



Service and Price Guide (Updated December 2025)

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 online channels (SC App or mobile banking)	Free
• 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	400
• 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	40	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	400	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 1100 or \$15 per month you get:	KES	USD
• 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)		
• Opening Balance	2,000	50
• Minimum Operating Balance	Zero	Zero
• Monthly Service Fees	1,100	15

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

For KES 499 per month you get:	KES
• 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. KenSwitch ATMs charges will apply for any withdrawal done on a Kenswitch branded ATM	
• 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	
• 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	KES			
• Minimum/Opening Balance	2,000			
• E-Statements	Free			
• Safari Junior Savings Monthly Service Fees	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 Banking

Priority membership Fee	KES 2,999 (waived)
-------------------------	--------------------

Personal Loans, Mortgages and Overdrafts *

Personal Unsecured Loans	
• Arrangement Fee	2.5% of loan amount
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

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	KES			
• Overdrawn Minimum Interest Charge - (Equivalent in FCY)	200			
Pesalink Charges	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

Transactional Alert Sms Charge	KES
• Local sms	2
• International sms	5

Bank to Mobile Money Wallet Transfer

Mpesa/Airtel Money/TKash	
Tier (KES)	Charges (KES)
• 0 – 100	0
• 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
• Bill Payments	30
• Merchant	75
• School Fee Payments	50
• M-PESA (to transfer money from M-PESA to your bank account)	As per M-PESA charges

Person to Person Card Transfers

	KES	GBP	EUR	USD	CHF	TZS	UGX
• Charge %	1%	1%	1%	1%	1%	1%	1%
• Min	300	2.00	3.00	3.00	3.00	6800	11300
• Max	1300	10.00	12.00	15.00	13.00	31000	50500

Local Currency Cheques

	KES
• Cheque Book (30 Leaves – Includes Priority Hifadhi)	450
• Cheque book (100 leaves)	900
• Cheque Returned by us with the Answer: -'Refer to Drawer'	3,850
-'Effects not Cleared'	3,400
• Cheques returned by us for: -'Technical Reasons'	850
• Inward Unpaid Cheques	1,000
• Counter Cheque: Customers Only	500
• Stop Payment Per Notice	1,000
• Retrieve Old Cheques - Per Cheque Leaf	300
• Non-Compliant CTS (Cheque Truncation System) Cheques Issued	500

Foreign Currency Cheques

	GBP	EUR	USD
• Cheque book 30 Leaves	6.00	8.00	12.00
• Cheque Returned - Refer to drawer by SCB	35.50	40.50	50.00
• Cheque Returned - Technical Reasons	8.00	9.00	11.00
• Inward Unpaid cheques (Local & Foreign)	7.00	8.00	10.00
• Stop-payment per notice	2.00	3.00	5.00
• Purchase of Foreign Currency Draft (Customers only)	11.00	12.00	15.00
• Cheques drawn on Local Banks	Free	Free	Free
• Cheques Sent on Collection - Minimum	5%	5%	5%
- Maximum	7.00	8.00	10.00
• US Cheques drawn on UK Banks	40.00	40.50	50.00
• Foreign Currency cheques Negotiated			1%

Standing Orders (Local)

	KES	GBP	EUR	USD
• Set-up	250	2.00	3.00	5.00
• Processing Per Payment	300	1.00	2.00	3.00
• Amendment/Stopped	200	1.00	2.00	3.00
• Standing Order unpaid Due to Lack of Funds	3,000	15.00	19.00	30.00

Debit Cards	KES	GBP	EUR	USD
• Debit Card Renewal	Free	Free	Free	Free
• Debit Card Issued	500	3.50	4.00	5.00
• Debit Card Replacement	500	3.50	4.00	5.00
• Debit Card Withdrawal at non-SCB(K) ATMs	250	2.00	2.00	2.50
• ATM Cash Withdrawals - per withdrawal	40	0.20	0.30	0.35
• Kenswitch ATM withdrawal	95			

Debit Card Transactions (Minimum FX Margin for International Transactions)

- Within Central Europe, Middle East and Africa (CEMEA) 6.25%
- Outside (CEMEA) 5.50%

Banker's Drafts	KES	GBP	EUR	USD
• Customers Only	500	11.00	12.00	15.00
• Re-purchase of Draft	600			

KRA Tax Payments	KES
• KES 10 - KES 50,000	50
• KES 50,001 - KES 150,000	100
• KES 150,001 - KES 300,000	150
• KES 300,001 and above	200

Statements & Balances

	KES	GBP	EUR	USD
• From ATM (for all Statements & Balances)	Free	Free	Free	Free
• From Call Centre (for all Enquiries & Balance)	Free	Free	Free	Free
• Account Closing	Free	Free	Free	Free
• Balance Enquiry Over the Counter	Free	Free	Free	Free
• Duplicate / Extra Paper Statement -per page	250	2.00	2.00	2.50
• E-Statements	Free	Free	Free	Free
• Paper Statement Sent by Post Office (per statement)	50	0.40	0.40	0.50

Salary Processing	KES
• Electronic	150
• Manual	500

Credit Clearing	KES
• Inward Electronic Funds Transfer	150
• Direct Debits	150

Inward Payments/Outward Payments

	KES	GBP	EUR	USD
• Drafts, International Money Orders and Mail Transfer - Per Item	1,000			
• Funds Transfer through Interbank	1,000			
• Inward TTs/SWIFT - Transmission Costs	1,000	11.00	12.00	15.00
• Telegraphic/SWIFT Transfer - Minimum	1,400	0.25%	0.25%	0.25%
- Maximum		73.00	80.00	100.00
• RTGS Charges	500	3.50	4.00	5.00
• Manual telegraphic transfer at the branch	1500			
*Correspondent bank charges may apply SHA-Charges shared between the sender and recipient OUR- Sender bears all the charges BEN-Recipient bears all the charges				

School Fee Payments	
• School Fee Payments at Branch	Waived

Bank Opinion / Audit Report	KES
• Customers	1,000

Abbreviations:

- ATM: Automated Teller Machine
- US\$: United States Dollars
- LCY: Local Currency
- FCY: Foreign Currency