

# Guaranty Trust Bank (Kenya)

## Tariff Guide

GTCO

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
	<b>Foreign Draft Issuance</b>	
	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)	<b>Certificate of Balance</b>	
	Local	500.00
	Foreign	2,000.00
	<b>Audit Certificate (Full)</b>	
	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
	<b>Retrival of Old Cheque/Entry-Per Copy</b>	
	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			Discounting		
Issuance	1% p q	min Kes 5000 + Swift Kes 3000	Discounting Interest	Base Rate + Margin	
Acceptance	0.25% p.q.	min Kes 5,000	Commission	Kes 500	
Settlement	0.25% flat	min Kes 5,000	Extension	Kes 500 per Bill	
Amendment		Kes 2,500 + Swift Kes 1,500	<b>Export Bills for Collection</b>		
Amendment beyond Original Expiry date./Amount	1% p.q.	min 5,000 + Swift 1,500	Collection Charges	0.25%	min Kes 2,000
<b>Export Letters of credit</b>			Courier		Kes 5,000
Advising		Kes 2,000	<b>Foreign Cheques for Collection</b>		
Document Handling	0.25% flat	min Kes 2,000	Commission	0.5% flat	min Kes 500
Confirmation	0.25% p.q.	min Kes 2,000 + Swift Kes 3,000	Courier- Actual Costs		
		Swift Kes 1,500	minimum Kes 5000		
		Courier (Foreign) Kes 5,000			
<b>Guarantees &amp; Bonds</b>					
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			

### 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	0
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	0
<b>Pesalink Outgoing Transactions</b>	
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)
<b>Debit Cards</b>	
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
<b>Prepaid Cards</b>	
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
<b>Credit Cards</b>	
<b>World MasterCard</b>	
Joining Fees	Free
Annual subscription - Primary	6,000
Annual subscription - Supplementary	3,000
<b>Cash advance</b>	
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
<b>Platinum</b>	
Joining Fees	Free
Annual subscription - Primary	4,500
Annual subscription - Supplementary	2,500
<b>Cash advance</b>	
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

\*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      

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