

## **TRANSNATIONAL BANK TARIFF GUIDE EFFECTIVE OCTOBER 2016**

### **BUSINESS CURRENT ACCOUNTS**

#### TNB BUSINESS CURRENT ACCOUNT

Opening Balance	KES 10,000
Minimum Operating Balance	ZERO
Ledger fee	KES 30 per transaction; minimum charge KES 300 per month

#### TNB LAWYERS ACCOUNT

Opening Balance	KES 10,000
Minimum Operating Balance	ZERO
Ledger fee	KES 30 per transaction; minimum charge KES 300 per month

#### TNB UJAMAA ACCOUNT

Opening Balance	KES 1,000
Minimum Operating Balance	KES 1,000
Ledger fee	KES 30 per transaction; minimum charge KES 300 per month

#### TNB KESSP CURRENT ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	1,000
Ledger fee	NIL

#### TNB SHUGHULI ACCOUNT

Opening Balance	KES 5,000
Minimum Operating Balance	ZERO
Ledger fee	Bundled charge of KES 1,000 per month inclusive of one (1) 100 leaf cheque book

### **PERSONAL CURRENT ACCOUNTS**

#### TNB PERSONAL CURRENT ACCOUNT

Opening Balance	KES 10,000
Minimum Operating Balance	ZERO
Ledger fee	KES 30 per transaction; minimum charge KES 300 per month

#### TNB CHAMPIONS ACCOUNT

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Ledger fee	NIL

#### TNB MINT ACCOUNT

Opening Balance	KES 50,000
Minimum Operating Balance	KES 50,000
Ledger fee	KES 1,500 monthly fixed charge

#### TNB MREMBO ACCOUNT

Opening Balance	KES 1,000
Minimum Operating Balance	KES 1,000
Ledger fee	KES 400 per month fixed fee

### **TRANSACTIONAL ACCOUNTS**

#### TNB HAZINA ACCOUNT

Opening Balance	KES 300
Minimum Operating Balance	ZERO
Transaction charge	KES 50 over the counter

#### TNB MSOMI

Opening Balance	ZERO
Minimum Operating Balance	ZERO
Transaction charge	KES 50 over the counter

#### TNB HISA

Opening Balance	KES 3,000
Minimum Operating Balance	KES 3,000
Transaction charge	NIL

#### TNB ANGLES

Opening Balance	KES 500
Minimum Operating Balance	KES 500
Transaction charge	KES 50 over the counter

#### TNB MSHAHARA

Opening Balance	KSH 200
Minimum Operating Balance	KSH 200
Transaction charge	KES 50 over the counter
Salary Processing	KES 50

## **SAVING ACCOUNT**

### TNB SAVERS

Opening Balance	KSH 1,000
Minimum Operating Balance	ZERO
Transaction charge / Ledger fee	ZERO

## **CREDIT FACILITIES**

<b>Type of facility</b>	<b>Pricing</b>	<b>Commitment fee</b>
Personal unsecured loans	CBR + 4% p.a on Reducing balance	1% one off
LPO financing	CBR + 4% p.a on Reducing balance	1% one off
Asset Finance – used personal motor vehicle	CBR + 4% pa on Reducing balance	1% one off
Asset Finance – Plant & Machinery	CBR + 4%p.a on Reducing balance	1% one off
Personal Loan secured	CBR + 4%p.a on Reducing balance	1 % of the Amount, min KES 1,000
Term Loan	CBR + 4%p.a on Reducing balance	1 % of the Amount, min KES 5,000
Overdraft	CBR + 4%p.a on Reducing balance	1 % of the Amount, min KES 5,000

## **OTHER SERVICE CHARGES**

<b>ATM CHARGES</b>	
ATM Issuance	KES 500
ATM Replacement	KES 500
ATM Withdrawals from TNB ATM's	KES 30
<b>CASH HANDLING</b>	
Transactions above KES 500,000	0.25% of the amount being transacted
<b>CHEQUES</b>	
Cheque book charge	KES 10 per leaf
Cheques returned unpaid due to technical reasons	KES 700
Cheques returned unpaid due to financial reasons	KES 1,500

Cheques returned unpaid by other banks	KES 500
Counter cheque	350
<b>REMITTANCES</b>	
Bankers Cheque	KES 100
Outgoing RTGS	KES 300
Outgoing swift	KES 2,000
EFT	KES 150
Incoming TT a/c holder	KES 800
Incoming RTGS	Free
<b>STANDING ORDERS</b>	
Set up / Amend / Stop	KES 250
To other banks	KES 300
Unpaid	KES 1,000
<b>BANK STATEMENT</b>	
Monthly/weekly/ (Current account)	Free
1-3 years	KES 100 per page
3-5 years	KES 300 per page
Over 5 years	KES 500 per page
<b>GUARANTEES</b>	
Issuance	1% per quarter min KES 2,000
Amendment	KES 2,000
Indemnities	1% per quarter min KES 2,000
<b>LETTERS OF CREDIT</b>	
Opening	0.5% per quarter min KES 4,000
Amendment commission	KES 2,000
Retirement/negotiation Commission	0.25% per quarter min KES 2,500
Acceptance Commission	0.5% per quarter min KES 5,000
Advising Commission	KES 2,000
<b>LOCAL BILLS DISCOUNTED</b>	
Commitment fees	1% per annum min KES 250
Interest	CBR + 4
Past due	CBR +4 + 9 % p.a penalty
<b>OTHER CHARGES</b>	
Reference/Opinion Letter	KES 1,000
Audit Confirmation	KES 1,500
<b>CHAPAA POPOTE *862#</b>	
Bank to Mpesa	KES 30
Balance Enquiry	KES 15
PIN resend	KES 5
<b>TNB MOBILE APP</b>	
Bank to Mpesa	KES 30
Balance Enquiry	KES 15
PIN resend	KES 5

<b>SMS BANKING</b>	
Notification	KES 15

**NOTE:**

1. All charges are subject to Excise duty (currently at 10%)
2. All commissions are subject to 10% excise duty