

Guaranty Trust Bank (Kenya) Ltd

Tariff Guide



LOCAL CHARGES		
Account Fees and Commissions		
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 Paymetnet - 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%
Transfer Charges	Minimum	500.00
	Maximum	3000 + Courier
	Non CTS Compliant Charge	500.00
	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
Standing Orders	Tracer Charge (+ any additional correspondent bank charges)	1,000.00
	GTST Outgoing	1,500.00
	GTST Incoming	Free
	Tax Payments Processing Fee	Free
	Certificate of Balance	
	Local	500.00
	Foreign	2,000.00
	Audit Certificate (Full)	
	Local	1,000.00
	Foreign	2,000.00 +swift
Miscellaneous (In Local Currency)	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
Standing Orders	Photocopy Charge Per Page	100.00
	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

Bank to Mobile Wallet Transaction Charges		C2B Charges (Ksh.)		
Amount Transferred		Safaricom Charge	Bank Charge	Total Charge
Minimum	Maximum			
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

FOREIGN CURRENCY CHARGES

Foreign Currency Cheques				
		USD	GBP	EUR
Cheques Returned Unpaid by us				
Technical Reason		15.00	8.50	13.00
Financial Reason		30.00	20.00	25.00
Cheques Returned Unpaid by other Banks		15.00	8.50	13.00
Cheques Returned Unpaid Over the Counter		30.00	20.00	25.00
Cheque book Charge (per leaf, inclusive of stamp duty)		0.25	0.17	0.19
Stop Payment-per leaf		9.00	6.00	8.00
Stop Payment - per series		30.00	20.00	25.00
Bankers Cheque Issuance		5.50	3.50	4.50
Bankers Cheque Stop Payment (with indemnity)		30.00	20.00	25.00
Bankers Cheque Cancellation (if cheque is produced)		3.75	2.50	3.25
Counter Cheque		3.75	2.50	3.25
Foreign Draft Issuance:				
Indian Rupee Only		8.00	5.00	6.50
Other Foreign Currencies		11.25	6.50	9.75
Foreign Draft Cancellation		22.50	12.75	19.50
Local Banks Foreign Currency Cheques Clearance		Free		
Outside Kenya Foreign Currency Cheques Clearance		0.50%	0.50%	0.50%
Minimum		8.00	5.00	6.50
Maximum (+ Postage / Courier)		40.00	25.00	30.00
Non CTS Charge		Kes 500.00 or equivalent in USD / GBP / EUR		
Foreign Currency Standing Orders				
		USD	GBP	EUR
External Standing Order / Establishment and / or				
Amendment Fee		4.50	3.00	4.00
External Standing Order / Processing Fee		6.00	4.00	5.50
External Standing Order / Cancellation / Stop Fee		15.00	8.50	13.00
Unpaid Standing Order / Instructions		9.00	6.00	8.00
Inward Direct Debits		3.00	2.00	2.50

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	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	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	0.55% of transaction value

Business and personal banking charges	
Monthly Service Charge (per entry)	Minimum Monthly
GTBusiness Chequer (per entry 30.00)	550
GTPersonal Chequer	
On Min Monthly collected balances of below Kes 30,000 (per entry 30.00)	250
On Min Monthly collected balances of below Kes 30,000 (nil)	100
GTFree 'N' Go (Not for Profit orgnizations only)	Nil
Savings Accounts (Personal)	
GTsaver - Opening and Minimum balance Kes 2,000	Nil
SKS Junior - Opening balance Kes 1,000	Nil

Mobile Wallet to Bank Transaction Charges		C2B Charges (Ksh.)		
Amount Transferred		Safaricom Charge	Bank Charge	Total Charge
Minimum	Maximum			
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	
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 Reissue	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 Reissue	200
Card Renewal fee	Free
Card Replacement	1,000
Credit Cycle days	45

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		

Miscellaneous (in Foreign Currency)				
		USD	GBP	EUR
Certificate (Balance Only)				
Local		8.00	5.00	6.50
Foreign		30.00	17.00	26.00
Audit Certificate (Full)				
Local		15.00	8.50	13.00
Foreign		30.00	17.00	26.00
Bankers Opinion				
Local		15.00	8.50	13.00
Foreign + Swift		30.00	17.00	26.00
Duplicate Statement Fee - per page		4.00	2.50	3.25
Salary Payment - per entry				
Manual		3.75	2.50	3.25
(To External Bank Account) Electronic		2.00	1.25	1.65
Dormant Account Activation Charge		Zero	Zero	Zero
Retrieval of Old Cheque / Entry - per copy (up to 1 year)		8.00	5.00	6.50
(over 1 year)		22.50	12.75	19.50
Retrieval of CCTV Recordings or actual		40.00	25.00	30.00
Safe Deposit Lockers Access (after 2 access per month)		4.50	3.00	4.00
NGO Search		55.00	37.5	40.0
Business Search		15.00	8.5	13.0
Photocopy Charge (per page)		2.00	1.25	1.65
Temporary Overdraft - 1% flat		minimum	60.00	40.00
Excess / Payment against effects not cleared		minimum	30.00	17.00
Excess / Payment against effects not cleared		maximum	60.00	40.00
Excess / Payment against effects not cleared		maximum	60.00	40.00

Foreign Currency Cash Charges			
	USD	GBP	EUR
Foreign Currency Cash Deposit	0.25%	0.25%	0.25%
Third Party Cash Payment-per item	8.00	5.00	6.50
Counter Withdrawal	2.00	1.25	1.65

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



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