

Service and Price Guide (Effective 1st January 2021)

All fees and charges are subject to 20% excise duty.

Personal Accounts Tariff

All-In-One Current Account /Divya Current Account and X-Current Account*

For KES 1000 or \$15 per month you get:

- Free Unlimited Standing Orders Between Standard Chartered Accounts
- Free Unlimited Local and Foreign Telegraphic Transfers
- 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)

	KES	USD
• Opening Balance	2,000	50
• Minimum Operating Balance	Zero	Zero
• Monthly Service Fees	1,000	15

*X account is not on offer for new account and the tariff guide is only for existing customer on this product

Easy Banking Bundle Account* (Salaried Account plus a Credit Card)

For KES 499 per month you get:

- 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
- 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

	KES
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

Hifadhi 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	35	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 (Frist Card Only)	300	3.50	3.00	3.00
• Over the counter withdrawals	300	2.00	2.50	3.00
• Per Transaction fee (Waived)	10			

Ordinary Current Account and Instant Access Accounts

- Minimum Operating Balance
- Opening Balance
- E-Statements
- Over the counter withdrawals (Per Withdrawal)

Monthly Ledger Fees: Balance Tier as follows:

	KES
• 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 Fee	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

	KES
• Minimum/Opening Balance	2,000
• E-Statements	Free
• Safari Savings Monthly Service	Free
• Safari Junior Savings Account	
• Minimum/Opening Balance	2,000
• E-Statements	Free
• Safari Junior Savings Monthly Service	Free
• One Banker's Cheque Per Quarter	Free

	USD	GBP	EUR	JPY
• Minimum/Opening Balance	50	50	50	5,000
• E-Statements	Free	Free	Free	Free
• Monthly Service	Free	Free	Free	Free

Priority Banking

Priority membership Fee	KES 2,999 (waived)
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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
• Monthly Interest Rate	1.08%	1.08%	1.08%
• Card replacement fee (1)	1,000	1,000	1,000
• Credit Life Insurance Premium Per Month	0.08%*	0.08%*	0.08%*
• Request for copy of previous months statement (2)	100	100	100
• Credit card FX transactions (min FX margin for international POS or cash sale)	2.5%	2.5%	2.5%

* Optional
20% Excise Duty not applicable except on bullet 1&2

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

Online Banking /Mobile App/ Mobile Banking

Tier (KES)	Charges (KES)						
• 0 - 1,000	40						
• 1,001 - 5,000	55						
• 5,001 - 10,000	60						
• 10,001 - 20,000	65						
• 20,001 - 35,000	70						
• 35,001 and Above	75						
• 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						

	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 Returned by us with the Answer: - 'Refer to Drawer' - 'Effects not Cleared'	3,850 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 - Maximum	7.00 40.00	8.00 40.50	10.00 50.00
• US Cheques drawn on UK Banks			85.00
• 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	35	0.20	0.30	0.35

Debit Card Transactions (Minimum FX Margin for International Point of Sale)

• 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 - Maximum		0.25%	0.25%	0.25%
		10.23	12.00	15.00
		73.00	80.00	100.00
• RTGS Charges	500	3.50	4.00	5.00

School Fee Payments

• School Fee Payments at Branch	Waived
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Safe Custody Quarterly Rates (Customers only)

	KES
• Sealed Package/Envelope	750
• Share Certificates and Life Insurance Policies	750
• Title Deeds	750
• Small Boxes	1,000
• Large Boxes	1,200
• Safe Custody Access Charge - per Visit	100
• Renter's Safe Access Charge - per Visit	100
• Replace Lost Key	2,000
• Renter's Safe - Small Boxes - Medium Boxes - Large Boxes	 1,200 1,600 2,000

(Safe Custody Charges are Subject to VAT)

Bank Opinion / Audit Report

• Customers	KES 1,000
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Abbreviations:

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

Service and Price Guide (Effective 1st January 2021)

All fees and charges are subject to 20% excise duty.



Business Accounts Tariff

Business Current Account

	KES
• Opening Balance	20,000
• Overdrawn Minimum Interest Charge (per instance)	200
• Charge per Transaction	40
Minimum Monthly Service Fee:	
• KES 0 - KES 4,999	999
• KES 5,000 - KES 499,999	900
• KES 500,000 and above	850
Local Currency Cheques	KES
• Cheque Book Per Leaf	8
• 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
• Counter Cheque: Customers Only	500
• Stop Payment Per Notice	1,000
• Retrieve Old Cheques - Per Cheque Leaf	300

Smart Business Account

Monthly Total Business Credits	Eligible Discount on specific transactional charges
• Below KES 3,000,000	Normal charges apply
• KES 3,000,001 - KES 10,000,000	25%
• KES 10,000,001 - KES 50,000,000	50%
• KES 50,000,001 and above	100%
• Statements	Free

NGO Current Account

	KES
• Account Opening/Operating Balance	Zero
• Cash handling Charges	Zero
• Monthly Service Fees	Zero
• Incoming Telegraphic/SWIFT transfer	Free
• Preferential rates on FX pricing	
• First Cheque Book	Free
• Outward Payments (TTs/SWIFT transfer, RTGS and EFT)	Normal charges apply

Business Instant Access Account

	KES
• Minimum Operating balance	Zero
• Over the counter Withdrawal - per withdrawal where there is ATM access	500
• Withholding Tax Certificate - per request	150
Minimum Monthly Service Fee:	
• KES 0 - KES 4,999	999
• KES 5,000 - KES 499,999	900
• KES 500,000 and above	850

Safari Business Savings Account

	KES
• Account Opening Balance	5,000
• Monthly Service Fee	Free

Safari Business Savings Account

	KES
• Account Opening Balance	5,000
• Monthly Service Fee	Free

Other Services

	KES
• Coin Deposit	2.5%
- Minimum Charge	100
• Extra Statement - per page	250

Foreign Currency Current Accounts

(Or Equivalent in Other Foreign Currency Accounts)		USD
• Account Opening Balance		1,000
• Cash Handling Fee Below US\$ 20,000		Free
• Cash Handling Fee from US\$ 20,000 and above		Waived
• Ledger Fee		12

International Trade Account

	USD
• Telegraphic Transfers to any Standard Chartered Bank Globally	Free
• Other Telegraphic Transfers	1,400

NB: other charges as per Business Current Account

Business Loans / Overdrafts*

Business Secured Loans	KES
• Arrangement Fee	1.5%
- Minimum	10,000

Business Secured Overdraft

	KES
• Arrangement Fee	1.5%
- Minimum	10,000

Business Secured Trade

	KES
• Arrangement Fee	1%
- Minimum	10,000

* 20% Excised Duty Not Applicable

Straight2Bank

	KES
• Set-Up Fee	Negotiated
• Monthly Fee	2,000
• Transaction Processing (Salary Processing, EFT, Direct Debits, Other e-transfers)	150
• Real Time Gross Settlement (RTGS)	400
• Telegraphic/Swift Transfer	1,400
• Mobile Wallet Payment (Corporate S2B)	75
• KRA Tax Payment	Free

General Services

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

Pesalink Charges

	KES	GBP	EUR	USD
• KES 10 -500	0.00	0.00	0.00	0.00
• KES 501 -10,000	40	0.30	0.40	0.40
• KES 10,001 -50,000	80	0.60	0.80	0.80
• KES 50,001 -100,000	120	0.90	1.10	1.20
• KES 100,001 -200,000	160	1.20	1.50	1.60
• KES 200,001 -500,000	200	1.50	1.90	2.00
• KES 500,001 -999,999	250	1.90	2.30	2.50

Local Currency Cheques

	KES
• Cheque Book (30 Leaves)	450
• 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	40.00	40.50	50.00
• US Cheques drawn on UK Banks			85.00
• 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
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• Debit Card Withdrawal at non-SCB(K) ATMs	250	2.00	2.00	2.50
• ATM Cash Withdrawals - per withdrawal	35	0.20	0.30	0.35

Debit Card Transactions (Minimum FX Margin for International Point of Sale)

• Within Central Europe, Middle East and Africa (CEMEA)	6.25%
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Banker's Drafts

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

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		0.25%	0.25%	0.25%
- Maximum		10.23	12.00	15.00
• RTGS Charges (Manual)	500	3.50	4.00	5.00

Safe Custody Quarterly Rates (Customers only)

	KES
• Sealed Package/Envelope	750
• Share Certificates and Life Insurance Policies	750
• Title Deeds	750
• Small Boxes	1,000
• Large Boxes	1,200
• Safe Custody Access Charge - per Visit	100
• Renter's Safe Access Charge - per Visit	100
• Replace Lost Key	2,000
• Renter's Safe - Small Boxes	1,200
- Medium Boxes	1,600
- Large Boxes	2,000

(Safe Custody Charges are Subject to VAT)

Bank Opinion / Audit Report

• Customers	KES 1,000
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