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TARIFF

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<b>TYPE OF SERVICE</b>	<b>REMARKS</b>	<b>CURRENT CHARGES (W.E.F 01.11.2015)</b>
<b>BANKERS CHEQUE</b>	Customers (debit to A/C) Customers (depositing cash) Non-Customers	Kshs. 350/- Kshs. 600/- plus cash handling charges Kshs. 600/- plus cash handling charges
<b>DRAFTS</b>	Customers Non-Customers	Kshs. 600/- Kshs. 750/-
<b>CHEQUE BOOKS (local and foreign currency)</b>	25 Leaves 50 Leaves 100 Leaves	Kshs. 437.50 Kshs. 875/- Kshs. 1,750/- (above charges are inclusive of Stamp Duty of Kshs. 2.50)
<b>COUNTER CHEQUES</b>	Per leaf	Kshs. 50.00 (inclusive of Stamp Duty of Kshs. 2.50)
<b>UNPAID CHEQUES (INWARD &amp; OUTWARD)</b>	Financial reasons Technical reasons	Kshs. 1,350/- Kshs. 1,000/-
<b>STOP PAYMENT OF CHEQUES</b>	Notification charges - local cheques - foreign cheques	Kshs. 270/- Kshs. 1,500/-
<b>RTGS CHARGES</b>	Inward Outward	Free Kshs.600/-
<b>EFT CHARGES</b>	Inward Outward	Free Kshs. 300/-
<b>TT CHARGES (FOREIGN)</b>	Beneficiary to share charges with the remitter Beneficiary to receive full amount Indian Rupee TT / ZAR TT Amendment Charges / Tracers	Kshs. 1,500/- Kshs. 3,000/- Kshs. 2,000/- USD. 55/- irrespective of the currency
<b>TT PAYMENTS (LOCAL)</b>	Third party to collect	Kshs. 1,000/-
<b>INCOMING FUNDS</b>	USD GBP EUR	\$ 10.00 Equivalent \$ 10.00 Equivalent \$ 10.00
<b>ACCOUNTS</b>	1) Current Account:  2) Foreign Currency Accounts  3) Chemi Chemi Accounts  4) Golden Account  5) Tamu Tamu Junior Account	Kshs. 10,000/- Minimum Balance Kshs. 275/- Surcharge per month for non-compliance of minimum balance Kshs. 20/- per entry, minimum Kshs 500/- ledger fees per month  Accounts available in USD, GBP, EUR and Rand  Kshs. 5,000/- Minimum Balance for Personal Account Kshs. 1,000/- Minimum Balance for Wananchi Account Kshs. 500/- Minimum Balance for Corporate (Staff) Account 5% p.a Interest - subject to change at the bank's discretion No Ledger Fees  Kshs. 50,000/- Minimum Balance 7% p.a Interest on minimum balance - subject to change at the bank's discretion 1% p.a Interest below the normal rate if balance goes below minimum amount - subject to change at the bank's discretion 1% p.a Interest above the normal rate if balance over Kshs 500,000 is maintained over a period of 12 months - subject to change at the bank's discretion Free Banker's cheque towards school fees per quarter No Ledger Fees  Kshs. 500/- Minimum Balance 5.5% p.a Interest - subject to change at the bank's discretion Free School Bag Free Piggy Bank Free Banker's Cheque towards school fees per quarter Birthday card sent on the child's birthday No Ledger Fees

<b><u>TYPE OF SERVICE</u></b> <b>ACCOUNTS</b>	<b><u>REMARKS</u></b>	<b><u>CURRENT CHARGES (W.E.F 01.11.2015)</u></b>
	6) Jaza Jaza Account	Kshs. 1,000/- Minimum Deposit Regular monthly installments in multiples of '000s Kshs. 125/- Surcharge per month for non-compliance of monthly deposits Tiered rate of interest - subject to change at the bank's discretion No Ledger Fees
<b>ATM DEBIT CARD</b>	Maximum withdrawal amount Platform Point of Sale (POS) Transactions ATM withdrawal fee Card replacement fee PIN replacement fee Notification of ATM withdrawals	Kshs. 25,000/- per day Kenswitch From KCB & Senator Machines at no cost Kshs. 40/- per withdrawal Kshs. 500/- Kshs. 100/- Free to activate but SMS charges from service provider apply
<b>STATEMENTS</b>	Current Account Chemi Chemi (Personal & Corporate Staff) Accounts, Golden Account, Tamu Tamu Junior Account Jaza Jaza Account and Chemi Chemi Wananchi Account Statements sent via email Interim Statements on customer's request	Free - monthly Free - quarterly Free - half yearly Free - daily Kshs. 140/- for the first 3 pages; extra pages at Kshs. 54/- per page
<b>INTERNET BANKING FACILITY</b>	Facilities applicable to all account holders include: - download/print the identified account statement - balance inquiry - issue standing instructions - request for a cheque book - view forex rates - issue stop-payment instructions - send/receive mail to/from the bank - authorized users to send/receive LC requests	Free-Internet connectivity charges from service provider apply
<b>CASH HANDLING</b>	Customers Non-Customers Foreign Currency	0.25% over Kshs. 250,000/- per day 0.25% over Kshs. 100,000/- per day 1% of value of deposit
<b>CHEQUE COLLECTION</b> <b>(as per Clearing House Rules)</b>	Local Local - Foreign Currency (DFCC) Non-CTS cheques	Free Free Kshs. 500/- per cheque
<b>STANDING ORDER</b>	Processing Account without sufficient funds Internal - GBL A/C to GBL A/C	Kshs. 250/- Kshs. 125/- Free
<b>VAT REMITTANCE</b>	Outward via EFT Outward via RTGS	Kshs. 200/- plus cash handling charges (where applicable) Kshs. 600/- plus cash handling charges (where applicable)
<b>REFERENCE LETTER</b>	Visa/Bank Reference Certificate for Auditor Opinion Reports Certificate of Balance	Kshs. 1,000/- Kshs. 500/- Kshs. 1,000/- Kshs. 500/-
<b>ACCOUNT CLOSING FEES</b>	Accounts operating for less than 6 months Accounts operating for more than 6 months	Kshs. 500/- plus ledger fee for the month (where applicable) Kshs. 300/- plus ledger fee for the month (where applicable)
<b>INWARD FOREIGN BILLS FOR COLLECTION</b>	Commission	0.50% - flat rate plus Swift charges on payment
<b>OUTWARD FOREIGN BILLS FOR COLLECTION</b>	Commission	0.25% - flat rate plus courier charges
<b>AVALIZED INWARD FOREIGN BILLS FOR COLLECTION</b>	Commission	0.75% - flat rate plus Swift charges on payment



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**Head Office**

Guardian Centre  
Biashara Street  
P.O. Box 67681, 00200 Nairobi  
Tel: 254 - 20 2226771  
Cell: 254 - 722 938629 / 733 444644  
E-mail: headoffice@guardian-bank.com

**Eldoret Branch**

Biharilal House  
Uganda Road  
P.O. Box 7685, 30100 Eldoret  
Tel: 254 053 20 61243/61248  
Cell: 254 722 282219 / 733 888053  
Email: eldoret@guardian-bank.com

**Biashara Street Branch**

Guardian Centre  
Biashara Street  
P.O. Box 67437, 00200 Nairobi  
Tel: 254 - 20 2226771 / 2226774  
Cell: 254 - 722 282213 / 733 888060  
E-mail: biashara@guardian-bank.com

**Mombasa Branch**

Oriental Building  
Nkurumah Road  
P.O. Box 40619, 80100 Mombasa  
Tel: 254 041 2222369/2227473  
Cell: 254 722 282216 / 733 888059  
Email: mombasa@guardian-bank.com

**Westlands Branch**

Brick Court House  
Mpaka Road  
P.O. Box 66568, 00800 Nairobi  
Tel: 254 20 4443970/4442273  
Cell: 254 722 282217 / 733 888054  
Email: westlands@guardian-bank.com

**Nyali Branch**

Links Plaza, Ground floor  
Links Road  
P.O. BOX 34375,80118 Nyali  
Tel: 254 20 2552286 / 2552287  
Cell: 254 773 456428  
Email: nyali@guardian-bank.com

**Mombasa Road Branch**

Tulip House, Ground floor  
Mombasa Road  
P.O. Box 42060, 00100 Nairobi  
Tel: 254 20 550231 / 550232 / 550233 / 4  
Cell: 254 717 876291 / 733 888019  
Email: msaroad@guardian-bank.com

**Kisumu Branch**

Amalo Plaza, Ground floor  
Oginga Odinga Road, Central Square  
P.O. Box 2816, 40100 Kisumu  
Tel: 254 057 20 21646 / 21665/21674  
Cell: 254 722 282206 / 733 888052  
Email: kisumu@guardian-bank.com

**Ngong Road Branch**

The Greenhouse, Ground floor  
Ngong Road  
P.O. BOX 9822,00200 Nairobi  
Tel: 254 20 2552290 / 2552291 / 2552292  
Cell: 254 773 456429  
Email: ngongrd@guardian-bank.com

**Nakuru Branch**

Parana House  
Ground floor  
Kenyatta Avenue  
P.O. Box 18633, 20100 Nakuru  
Tel: 254 774 210771, 774 210772, 774 210773  
Email: nakuru@guardian-bank.com

[www.guardian-bank.com](http://www.guardian-bank.com)

Guardian Bank is regulated by the Central Bank of Kenya