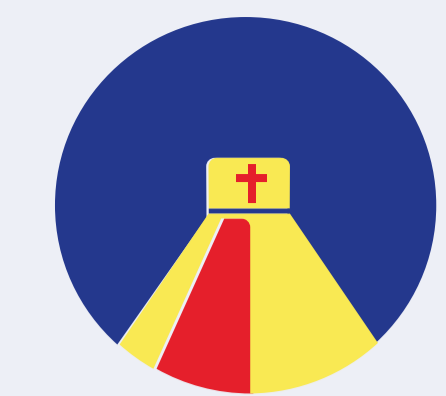




# Tariffs Effective 1<sup>ST</sup> MARCH 2025



**Centenary Bank**

A member of Centenary Group



No.	Description	CHARGES
<b>CURRENT ACCOUNTS (ALL CHARGES EXCLUDING VAT)</b>		
1.	Cheque Book	
	a. 50 pages	K28,000
	b. 100 pages	K57,000
	c. 200 pages	K101,400
2.	Ledger fees	
	a. Personal current account	Free
	b. SME current account	K13,000
	c. Corporate current account	K40,560
	d. Religious Profit Making Institutions	K13,000
	e. Religious Non Profit Making Institutions	Free
	f. GIO accounts	K10,000
3.	Replacement of lost/stolen bank cheques per leaf	50,000
4.	Bank Cheque Issuance	K52,650
5.	Bank Statement per page	K910
6.	Dishonoured Cheques	K155,610
7.	Stop payment	K115,000
8.	Counter cheques per leaf	K15,300
9.	Excess Overdraft interest rate	Agreed rate +5%
10.	Un-arranged overdraft	10% above base +K90,000 arrangement fee
11.	Cheque special clearance	K140,400
12.	Debits against uncleared effects	K89,000
13.	Account closure	Free
14.	Sweep Transactions	
	a. Establishment	K52,000
	b. Per sweep (monthly fee)	K6,500



No.	Description	CHARGES
<b>LETTERS OF CREDIT (ALL CHARGES EXCLUDING VAT)</b>		
a. Outward (Imports)		
1.	Commission on establishment	
	- LCs without cash cover	1.5% per month or part thereof min K86,250
	- LCs with cash cover	1.5% for each 3 months or part thereof min K86,250
2.	Accepted Draft	1.3% per month min 50,000
3.	Amendment - flat fee plus SWIFT charge	K62,400
4.	SWIFT on establishment	K62,400
5.	Amendment of LC	K48,000
6.	Extension of period or increase	
	- For LCs without cash cover	1.5% per 3 months or part thereof min K50,310
	- LCs with cash cover	1.5% per 3 month or part thereof, min K72,800
7.	Drawings	1% min K35,000 max K60,000
8.	Cancellation Fee	K68,250
b. Inward (Exports)		
1.	Confirmation	Depends on issuing Bank & Country risks
2.	Advising/Amendment	K62,400
3.	Acceptable negotiations	1% min K54,720
4.	Swift	K45,600
5.	Courier	Courier charge plus VAT
6.	Cancellation fee	K57,000
7.	Discrepant document	K63,000
8.	Accepted draft	K45,000



No.	Description	CHARGES
<b>ATM (ALL CHARGES EXCLUDING VAT)</b>		
1.	New card	
	Visa Classic	K7,200 + K650 monthly membership fee
	Visa Silver	K10,625 + K800 monthly membership fee
	Visa Gold	K25,000 + K1,500 monthly membership fee
	Visa Platinum	K33,000 + K1820 monthly membership fee
	Student account card	Free
2.	Replacement of lost card	
	Visa Classic	K12,600
	Visa Silver	K15,120
	Visa Gold	K19,800
	Visa Platinum	K26,000
	Student account card	K5,500
3.	Renewal of card	
	Visa Classic	K10,400
	Visa Silver	K11,400
	Visa Gold	K19,200
	Visa Platinum	K25,000
	Student account card	Free
4.	Centenary New CPA card	K9,450
6.	Pin Replacement	Free
7.	Card replacement	K12,000
8.	Transactions - cash withdrawal other local banks	K500
9.	Mini statement	Free
10.	ATM Balance enquiry (other local banks)	Free
11.	ATM Balance enquiry (foreign banks)	Free



No.	Description	CHARGES
<b>INTERNET BANKING ( FLEX ON LINE) (ALL CHARGES EXCLUDING VAT)</b>		
1.	Registration Fee	Free
2.	Monthly Fee (Personal customer)	Free
3.	Monthly Fee (SME/Corporate)	K4,300
4.	Balance Inquiry	Free
5.	Intrabank transfer	Free
6.	Interbank transfer	K700
7.	Bulk Payments - Interbank	K2,500
8.	Bulk Payments - Intrabank	K500/file
9.	Interbank recurring payments	K700
10.	Intrabank recurring payments	Free
11.	Email notification	Free
12.	SMS notifications	Free
13.	Utility Payments	Free
14.	MRA Payments	Free



No.	Description	CHARGES
<b>*632# CENTE MOBILE (ALL CHARGES EXCLUDING VAT)</b>		
1.	Monthly service fee	K700
2.	Balance enquiry	Free
3.	Mini statement	Free
4.	Transfer of funds within Centenary Bank Limited	Free
5.	Bank to wallet	K650
6.	Interbank Transfers	K700
7.	Instant EFT	K700
8.	Utility payments	Free
9.	TV subscription (DSTV, GOTV)	Free
10.	Bulk Bank to wallet/account transfers	
	Bulk processing per transaction to Centenary accounts	K500
	Bulk processing per transaction to other banks	K1,000
	Bulk processing per transaction to Airtel Money/TNM Mpamba	K400



No.	Description	CHARGES
<b>SAVINGS ACCOUNTS (ALL CHARGES EXCLUDING VAT)</b>		
Monthly Service fee		
1.	Ordinary savings account	Free
2.	Student account	Free
3.	SME Savings account	Free
4.	Linga Savings account	Free
5.	VSLA Savings account	Free
6.	Cooperatives Savings account	Free
7.	SACCO Savings account	Free
8.	Religious Profit Making Institutions	K5,600
9.	Religious Non Profit Making Institutions	Free
10.	Bank Statement per page	K910
11.	Closure of Account	Free



No.	Description	CHARGES
<b>BILLS FOR COLLECTION (OUTWARD FOREIGN) (ALL CHARGES EXCLUDING VAT)</b>		
1.	Commission	
	- Documentary collections	1% min K34,000 max K65,000
2.	Swift Charge to remit bill proceeds	K54,648
3.	Postage	As per postage fee
4.	Courier Service	Courier charge plus VAT
5.	Bill extension	K47,040



No.	Description	CHARGES
<b>BILLS FOR COLLECTION (INWARD FOREIGN) (ALL CHARGES EXCLUDING VAT)</b>		
1.	Commission	
	- Documentary collections	1% min K25,000 max K52,500
2.	Swift charge to remit bill proceeds	K40,320
3.	Postage	As per postage fee
4.	Courier service	Courier charge plus VAT
5.	Payment commission	K18,000
6.	Stamp duty	Per stamp duty Act
7.	Delays acceptance	K31,000/week
8.	Bill extension	K40,560



No.	Description	CHARGES
<b>LOANS AND OVERDRAFT (ALL CHARGES EXCLUDING VAT)</b>		
1.	Arrangement fee	
	Consumer credit & personal loans	2% for loans below K500,000 and 2.5% for loans above K500,000
	Corporate	1.5% max K65mm
	Missed loan instalment (Corporate)	50% of the loan instalment (Max K500,000)
	SME Loans	1.5% max K5.25M
	Missed loan instalment (SME)	50% of loan instalment (Max K100,000)
	Executive loans/Overdrafts	1% of the approved amount min K85,000
2.	Commitment fee	
	Corporate loans	1.5% Max K33.5mn
	SME Loans	1.5% Max K3.5mn
3.	TOD/Excess (Processing fee)	1.5% min K80,000
4.	Unpaid loan instalment	10% above agreed rate
5.	Immediate Credit Facility	
	a. Processing fee	1.5% of applied amount
6.	Special letters	
	Undertaking to banks for bridging finance	K72,000
	Confirmation of balance to auditors	K72,000
7.	CRB Fees - Standard	Refer to current CRB charges



No.	Description	CHARGES
<b>FREE SERVICES (ALL CHARGES EXCLUDING VAT)</b>		
1.	Fixed deposit/investment - replacing lost deal confirmation slip	Free
2.	Sales of foreign exchange - draft cancellation	Free
3.	Recalled Salary	Free
4.	Special letter to Board of registration of contractors	Free
5.	Interbranch Encashment/transfer	Free
6.	Cash/Cheque deposit	Free
7.	Cheque withdrawal	Free
8.	Dormant account reactivation	Free
9.	Cash/Cheque withdrawal	Free
10.	Balance enquiry on enquires desk	Free



No.	Description	CHARGES
<b>BANCASSURANCE (ALL CHARGES EXCLUDING VAT)</b>		
1.	Funeral Benefit Cover	K200 minimum monthly premium
2.	Property Insurance	0.1748% for Private dwelling 0.3204 on commercial
3.	Credit Life Insurance	
	a). SME Loans	0.18% of loan amount
	b). Personal Loans	Min 1.4% max 3.9%
	c). Govt Loans	1.5%* tenor in months



No.	Description	CHARGES
<b>BANK PAKWATHU (PRICE BAND FOR WITHDRAWALS ONLY (ALL CHARGES EXCLUDING VAT))</b>		
1.	101 - 2,500	K195
2.	2,501 - 5,000	K247
3.	5,001 - 10,000	K494
4.	10,001 - 15,000	K975
5.	15,001 - 20,000	K1,014
6.	20,001 - 25,000	K1,040
7.	25,001 - 30,000	K1,092
8.	30,001 - 40,000	K1,300
9.	40,001 - 50,000	K1,500
10.	50,001 - 60,000	K1,800
11.	60,001 - 80,000	K2,208
12.	80,001 - 100,000	K2,400
13.	100,001 - 200,000	K3,840
14.	200,001 - 300,000	K5,400
15.	300,001 - 400,000	K6,720
16.	400,001 - 500,000	K7,800



No.	Description	CHARGES
<b>EXCHANGE CONTROL (ALL CHARGES EXCLUDING VAT)</b>		
1.	Application for internal approval	Free
2.	Application for RBM approval	Free
3.	CD1 forms	
	a. Processed by customer	Free
	b. Processed by Bank	Free
4.	Service agreements	K15,596
5.	E/C Charge	Free
6.	Foreign notes sales against local currency	1.5% min K10,500 max K105,000
7.	Standby Letter of Credits	Same as guarantees
8.	Advisory fees on external loan structures	1% of loan value
9.	Commission on forex	1.2% minimum K15,000 maximum K60,000
10.	Swift charge	USD 45



No.	Description	CHARGES
<b>SUNDRY CHARGES (ALL CHARGES EXCLUDING VAT)</b>		
1.	Salary processing internal - electronic per credit	K1,700
2.	Salary processing internal - manual per credit	K7,900
3.	Salary processing interbank - electronic per Credit	5,100
4.	Salary processing interbank - Manual per Credit	K10,300
5.	Salary processing for religious non profit making Institutions - manual per credit	K3,750
6.	Tobacco stop order/processing fee	K3,800
7.	Inter-bank funds transfer (before & after 3pm)	K20,000
8.	Transfer between two accounts within Centenary Bank	Free
9.	Treasury Bill Settlement	1% of the cost value maximum K20,000
10.	Status report	
	- Local currency account	K45,000
	- Foreign currency account	K69,000
11.	Fixed deposit early withdrawal	35% of earned interest
12.	Call and Investment Account	
	- 7 days notice	30% of earned interest
	- 30days notice	30% of earned interest
13.	CCTV investigation	K70,000
14.	Unclaimed balance withdrawal processing	
	- Branch books per drawing	Free
	- RBM books per drawing	Free
15.	Reference letters	K37,000
16.	Stamp duty	As per stamp duty Act
17.	Certificate of balance	K37,400
18.	Certificate covering interest (paid/ received)	K37,400



No.	Description	CHARGES
<b>LETTERS OF GUARANTEE (ALL CHARGES EXCLUDING VAT)</b>		
1.	Bid Guarantees	2% commission per 6 months or part thereof min K110,000
2.	Advance Payment guarantees/performance guarantees/Retention guarantees	2% commission per 6 months or part thereof min K110,000
3.	Guarantees executed under company seal	2% commission per 6 months or part thereof min K110,000
4.	Guarantee commitment fee	1% for SME 0.65% for Corporates min K75,000
5.	Foreign guarantee issued	2% flat
6.	Extension guarantee	As applicable to issuance



No.	Description	CHARGES
<b>SHIPPING DOCUMENTS (ALL CHARGES EXCLUDING VAT)</b>		
1.	Composite bills of lading requiring release	1% min K23,750 max K56,250
2.	Delivery to consignees	
	Unaccompanied by bill	1% min K22,500 max K50,000
	Against cash deposit or written undertaking to pay	1% min K28,750 max K56,250
3.	Documents Returned to principals	
	Bonding and releasing	1% min K28,000 max K56,250
	Customs clearing certificate	K31,250



No.	Description	CHARGES
<b>TREASURY OPERATIONS (ALL CHARGES EXCLUDING VAT)</b>		
1.	Foreign Bank Charge	USD 45



No.	Description	CHARGES
<b>FOREIGN CURRENCY DENOMINATION ACCOUNTS (FCDA) (ALL CHARGES EXCLUDING VAT)</b>		
a. Transfer from FCDA to Current Account		
	1. Conversion cost within Centenary Bank	Free
b. Cash withdrawal from FCDA		
	1. Individual/Diaspora	Free
	2. Bureau/Corporate Customer	2% min, K17,475
c. Payment via SWIFT from Vostro Account		
	1. Transaction Cost	K100,000
d. Transfer from FCDA to other Banks in foreign currency		
	1. Transfer cost	USD 60
	2. Swift message	USD 45
e. Statement		
	1. Statement same year (Interim) per page	USD 1.50
	2. Interim (1Month) statement with vouchers for inspection	USD 5 plus costs(recovered from remitting bank)
	3. Account closure within & above 6 months	Free
	4. Account closure above 6 months	Free



No.	Description	CHARGES
<b>STANDING ORDERS (ALL CHARGES EXCLUDING VAT)</b>		
1.	Establishment	K7,100
2.	Processing (Internal)	K1,400
3.	Processing for other banks (per transaction)	K8,600
4.	Processing for insurance companies	3% total amount (deducted from aggregate)
5.	Reversal for not provided for (NPF) -loans/insurance companies (per reversal)	K89,700