

# Tariff Guide

<b>Operations</b> <b>1. Opening balances</b> 1.1 Savings accounts 1.2 Business accounts 1.3 Investment/Chama accounts. 1.4 Mradi accounts 1.5 Current Account (KES, USD, GBP, EURO)	KES. 0 KES. 0 KES. 1,000 KES. 500 NIL	<b>8 Mobile banking</b> 8.1 Balance enquiry 8.2 Withdrawal to M-PESA 8.3 Internal Transfer 8.4 Statement Request 8.5 PIN Change	KES. 10 KES. 50 KES. 33 KES. 10 KES. 0
<b>2. Current A/C</b> 2.1 Business account 2.2 Personal account 2.3 USD account minimum opening balance 2.4 EURO account minimum opening balance 2.5 GBP account minimum opening balance	KES. 2,000 KES. 3,000 USD. 100 EURO. 100 GBP. 100	<b>9. Other transactions</b> 9.1 EFTs (Electronic Funds transfer) 9.2 RTGS (Real Time Gross Settlement) Inward Outward 9.3 TT (Telegraphic transfers) Inward Outward 9.4 Internal transfers	KES. 300 KES. 0 KES. 500 USD. 10 or equivalent. KES. 1,500 KES. 50
<b>3. Ledger fees</b> 3.1 Business account 3.2 Personal account 3.3 USD account 3.4 EURO account 3.5 GBP account	NIL NIL NIL NIL NIL	<b>10. Other services</b> 10.1 Balance inquiry 10.2 Balance confirmation 10.3 Document retrieval 10.4 Full audit report 10.5 Statement of account. Interim statement of accounts Rafiki Account (Semi - Annual) Biashara Account (Quarterly) 10.6 Salary Processing 10.7 Photocopies of documents 10.8 Cheque Book charges 10.9 Search fees KES 10.10 Audit confirmation fees	KES. 0 KES. 500 KES. 500 KES. 1,000 KES. 50/ page FREE FREE KES. 50/ per item KES. 20/ per page KES. 15 per leaf KES. 500/ per search KES. 1,500
<b>4. Closing account</b> 4.1 Savings accounts 4.2 Business accounts 4.3 Investment/Chama accounts. 4.4 Activation of dormant accounts	KES. 500 KES. 500 KES. 1,000 KES. 0	<b>11. Credit products/services</b> 11.1 Group Membership fee 11.2 Passbook 11.3 Credit Life Insurance 11.4 Loan processing fee(LACE) 11.5 Chattels Mortgage fee	KES. 200/ per client KES. 100/ per booklet KES. 0.5% KES. Min. 300/ or 3% KES. 500/ per item
<b>5. Cheque Transactions</b> 5.1 3rd Party Cheque Deposits 5.2 A/C holder Bankers' cheque requisition 5.3 Non A/C holder Bankers' cheque requisition 5.4 Re-purchase of bankers cheque 5.5 In house cheque deposit 5.6 3rd party cheque payment 5.7 Unpaid cheque by other banks	KES. 0 KES. 100 KES. 100 KES. 100 KES. 0 KES. 100 KES. 1,500	<b>12. Cheque books</b> 12.1 100 pages 12.2 50 pages 12.3 Euro a/c cheque book 50 pages 12.4 USD a/c cheque book 50 pages 12.5 GBP a/c cheque book 50 pages	KES. 1,500 KES. 750 EURO.10 USD. 10 GBP. 10
<b>6. Stop payments</b> 6.1 In house cheques 6.2 Bankers' cheque	KES. 1,000 KES. 500	<b>13. Internet Banking</b> 13.1 Airtime Purchase 13.2 Utility Payment 13.3 Safaricom Postpaid 13.4 Account to Mpesa 13.5 Account Statement	KES. 10 KES. 50 KES. 30 KES. 50 KES. 10
<b>7. Standing orders</b> <b>Internal</b> 7.1 Execution to 3rd party 7.2 Unpaid standing orders <b>External</b> 7.3 Execution 7.4 Cancellation 7.5 Unpaid standing orders	KES. 50 KES. 200 KES. 300 KES. 100 KES. 300	<b>14. Agency Banking</b> 14.1 Withdrawal Charges Transaction range 100 - 2,500 2,501 - 5,000 5,001 - 10,000 10,001 - 20,000 20,001 - 35,000 14.2 Deposit charges Transaction range 100 - 10,000 10,000 - 50,000 50,000 - 100,000	Transaction charge KES. 25 KES. 45 KES. 75 KES. 100 KES. 150 Transaction charge Nil Nil Nil
<b>8. Cash handling</b> 8.1 Cash deposit 8.2 Cash withdrawal 8.3 Coins deposit > 500 pieces. 8.4 Without cheque leaf 8.5 Counter cheque 8.6 Above Kes. 500, 000	KES. 0 KES. 50 1.5% of deposit value or KES. 50 whichever is higher. KES. 100 KES. 200 0.5% of value	<b>Note: This is exclusive of 10% excise duty.</b>	
<b>9. ATM services</b> 9.1 ATM transactions (OWN/CHASE BANK) 9.2 ATM transactions (Kenswitch) 9.3 ATM card application 9.4 ATM card replacement	KES. 30 KES. 50 KES. 500 KES. 500		



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## RAFIKI MICROFINANCE BANK

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## Our Branch Network

Nairobi - Biashara Street, Tom Mboya Street, Westlands and Kayole, **Kiambu** - Thika, Ruiru and Limuru, **Uasin Gishu** - Eldoret, **Machakos** - Machakos Town, **Makueni** - Wote  
**Kajiado** - Kitengela and Ongata Rongai, **Nakuru** - Nakuru Town, **Mombasa** - Moi Avenue, Likoni and Kengeleni, **Vihiga** - Mbale, **Kisumu** - Kondole/Kibuye Market