



# Kina Bank Accounts and Services: Schedule of Fees, Charges and Conditions

CUSTOMER INFORMATION ONLY  
SUBJECT TO CHANGE WITHOUT NOTICE  
OTHER FEES AND CHARGES MAY APPLY

EFFECTIVE NOVEMBER 2018

**SAVINGS ACCOUNTS**

Minimum Opening Balance	K50
Minimum Balance to be Maintained in Account	K50
Monthly Fee – Average Balance > K5,000	Free
Monthly Fee – Average Balance < K5,000	K10 per month
In Branch Transaction Fee	K2 per transaction
Issue Bank Cheque	K25 each
Self Service Electronic Transactions – Internet Banking	Free
Dormant Account Fee	K10 per month
Account Closed Within 6 Months of Opening	K25

**CURRENT ACCOUNTS**

Minimum Opening Balance – Personal	K500
Minimum Opening Balance – Business	K500
Monthly Fee – Average Balance > K5,000	Free
Monthly Fee – Average Balance < K5,000	K20 per month
Cheque Book (small) – 50 cheques	K15 each
Cheque Book (large) – 100 cheques	K30 each
Cheque Processing Fee – First 10 cheques each month	Free
- Subsequent cheques	K0.50 per cheque
Cheque Returned – Irregularities	K50
Cheque Returned – Insufficient Funds	K50
Inward Dishonour Fee	K25
Stop Payment (per item / range of items)	K25
Issue Bank Cheque	K25 each
Temporary Unauthorised Overdraft Fee	K100 per instance
Unauthorised Overdraft Interest	Prescribed Rate plus 6% (Minimum charge K20)
Duplicate Statement	K20 per statement
Transaction Printout	K10 per printout
Voucher Copy	K10 per copy
Search Fee	K50 per hour
Dormant Account Fee	K10 per month
Account Closed Within 6 Months of Opening	K25

**CHEQUES- SPECIAL ANSWER**

Kina Cheques	K100
Other Bank Cheques	K100

## TERM DEPOSITS

Break Fee	K100 plus any applicable interest penalty
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Grace period of 5 days if automatically renewed

Nil interest paid if broken within 3 months of establishment

Subject to interest rate variation at Kina Bank's discretion if broken before term but after 3 months of establishment

## CASH HANDLING FEES

Coin Deposits	K2 per transaction
Coin Withdrawals	K2 per transaction
Note Deposits < K20,000	K2 per transaction
Note Deposits > K20,000	K2 per transaction plus 1.0% of cash amount
Note Withdrawals < K5,000	K2 per transaction
Note Withdrawals > K5,000	K2 per transaction plus 1.0% of cash amount

## CARD FEES

Card Replacement Fee (Card Damaged / Lost / Stolen and Reissue of PIN)	K20
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## CORPORATE INTERNET BANKING

First Time Registration Fee (one off fee)	K500
Monthly Fee	K20

## ATM SERVICE FEES

Cash Withdrawal at Kina ATM, using Kina Card	Free
Cash Withdrawal at Other Banks' ATM, using Kina Card	K2.5 per transaction
Balance Enquiry at Kina ATM, using Kina Card	Free
Balance Enquiry at Other Banks' ATM, using Kina Card	K0.50 per enquiry

## STANDING INSTRUCTIONS

By Bank Cheque	K10 plus bank cheque fee
By Telegraphic Transfer	K10 plus telegraphic transfer fee
By KATS	K20
To Other Kina Bank Account	K10

## FOREIGN CURRENCY NOTES

Purchase Fee	Free
Sale Fee	1.0% of amount (Minimum charge K10)

**COLLECTION FEES**

Inward Clean Collection	0.125% of Amount (Minimum charge K100)
Inward Item Returned Unpaid	K25 per item
Inward Dishonour Fee	K50
Inward Documentary Collection	0.275% of Amount (Minimum charge K200) (Maximum charge K1,000)
Outward Clean Collection	K150

**LOCAL TRANSFERS**

Inward	Free
Outward – Bank Cheque	K25
Repurchase Bank Cheque	K50
Payment Order	K25

**OVERSEAS TRANSFERS**

Inward	K10
Issue Telegraphic Transfer	K50
Amend Telegraphic Transfer	K50 plus agent charges
Refund Telegraphic Transfer	K50 plus agent charges
Telegraphic Transfer Tracer	K50 plus agent charges
Stop Payment – Telegraphic Transfer	K50 plus agent charges

**AUDIT CONFIRMATION**

Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

**IMPORT DOCUMENTARY CREDITS**

Sight	0.375%
30 days	0.50%
60 Days	0.70%
90 Days	0.90%
Over 90 Days	1.0%
Maximum Validity 6 Months; Beyond 6 Month Validity	Additional 0.125% per month
Discrepancy	K40
Amendment	K100 plus value and term adjustment fees

**EXPORT DOCUMENTARY CREDITS**

<b>Advising</b>	K50
<b>Confirmation</b>	0.10% of Credit Amount per 3 months
<b>Negotiation</b>	0.25% of Credit Amount (Minimum charge K500) (Maximum charge K1,000)
<b>Bill for Collection</b>	0.25% of Credit Amount (Minimum charge K500) (Maximum charge K1,000)
<b>Amendment</b>	K100 plus Value and Term adjustment fees