

**BANKERS CHEQUE**

- Customers (debit to A/C) Kshs. 350
- Customers (depositing cash) Kshs. 600 plus cash handling charges

**FCY DRAFTS**

- Customers Kshs. 600

**CHEQUE BOOKS (local and foreign currency)**

*(Below charges are inclusive of Stamp Duty of Kshs. 2.50 per leaf)*

- 25 Leaves Kshs. 437.50
- 50 Leaves Kshs. 875
- 100 Leaves Kshs. 1,750

**COUNTER CHEQUES**

- Per leaf Kshs. 50 *(inclusive of Stamp Duty of Kshs. 2.50)*

**UNPAID CHEQUES (INWARD & OUTWARD)**

- Financial Reasons Kshs. 1,350
- Technical Reasons Kshs. 1,000

**STOP PAYMENT OF CHEQUES**

- Local cheques Kshs. 270 per cheque
- Foreign currency cheques Kshs. 1,500 per cheque

**RTGS CHARGES**

- Inward Free
- Outward Kshs. 600

**EFT CHARGES**

- Inward Free
- Outward Kshs. 300

**TT CHARGES (FOREIGN)**

- Beneficiary to share charges with the remitter (charges share) Kshs. 1,500
- Beneficiary to receive full amount (charges our) Kshs. 3,000
- Indian Rupee TT / ZAR Kshs. 2,000
- TT Amendment Charges / Tracers \$ 100 £ 90 € 100
- Inward funds/TT USD - \$ 10.00  
GBP - Equivalent \$ 10.00  
EUR - Equivalent \$ 10.00

*(\*Third party/intermediary bank charges to be borne by the applicant/beneficiary)*

**ACCOUNTS**
**1) Current Account**

- Kshs. 10,000 Minimum Balance
- Kshs. 275 Surcharge per month for non-compliance of minimum balance
- Kshs. 20 per debit entry, minimum Kshs. 500 ledger fees per month

**2) Foreign Currency Accounts**

- Accounts available in USD, GBP, EUR and Rand

**3) Chemi Chemi Accounts**

- Kshs. 5,000 Minimum Balance for Personal Account
- Kshs. 1,000 Minimum Balance for Wananchi Account
- Kshs. 500 Minimum Balance for Corporate (Staff) Account
- No Ledger Fees
- Kshs. 125 Surcharge per month for non-compliance of minimum balance

**4) Golden Account**

- Kshs. 50,000 Minimum Balance
- Attractive Interest rates applicable (subject to maintaining minimum balance)
- 1% p.a 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
- One free Banker's Cheque towards school fees per quarter
- No ledger Fees
- Kshs. 125 Surcharge per month for non-compliance of minimum balance

**5) Tamu Tamu Junior Account**

- Kshs. 500 Minimum Balance
- 2 free counter withdrawals per month
- Free School Bag on account opening
- Free Piggy Bank on account opening
- Free Banker's Cheque towards school fees per quarter
- Birthday card sent on the child's birthday
- No ledger Fees

**Guardian Chapaa**

- A Salary Advance service offered to employees of Guardian Bank Corporate Customers
- Charges: Kshs. 75 per Ksh. 1,000 or part thereof

**STATEMENTS (Via Email)**

- Chemi Chemi (Personal & Corporate Staff) Accounts, Wananchi Account, Golden Account, Tamu Tamu Junior Account Free - quarterly
- Current Account Free - monthly
- Transaction notifications Free
- Printed interim statements Kshs. 140 for the first 3 pages; extra pages Kshs. 54 per page

**INTERNET BANKING FACILITY**

- Utility Payments Kshs. 35.80
- Internal Funds Transfers Kshs. 35.80
- Airtime purchase Free
- Cheque book (Refer to cheque book charges)
- Bulk Transfer - Mobile Money (Refer to the tiered charges below)
- Stop Payment Kshs. 270
- Internal Standing Order Free
- External Standing Order Kshs. 250
- EFT Kshs. 300
- Bulk Transfer - EFT Kshs. 300
- RTGS Kshs. 600
- TT (Refer to TT charges)
- PesaLink (Refer to the tiered charges below)

**M-GUARDIAN**

- Registration fee Free
- Airtime Top-up Free
- Check Balance and mini statement Free
- Bank to Customer (M-Pesa) (Refer to the tiered charges below)
- Utility payments Kshs. 35.80
- Internal funds transfer Kshs. 35.80
- PesaLink (Refer to the tiered charges below)

**M-PESA TO BANK**

- Paybill 344500 or USSD Code \*356# Kshs. 35.80

**BANK TO M-PESA**

Amount Transferred	Bank Charge
•1 - 100	Kshs. 0
•101 - 500	Kshs. 6
•501 - 1,000	Kshs. 8
•1,001 - 1,500	Kshs. 10
•1,501 - 2,500	Kshs. 15
•2,501 - 3,500	Kshs. 25
•3,501 - 20,000	Kshs. 35
•20,001 - 40,000	Kshs. 40
•40,001 - 150,000	Kshs. 50

*(Charges are exclusive of applicable telco and excise duty charges)*

**PESALINK CHARGES**

Transaction size (KSh)	Fee chargeable by Bank
•0 - 500	Kshs. 5
•501 - 10,000	Kshs. 35
•10,001 - 50,000	Kshs. 40
•50,001 - 100,000	Kshs. 50
•100,001 - 200,000	Kshs. 100
•200,001 - 500,000	Kshs. 100
•500,001 - 999,999	Kshs. 120

*(Charges are exclusive of any applicable excise duty charges)*

**CASH HANDLING**

- Customers 0.25% over Kshs. 250,000 per day
- Foreign Currency 1% of value of deposit

**CHEQUE COLLECTION**

*(As per Clearing House Rules)*

- Local Free
- Local-Foreign Currency (DFCC) Free

**STANDING ORDER**

- Processing Kshs. 250
- Account without sufficient funds Kshs. 125
- Internal-GBL A/C to GBL A/C Free

**KRA TAX PAYMENTS (iTax)**

- iTax payments (EFT) Kshs. 150
- iTax payments (RTGS) Kshs. 600

**REFERENCE LETTER**

- Visa/Bank Reference, Opinion Reports Kshs. 1,000
- Certificate of Balance, Certificate for Audit purposes Kshs. 500

**FOREIGN BILLS FOR COLLECTION**

- Commission 0.50% - flat rate plus TT Charges on payment

**OUTWARD FOREIGN BILLS FOR COLLECTION**

- Commission 0.25% - flat rate plus courier charges

**AVALIZED INWARD FOREIGN BILLS FOR COLLECTION**

- Commission 0.75% - flat rate plus TT Charges on payment

**GUARDIAN VISA CARDS TARIFF**
**GOLD DEBIT CARD**

Card Issuance	Kshs.500 <i>(currently waived)</i>
PIN Re-set	Kshs. 200
ATM Fees INTERSWITCH (VERVE)	Kshs. 75
VISA Local ATM Withdrawal	Kshs. 200
VISA International ATM Withdrawal	Kshs. 300
Card Replacement	Kshs. 500
Card renewal Upon expiry	Kshs. 500

**INFINITE CREDIT CARD**

Joining fees	Kshs. 5,000
Annual Subscription Fees	Kshs. 10,000
Supplementary Card	Kshs. 7,500
Credit Protection Fee (% of the limit)	0.35% (Optional)
PIN Re-set	Kshs. 200
Card Replacement	Kshs. 1,000
Cash Advance Fees (upto 75% of limit)	6% or minimum Kshs. 450
Late Payment Fee	Kshs. 1,350
Excess/ over limit Fee	5% or Kshs. 1,500 flat rate whichever is higher
Debit Interest	3.5% per month
Unpaid cheque or unpaid autopay fee	Kshs. 1,350

**GOLD CREDIT CARD**

Joining fees	Kshs. 2,500
Annual Subscription Fees	Kshs. 3,500
Supplementary Card	Kshs. 2,500
Credit Protection Fee (% of the limit)	0.35%
PIN Re-set	Kshs. 200
Card Replacement	Kshs. 1,000
Cash Advance Fees	6% or minimum Kshs. 450
Late Payment Fee	Kshs. 1,350
Excess/over limit Fee	5% or Kshs. 1,500 flat rate whichever is higher
Debit Interest	3.5% per month
Unpaid cheque or unpaid autopay fee	Kshs. 1,350

*\*Charges subject to 20% excise duty where applicable. All T&C apply.*