



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

Effective December 2016

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

EFFECTIVE DECEMBER 2016

SAVINGS ACCOUNTS

Minimum Opening Balance	K50.00
Minimum Balance to be Maintained in Account	K50.00
Monthly Fee – Average Balance > K5,000.00	Free
Monthly Fee – Average Balance < K5,000.00	K10.00 per Month
In Branch Transaction Fee	K2.00 per Transaction
Issue Bank Cheque	K25.00 each
Self Service Electronic Transactions – Internet Banking	Free
Account Closed Within 6 Months of Opening	K25.00

CURRENT ACCOUNTS

Minimum Opening Balance – Personal	K500.00
Minimum Opening Balance – Business	K500.00
Monthly Fee – Average Balance > K5,000.00	Free
Monthly Fee – Average Balance < K5,000.00	K20.00 per Month
Cheque Book (small) – 50 cheques	K15.00 each
Cheque Book (large) – 100 cheques	K30.00 each
Cheque Processing Fee – First 10 cheques each month	Free
- Subsequent cheques	K0.50 per Cheque
Cheque Returned – Irregularities	K50.00
Cheque Returned – Insufficient Funds	K50.00
Inward Dishonour Fee	K25.00
Stop Payment (per item / range of items)	K25.00
Issue Bank Cheque	K25.00 each
Temporary Unauthorised Overdraft Fee	K100.00 per Instance
Unauthorised Overdraft Interest	Prescribed Rate plus 6% (Minimum charge K20.00)
Duplicate Statement	K20.00 per Statement
Transaction Printout	K10.00 per Printout
Voucher Copy	K10.00 per Copy
Search Fee	K50.00 per Hour
Account Closed Within 6 Months of Opening	K25.00

TERM DEPOSITS

Break Fee	K100.00 plus any applicable interest penalty
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	K2.00 per Transaction
Coin Withdrawals	K2.00 per Transaction
Note Deposits < K20,000.00	K2.00 per Transaction
Note Deposits > K20,000.00	K2.00 per Transaction plus 1.0% of Cash Amount
Note Withdrawals < K5,000.00	K2.00 per Transaction
Note Withdrawals > K5,000.00	K2.00 per Transaction plus 1.0% of Cash Amount

CARD FEES

Card Replacement Fee (Card Damaged / Lost / Stolen and Reissue of PIN)	K20.00
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ATM SERVICE FEES

Cash Withdrawal at Kina ATM, using Kina Card	Free per Transaction
Cash Withdrawal at Other Banks' ATM, using Kina Card	K2.50 per Transaction
Balance Enquiry at Kina ATM, using Kina Card	Free per Enquiry
Balance Enquiry at Other Banks' ATM, using Kina Card	\$0.50 per Enquiry

STANDING INSTRUCTIONS

By Bank Cheque	K10.00 plus BC Fee
By Telegraphic Transfer	K10.00 plus TT Fee
By KATS	K20.00
To Other Kina Bank Account	K10.00

FOREIGN CURRENCY NOTES

Purchase Fee	Free
Sale Fee	1.0% of Amount (Minimum charge K10.00)

COLLECTION FEES

Inward Clean Collection	0.125% of Amount (Minimum charge K100.00)
Inward Item Returned Unpaid	K25.00 per Item
Inward Dishonour Fee	K50.00
Inward Documentary Collection	0.275% of Amount (Minimum charge K200.00) (Maximum charge K1,000.00)
Outward Clean Collection	K150.00

LOCAL TRANSFERS

Inward	Free
Outward – Bank Cheque	K25.00
Repurchase Bank Cheque	K50.00
Payment Order	K25.00

OVERSEAS TRANSFERS

Inward	K10.00
Issue Telegraphic Transfer	K50.00
Amend Telegraphic Transfer	K50.00 plus Agent Charges
Refund Telegraphic Transfer	K50.00 plus Agent Charges
Telegraphic Transfer Tracer	K50.00 plus Agent Charges
Stop Payment – Telegraphic Transfer	K50.00 plus Agent Charges

AUDIT CONFIRMATION

Audit Confirmation	K50.00
Comprehensive Certificate	K50.00 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	K40.00
Amendment	K100.00 plus Value and Term adjustment fees

EXPORT DOCUMENTARY CREDITS

Advising	K50.00
Confirmation	0.10% of Credit Amount per 3 months
Negotiation	0.25% of Credit Amount (Minimum charge K500.00) (Maximum charge K1,000.00)
Bill for Collection	0.25% of Credit Amount (Minimum charge K500.00) (Maximum charge K1,000.00)
Amendment	K100.00 plus Value and Term adjustment fees