

Guaranty Trust Bank (Kenya) Ltd

Tariff Guide



Guaranty Trust Bank (Kenya) Ltd

LOCAL CHARGES

| Corporate Internet Banking (GAPS) | | Charges (Kes) |
|---|---|------------------|
| Cash Charges | Cash Deposit charges(For daily Aggregate> 1M) | 0.25% |
| | Bulk Cash Withdrawal Charges(Amounts > 2M and with no 48 hr notice provided) | 0.025% |
| | 3rd Party Cash Paymnet - Per Item | 500.00 |
| Cheque Charges | Cheque Returned Unpaid by us | |
| | Technical Reasons | 1000 |
| | Financial Reasons | 2500 |
| | Cheques Returned Unpaid by other Banks | 1000 |
| | Cheque Book Charge (exclusive of Stamp duty - Kes 2.50) per leaf | 13.5 |
| | Stop Payment Per Leaf | 600.00 |
| | Stop Payment Per Series | Max 2500.00 |
| | Bankers Cheque Issuance | 350.00 |
| | Bankers Cheque Stop payment with Indemnity | 2,500.00 |
| | Bankers Cheque Cancellation (If cheque is produced) | 250.00 |
| | Counter Cheque | 250.00 |
| | Foreign Draft Issuance | |
| | Indian Rupee Only | 500.00 |
| | Other Foreign Currencies | 750.00 |
| | Foreign Draft Cancellation | 1,500.00 |
| | Local Banks Foreign Currency Clearance | Free |
| | Outside Kenya Foreign Currency Clearance (minimum 21 days) | 0.50% |
| Minimum | 500.00 | |
| Maximum | 3000 + Courier | |
| Non CTS Compliant Charge | 500.00 | |
| Transfer Charges | RTGS Outgoing | 500.00 |
| | RTGS incoming | Free |
| | Local Banks Manual Outward Transfers (EFTs) | 500.00 |
| | Local Banks Manual Inward Transfers (Inward EFTs) | Free |
| | Telegraphic Swift transfer | 1,500.00 |
| | Outward (+ any additional correspondent bank charges) | 1,500.00 |
| | Inward | 1,000.00 |
| | Tracer Charge (+ any additional correspondent bank charges) | 1,000.00 |
| | GTST Outgoing | 1,500.00 |
| | GTST Incoming | Free |
| Tax Payments Processing Fee | Free | |
| Miscellaneous (In Local Currency) | Certificate of Balance | |
| | Local | 500.00 |
| | Foreign | 2,000.00 |
| | Audit Certificate (Full) | |
| | Local | 1,000.00 |
| | Foreign | 2,000.00 +swift |
| | Bankers Opinion (Local) | 1,000.00 |
| | Bankers Opinion (Foreign) | 2,000.00 +swift |
| | Duplicate Statement Fee Per Page | 200.00 |
| | Retrival of Old Cheque/Entry-Per Copy | |
| | Up to 1 Year | 500.00 |
| | Over 1 Year | 1,500.00 |
| | Retrival Of CCTV Recordings or Actual | Minimum 3,000.00 |
| Safe Deposit Locker Access (After 2 Access per Month) | 300.00 | |
| NGO Search | 4,500.00 | |
| Business Search | 1,000.00 | |
| Photocopy Charge Per Page | 100.00 | |
| Standing Orders | External Standing Order Establishment / Amendment | 300.00 |
| | External Standing Order Processing (As per RTGS charges) | |
| | Unpaid Standing Order / Instructions | 600.00 |
| | Inward Direct Debits | 200.00 |

TRADE FINANCE TARIFF

| Import Letters of Credit | | |
|---|--------------------|---------------------------------|
| Issuance | 1% p q | min Kes 5000 + Swift Kes 3000 |
| Acceptance | 0.25% p.q. | min Kes 5,000 |
| Settlement | 0.25% flat | min Kes 5,000 |
| Amendment | | Kes 2,500 + Swift Kes 1,500 |
| Amendment beyond Original Expiry date./Amount | 1% p.q. | min 5,000 + Swift 1,500 |
| Export Letters of credit | | |
| Advising | | Kes 2,000 |
| Document Handling | 0.25% flat | min Kes 2,000 |
| Confirmation | 0.25% p.q. | min Kes 2,000 + Swift Kes 3,000 |
| | | Swift Kes 1,500 |
| | | Courier (Foreign) Kes 5,000 |
| Guarantees & Bonds | | |
| Issuance | 1% p.q. | min.Kes 2,000 |
| Amendment with Validity/Liability | Kes 1,000 | |
| Extension/Increase in Liability | 1% p.q. | min Kes 2,000 |
| Discounting | | |
| Discounting Interest | Base Rate + Margin | |
| Commission | Kes 500 | |
| Extension | Kes 500 per Bill | |
| Export Bills for Collection | | |
| Collection Charges | 0.25% | min Kes 2,000 |
| Courier | | Kes 5,000 |
| Foreign Cheques for Collection | | |
| Commission | 0.5% flat | min Kes 500 |
| Courier- Actual Costs | | |
| minimum Kes 5000 | | |

**All charges are subject to prevailing excise tax rates at the time of transaction.*

For inquiries, please contact us on +254 703 084 390/1
Our alternative number is +254 703 084000.



Connect with us

E-BANKING PRODUCTS

| Corporate Internet Banking (GAPS) | Charges (Kes) |
|-----------------------------------|---|
| Internal Transfers | Free |
| EFTs to other Banks | 100 |
| RTGS to other Banks | 500 |
| Bank to Mpesa Wallet | As per Bank to Mpesa Wallet Transaction Charges |
| Telegraphic transfers -KES | 1,500 |
| Telegraphic transfers - USD | 22.5 |
| Telegraphic transfers - GBP | 12.75 |
| Telegraphic transfers - EURO | 19.50 |
| GTPay (Online Acquiring) | 3.5% |

| Mobile/Internet Banking | Charges (Kes) |
|---------------------------------------|---|
| Internal Transfers | Free |
| EFTs to other Banks | 300 |
| RTGS to other Banks | 500 |
| Airtime Purchase | 10 |
| Bill Payment | 50 |
| Bank to Mpesa Wallet | As per Bank to Mpesa Wallet Transaction Charges |
| Pesalink Outgoing Transactions | |
| 0 - 500 | Free |
| 501 - 10,000 | 50 |
| 10,001 - 50,000 | 100 |
| 50,001 - 100,000 | 120 |
| 100,001 - 200,000 | 160 |
| 200,001 - 500,000 | 180 |
| 500,001 - 999,999 | 200 |

| Mpesa to Bank | Charges (Kes) |
|--------------------|---------------------------|
| Retail Customers | 0 |
| Corporate Paybills | 0 |
| Corporate Tills | 0.5% of transaction value |

| Card Services | Charges (Kes) |
|---|--------------------------------|
| Debit Cards | |
| Card Issuance | 600 |
| Card Replacement | 600 |
| ATM withdrawal fees on GTBank ATMs | 35 |
| ATM withdrawal fees on Interswitch/Kenswitch ATMs | 70 |
| ATM withdrawal fees on MasterCard ATMs | 200 |
| Pin replacement | 200 |
| Prepaid Cards | |
| Card Issuance | 600 |
| Card Replacement | 600 |
| ATM withdrawal fees on GTBank ATMs | 35 |
| ATM withdrawal fees on Interswitch/Kenswitch ATMs | 70 |
| ATM withdrawal fees on MasterCard ATMs | 200 |
| Pin replacement | 200 |
| Card Loading fees | 100 |
| Credit Cards | |
| World MasterCard | |
| Joining Fees | Free |
| Annual subscription - Primary | 6,000 |
| Annual subscription - Supplementary | 3,000 |
| Cash advance | |
| On GTBank ATMs | 6% or 550, whichever is higher |
| On other Local ATMs | 6% or 770, whichever is higher |
| On International ATMs | 9% or 770, whichever is higher |
| Interest charged | CBR + 4% |
| Minimum % payable on outstanding bal | 20% |
| Late payment fee | 6% on outstanding balance |
| Pin Relssue | 200 |
| Card Renewal fee | Free |
| Card Replacement | 1,000 |
| Credit Cycle days | 45 |
| Platinum | |
| Joining Fees | Free |
| Annual subscription - Primary | 4,500 |
| Annual subscription - Supplementary | 2,500 |
| Cash advance | |
| On GTBank ATMs | 6% or 550, whichever is higher |
| On other Local ATMs | 6% or 770, whichever is higher |
| On International ATMs | 9% or 770, whichever is higher |
| Interest charged | CBR + 4% |
| Minimum % payable on outstanding bal | 20% |
| Late payment fee | 6% on outstanding balance |
| Pin Relssue | 200 |
| Card Renewal fee | Free |
| Card Replacement | 1,000 |
| Credit Cycle days | 45 |

TARIFF GUIDE

| Amount Transferred | | C2B Charges (Ksh.) | | |
|--------------------|---------|--------------------|-------------|--------------|
| Minimum | Maximum | Safaricom Charge | Bank Charge | Total Charge |
| 1 | 100 | 0 | 0 | 0 |
| 101 | 500 | 5 | 0 | 5 |
| 501 | 1,000 | 10 | 0 | 10 |
| 1,001 | 1,500 | 15 | 0 | 15 |
| 1,501 | 2,500 | 20 | 0 | 20 |
| 2,501 | 3,500 | 25 | 0 | 25 |
| 3,501 | 5,000 | 34 | 0 | 34 |
| 5,001 | 7,500 | 42 | 0 | 42 |
| 7,501 | 10,000 | 48 | 0 | 48 |
| 10,001 | 15,000 | 57 | 0 | 57 |
| 15,001 | 20,000 | 62 | 0 | 62 |
| 20,001 | 25,000 | 67 | 0 | 67 |
| 25,001 | 30,000 | 72 | 0 | 72 |
| 30,001 | 35,000 | 83 | 0 | 83 |
| 35,001 | 40,000 | 99 | 0 | 99 |
| 40,001 | 45,000 | 103 | 0 | 103 |
| 45,001 | 50,000 | 108 | 0 | 108 |
| 50,000 | 250,000 | 108 | 0 | 108 |

Guaranty Trust Bank (Kenya) Ltd is regulated by the Central Bank of Kenya

Bank to Mobile Wallet

Transaction Charges



Guaranty Trust Bank (Kenya) Ltd

| Amount Transferred | | Bank to M-Pesa Tariff (Ksh.) | | |
|--------------------|---------|------------------------------|------------------|--------------|
| Minimum | Maximum | Bank Charge | Safaricom Charge | Total Charge |
| 1 | 100 | 0 | 0 | 0 |
| 101 | 500 | 6 | 5 | 11 |
| 501 | 1,000 | 8 | 5 | 13 |
| 1,001 | 1,500 | 10 | 5 | 15 |
| 1,501 | 2,500 | 15 | 9 | 24 |
| 2,501 | 3,500 | 25 | 9 | 34 |
| 3,501 | 5,000 | 35 | 9 | 44 |
| 5,001 | 7,500 | 45 | 11 | 56 |
| 7,501 | 20,000 | 55 | 11 | 66 |
| 20,001 | 250,000 | 55 | 13 | 68 |

*All charges are exclusive of taxes.

GTBank does not charge for Mobile Wallet to Bank deposits through M-Pesa Paybill Number 910200. However, mobile network operator's charges apply.