	KSHS	KSHS	KSHS	KSHS
Account opening balance	50,000	50,000	200,000	200,000	200
Minimum operating balance	50,000	50,000	200,000	200,000	N/A
Below minimum balance charge (pm)	2,000	2,000	2,000	2,000	N/A
Account closing fees	2000	2000	2000	2000	300
Inter-branch charges (non supreme customers)	3,000	3,000	3,000	3,000	3,000

ACCOUNT FEES & COMMISSIONS	
Account Services	Charges in KShs
Ad hoc Statement Fees (per page)	150
Bank Opinion / Introduction / Credit Reference	2,000
Dormant Account reactivation Fees	200
Interest Certificate (Free for Churches)	500
Ledger Fees	Nil
Photocopy per page	20
Postage/Registered Mail	As per courier charges
Retrieval of Documents (more than 1 month old)	500
Search Fees	500
SMS Alert fee (Per transaction, where applicable)	2
Cash Services	
Bulk coins over Kshs 10,000	0.25%
Bulk notes over Kshs 500,000	0.25%
Collection account charges per transaction	50
Bank Funds Transfer	
SWIFT Remittance [MT103] - Incoming	600 or Equivalent in Forex
SWIFT Remittance [MT103] - Outgoing	1,500 or Equivalent in Forex
EAPS Remittance [MT103] - Incoming	Free
EAPS Remittance [MT103] - Outgoing	500
RTGS Remittance [MT103] - Incoming	Free
RTGS Remittance [MT103] - Outgoing	500
EFT Remittance [MT103] - Incoming	100
EFT Remittance [MT103] - Outgoing	300
Standing instructions placement	Free
Cheque Services	
Bankers Cheques - Customers	100
Issuance of Foreign Currency Drafts (Drawn outside Kenya)	600
Cheque Book Per leaf (Incl. KShs. 2.5 stamp duty)	17.5
Counter Cheque (Retail)	300
Counter Cheque (Supreme)	500
Dividend Cheque Clearing Charges	Nil
Inhouse Unpaid Cheque (Refer to Drawer)-Issuer	2,500
Inhouse Unpaid Cheque (Refer to Drawer)-Payee	2,000
Inhouse Unpaid Cheque (Technical)	2,000
Inward Clearing Charge	50
Inward Unpaid Cheque (Refer to Drawer)	2,500
Inward Unpaid Cheque (Technical)	2,000
Outward Clearing Charge	Nil
Outward Unpaid Cheque (Refer to Drawer)	2,000
Outward Unpaid Cheque (Technical)	2,000
Stop Payment Voucher Instructions	1,500
Stop Cheque Instructions	1,500
Transaction Processing	
Bills Payable Printing for Per Cheque	100
Direct Debit failure charge	300
Funds Transfer - Internal	100
PAYE Remittances	300
Remittances - Tea, Salaries, Coffee, Milk	100
Standing Orders - Internal	Free
Standing Orders/EFTs - External	300
Standing Orders/EFTs - Failed	500
Certification of Balances for Audit Purposes	1,000
Utility Payments Commission	100
KPLC Payments Commission	25
Intercountry Cash Services (Uganda, Rwanda, Tanzania & South Sudan)	
Deposit	0.25% Subject to a minimum \$2 & a maximum of \$10
Transfer	\$6
Withdrawal \$0 - \$1,000	\$3
Withdrawal \$1,001 - \$5,000	\$4
Withdrawal \$5,001 - \$10,000	\$5
Withdrawal > \$10,000	\$10

FIXED AND JIJENGE ACCOUNT	KSHS
Fixed Account min bal	50,000
Fixed Account min bal - Corporate	50,000
Fixed Deposit - Foreign currency	USD 5,000 (equivalent for Other currencies)
Jijenge account min bal - all Branches	300
Jijenge minimum monthly contribution	300
Jijenge premature withdrawal	Nil
Fixed deposit withdrawal	Nil
Jijenge Account withdrawal	Nil
Fixed deposit premature withdrawal	call rate applies

FOREIGN CURRENCY ACCOUNT	
Account opening balance	100 USD/ equivalent
Minimum operating balance	100 USD/ equivalent

CHANNELS & ONLINE BANKING		
EazzyBiz		
Annual Subscription Charges		Free
View account balances		Free
View transactions summary and download statements		Free
Service request Charges e.g Cheque Book. Cost of requested item applies		30
Report access & downloads		Free
Host 2 Host Service Installation		Free
Within Bank Transfers		50
Salary Remittance		100
EFT Outward		200
Transfer to Other Banks (RTGS)		500
International Transfers (SWIFT)		1,500
Bill & Statutory Payments		30
Token access	First 2 tokens are Free	
Additional token		3,500
Payments to Equitel		Free
Payments to Mobile wallets	As Per Mobile Wallet Tariff	
Retail Web		
Airtime Purchase		Free
Bill Payments		30
Buy Goods (One Equity Till Number/ Pay with Equity)		Free
Buy / Sell Stocks		Free
EFT		200
Send Money to Mobile wallet	As Per Mobile Wallet Tariff	
Send Money via (Pesalink)	As per Pesalink Tariff	
Send Money via (RTGS)		500
Statement download		Free
SWIFT		1,500
Transfer within Equity		50
Mobile Banking		
Send Money within Equity		0
Send Money via (RTGS)		500
Send Money via (Pesalink)	As per Pesalink Tariff	
Send Money Cross Boarder (Swift)		1,500
Send Money to Mobile wallet	As Per Mobile Wallet Tariff	
Bill Payments		30
View Statement		Free
Buy Airtime		Free

DEBIT CARDS	
Scheme Debit Cards	
Card Application	600
Card Annual Fee	200
Card replacement	600
Card re-issue due to PIN forgotten	600
Proprietary Debit	
Card Application fee	400
Card Annual Fee	100
Card Replacement	400
Prepaid Cards	
Card Application Fee	500
Card Replacement Fee	300
Debit & Prepaid Cards Transaction Charges	
ATM Withdrawal at Equity	30
Cash withdrawal (Other Banks' ATM)	200
Agent Withdrawal	Agent tariff applies
POS Purchase	Free
ATM Mini-statement - Display	Free
ATM Balance Enquiry- Display	Free
Declined Cash Transaction (Other Banks' ATMs)	30
Card Balance Enquiry (Other Banks' ATMs)	30
Cash Back withdrawal	25
Bills Payment	30
VISA USD Debit Card	
Card application fee	USD 8
Card annual Fee	USD 3
Card replacement	USD 8
ATM Withdrawal fee (Both Equity and Non Equity)	USD 3
CREDIT CARDS	
VISA Credit Card	
Joining fee - Classic (Main card)	2,500
Annual subscription fee - Classic (Main card)	2,500
Annual subscription fee - Classic (Supplementary)	1,500
Credit card replacement fee (Classic)	1,000
Insurance fee (Classic)	303
Joining fee- Gold (Main card)	7,500
Annual subscription fee- Gold (Main card)	4,500
Annual subscription fee- Gold (Supplementary)	3,500
Credit card replacement fee (Gold)	1,500
Insurance fee (Gold)	963
AMEX Credit Cards	
Joining Fee (Green & Gold)	Free
Insurance fee (Green & Gold)	0.2% of limit
Annual subscription fee - Green (Main Card)	3,500
Annual subscription fee - Green (Supplementary)	2,000
Credit Card Replacement fee - Green	500
Annual Subscription fee - Gold (Main Card)	7,000
Annual subscription fee - Gold (Supplementary)	4,000
Credit Card Replacement fee - Gold	1,000
Corporate Credit Cards	
Joining Fee	5,000
Annual Subscription Fee - Per Card	4,000
Credit Card Replacement Fee	1,000
Roll Over Fee (Interest Rate)	1.08%
Visa and Amex Credit Cards	
Cash Advance Fee On Us	6%
Cash Advance Fee Not On Us	10%
Late Payment Fee	6%
Interest Rate	3.5%p.m.
Overlimit fee	4%
Virtual Prepaid Cards	
Card Application Fee	300
Loading Fee	2%
E-Commerce Transactions	Free

PAYPAL TARIFF (Commission %)	
Link your PayPal Account	Free
Withdrawal Amounts in USD	
500 and below	1.500%
501 – 1,000	1.375%
1,001-2,000	1.250%
2,001-5,000	1.125%
Above 5,000	1.000%

MOBILE MONEY WALLET (Telco charges apply)			
RECEIVE MONEY FROM			
Airtel Money (any amount)			Free
M-Pesa (any amount)			Free
SEND MONEY CHARGES		CHARGES (KSHS)	
MIN	MAX	TO MPESA	TO AIRTEL MONEY
1	100	0	0
101	500	11	10
501	1,000	13	12
1,001	1,500	15	14
1,501	2,500	24	21
2,501	3,500	34	31
3,501	5,000	44	42
5,001	7,500	56	53
7,501	10,000	66	63
10,001	15,000	66	63
15,001	20,000	66	63
20,001	25,000	68	63
25,001	30,000	68	65
30,001	35,000	68	65
35,001	40,000	68	65
40,001	45,000	68	65
45,001	50,000	68	65
50,001	70,000	68	65
70,001	150,000	68	65

TRADE FINANCE		
Charge in Kshs. (Exclusive of Excise Duty)		
Import Letters Of Credit		
Opening Commission	1% per quarter or part thereof minimum 2,000	
Amendment	2,000 plus swift charges	
Extension of the LC validity	1% per quarter or part thereof minimum 2,000	
Increase in amount of credit	1% per quarter or part thereof minimum 2,000	
Retirement commission	0.25% minimum 2,000 max 10,000	
Acceptance commission	1% per quarter or part thereof minimum 2,000	
Post import Finance Commission	0.5% per quarter or part thereof plus applicable interest	
Extension of maturity of Bill - LC	1% per quarter or part thereof	
Postage for LCs	Actual courier charges plus 50	
Document Handling	500	
LC discharged unutilised	2,000	
Swift Charges	1,500 for short message and 3,000 for long message	
Export Letters Of Credit		
Advising Commission	2,000	
Confirmation commission	0.5% per quarter or part thereof minimum 2,000	
Amendment	2,000	
Extension Commission - Confirmed LC	0.5% per quarter or part thereof minimum 2,000	
Extension Commission - Unconfirmed LC	2,000	
Increase of Amount - Confirmed LC	0.5% per quarter or part thereof minimum 2,000	
Courier charges	Actual courier charges min.4,000	
Acceptance commission - Confirmed LC	0.5% per quarter or part thereof minimum 2,000	
Acceptance commission - Unconfirmed LC	0.25% per quarter or part thereof minimum 2,000	
Retirement commission	0.25% minimum 2,000 max 10,000	
Discounting of Bills	1% per quarter or part thereof minimum 2,000 plus applicable interest	
Import Documentary Collections		
Document Handling	500	
Amendment	2,000	
Retirement commission	0.25% minimum 2,000 max 10,000	
Avalising of Bills	1% per quarter or part thereof minimum 2,000	
Swift Charges	1,500	
Export Documentary Collection		
Document Processing	2,000	
Courier charges	Actual courier charges min. 4,000	
Retirement commission	0.25% minimum 2,000 max 10,000	
Discounting Commission	1% per quarter or part thereof minimum 2,000 plus applicable interest	
Swift Charges	1,500	
Guarantees		
Bank guarantees	3% per annum min 5,000	
Bid bonds	1% per annum min 2,500	
Performance bonds	3% per annum min 5,000	
Extension (bid bond) beyond one year	1% per annum min 2,500	
Extension (other guarantees) beyond one year	3% per annum min 5,000	
Amendment (all Guarantees)	Kshs.1,000	
Custom Bonds	3% per annum min 5,000	
Cancellation guarantee if not returned	Free	
Cancellation of returned guarantees	Free	
Swift Charges	1,500 for short message and 3,000 for long message	
Structured Finance		
Deal Structuring Fees	0.5% of deal amount	
Collateral Management fees	As per Collateral Management	

AGENCY BANKING	
Agent Annual Renewal fees	1,000
Agent Approval Fee	1,000
Agent Network Approval (Access Fee)	15,000
Agent Withdrawal & Deposit	Agency Tariff applies

PESALINK	
KShs. 0 - 1,000	0
KShs. 1,001 - 100,000	50
KShs. 100,001 - 999,999	100

AGENT TARIFF	Transaction Range	Transaction Fee (inclusive of 15% Excise duty)
Cash Withdrawal	2,500 and Below	28.75
	2,501 - 5,000	51.75
	5,001 - 10,000	86.25
	10,001 - 20,000	166.75
	20,001 - 35,000	195.50
	35,001 - 50,000	224.25
	50,001 - 100,000	258.75
Cash Deposit		Transaction Fee
	100 - 5,000	0
	5,001 - 10,000	0
	10,001 - 16,000	0
	16,001 - 21,000	0
	21,001 - 27,000	0
	27,001 - 31,000	0
	31,001 - 40,000	0
	40,001 - 51,000	0
	51,001 - 62,000	0
	62,001 - 73,000	0
	73,001 - 84,000	0
	84,001 - 95,000	0
	95,001 - 100,000	0

*All charges are exclusive of taxes | Revised in February 2025