

GENERAL TARIFF		
TYPE	DETAIL	RATE
Standing Order	Internal: per entry	KShs. 75
	External: per entry	KShs. 350
Retrieval of Old Records	Amendments: per instruction	KShs. 250
	Unpaid SO: per instruction	KShs. 1,500
	Bulk Salary Transfer: - per entry internal	KShs. 50
	Per Entry External	KShs. 250
Cheque Returned	Less Than 1 Year Old: Per Record	KShs. 400
	More Than 1 Year Old: Per Record	KShs. 900
Cheque Returned	By Us For Financial Reasons: Per Cheque	KShs. 2,500
	For Technical Reasons: Per Cheque	KShs. 600
Certificates	By Other Banks: Per Cheque	KShs. 600
	Balance Certificates: Per Certificate	KShs. 250
Drawing Against Uncleared Effects	Interest Certificates: Per Certificate	KShs. 500
	Interest at Prevailing Rates	
Local Cheque Collection	Inward & Outward	KShs. 1,000
Local Outward Remittances	EFT/VAT Payments (Less Than KShs. 1 mil)	KShs. 350
	Swift (RTGS): (Will be retained in case of failed RTGS also)	KShs. 500
	SWIFT Messages sent to other banks/queries	KShs. 1,000
	SWIFT repair charges	KShs. 1,000
	SWIFT remittance RECAL	KShs. 1,000
	SWIFT Queries	KShs. 1,000
	Pesalink:	
	- Transaction for amounts KShs. 500 and below	Nil
	- Transaction for amounts KShs. 501-10,000	KShs. 40
	- Transaction for amounts KShs. 10,001-50,000	KShs. 60
- Transaction for amounts KShs. 50,001-100,000	KShs. 80	
- Transaction for amounts KShs. 100,001-200,000	KShs. 100	
- Transaction for amounts KShs. 200,001-500,000	KShs. 120	
- Transaction for amounts KShs. 500,001-999,999	KShs. 150	
- Transaction for amount KShs. 501 and above at I&M Karibu agents	KShs. 150	
KRA Tax Payments (i-Tax)	i-Tax Cash Payments - Account holders	KShs. 500
	i-Tax Cash Payment - Non-Account holders	KShs. 500
	i-Tax payments through other transfers	KShs. 350
KENTRADE	Transaction Range (KShs)	Fee Chargeable
	0 to 10,000	2% of Transaction Amount
	10,001 to 100,000	KShs. 250
	100,001 to 499,999	KShs. 350
Over 500,000	KShs. 500	
Direct Debit	Set Up Fees	KShs. 300
	Outward/inward	KShs. 100
	Inward returned	KShs. 2,000
	Outward returned	KShs. 500
Counter Cheque	Closing charge per account	KShs. 250
Closing of Account	Closing charge per account	Nil

GENERAL TARIFF CDS FEE	
SERVICES	CHARGES
CDS Account Opening	Nil
Immobilization of Certificates	KShs. 200 per security
Equity trades through I&M empanelled stockbrokers	Nil
Equity trades through other brokers	0.25% of the consideration
Private transfers - Equities and corporate bonds	KShs. 1,500 in addition to the transfer charges on the market guidelines in Appendix 1
Private transfers - Government securities	KShs. 500 in addition to the transfer charges on the market guideline in Appendix 1
Government debt trading - Successful Bids	0.25% of face value, minimum fees KShs. 1,000
Government debt trading - Unsuccessful Bids	KShs. 1,500
Corporate debt trading	0.25% of face value, minimum fees KShs. 1,000
Offshore securities trading *	0.25% of face value, minimum fees KShs. 1,000

Note:
 * All charges are subject to 20% Excise Duty
 * Fees do not include any extra charges for offshore investments

Appendix I			
PRIVATE TRANSFER	APPLICATION TYPE	TRANSFER VALUE	RATE
Certificated	Settlement of an estate of a deceased person	<KShs. 10,000	No fee
	Settlement of an estate of a deceased person	>KShs. 10,000	KShs. 1,500
	Transfer by gift	<KShs. 10,000	No fee
	Transfer by gift	<KShs. 100,000	2.1% of the value of transaction
	Transfer by gift	>KShs. 100,000	Negotiable subject to a maximum of 1.5% of the value
	Transfers with no change in beneficial ownership including Treasury bonds and other corporate bonds	>KShs. 10,000	KShs. 1,500
Immobilised	Settlement of an estate of a deceased person	<KShs. 10,000	No fee
	Settlement of an estate of a deceased person	>KShs. 10,000	KShs. 1,500
	Transfer by gift	<KShs. 10,000	No fee
	Transfer by gift	<KShs. 100,000	2.1% of the value of transaction
	Transfer by gift	>KShs. 100,000	Negotiable subject to a maximum of 1.5% of the value
	Transfers with no change in beneficial ownership including Treasury bonds and other corporate bonds	>KShs. 10,000	KShs. 1,500

*All charges are subject to excise duty
 *Always confirm the updated Tariff on the website, www.imbank.com



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TRADE FINANCE		
TYPE	DETAIL	RATE
Imports	Imports Letters of Credit (L/C):	
	- Opening commission: 0.5% per quarter or part thereof, minimum	KShs. 2,500
	- SWIFT charges	KShs. 3,000
	- L/C amendments: Commission for increase or extension of period/amount - 0.5% per quarter or part thereof, minimum per amendment	KShs. 2,500
	- Any other amendments	KShs. 2,500
	- SWIFT charges: per message	KShs. 1,500
	- No charge for cancellation/expiry	
	- Bills acceptance: Acceptance commission 0.5% per quarter or part thereof, minimum	KShs. 2,000
	- SWIFT charges on acceptance	KShs. 1,500
	- Retirement of bills under L/C: Commission 0.125% flat minimum	KShs. 2,000
- No cancellation fee		
Standby Letters of Credit:	- Commission 0.5% per Quarter	KShs. 3,000
	- SWIFT charges	KShs. 2,000
	- Indemnity/Release of Documents	Min USD 100/Max USD 200
	- Discrepancy fees per set of documents	USD 50
	- SWIFT charge payable by beneficiary	
	- L/C confirmation: actual charge levied by the confirming bank plus our charges for SWIFT etc.	
	Avalization/Co-acceptance of bills under collection:	
	- 0.5% per quarter, minimum charges	KShs. 2,000
	- SWIFT charges	KShs. 3,000
	- Retirement charges = 0.125% flat	KShs. 2,000
Import Bills on Collection:		
- Commission: 0.25% minimum	KShs. 1,500	
- SWIFT: per message	KShs. 1,500	
- Holding charges per overdue bill: per month	KShs. 750	
Shipping Guarantees:		
- Handling fees	KShs. 7,000	

TRADE FINANCE		
TYPE	DETAIL	RATE
Exports	Confirmation of LC:	
	- Commission : 0.25% per quarter	
	LC Advising:	
	- Advising charges	KShs. 3,000
	- Each amendment	KShs. 2,000
	Negotiations of Bills Under LC:	
	- Commission: 0.25% minimum	KShs. 3,000
	- SWIFT: per message	KShs. 1,500
	Purchase of Export Bill:	
	(Outside L/C including clean instruments)	
	- Commission: 0.25% minimum	KShs. 3,000
	- SWIFT: per message	KShs. 1,500
	- Interest on issuance bills will be charged as per agreed rates	
	Export Bills on Collection:	
	- Handling charges: 0.25% min	KShs. 3,000
- SWIFT: per message	KShs. 1,500	
- Discounting: interest margin over base rate minimum	KShs. 2,000	
Courier Charges per Item:		
- International	USD 50	
- Local	KShs. 750	
Bank Guarantees	Commission: 0.5% per quarter or part thereof minimum per annum or part thereof	KShs. 3,000
	SWIFT: per message	KShs. 1,500

GENERAL TARIFF		
TYPE	DETAIL	RATE
Bank Opinion Reports	Per opinion	KShs. 1,000
Confirmation to Auditors	Per audit confirmation	KShs. 2,000
Issue of Bankers Cheque	Per instrument 0.125% against cash deposit – Minimum Maximum	KShs. 500 KShs. 500 KShs. 3,000
Stop Payment	A cheque series with no break is taken as one instruction and charged If there are two cheques that are not sequential, these will be treated as two separate instructions	KShs. 1,000
Over the Counter Payment (Non-Checking Account)	Per entry ATM Salary & Next Gen accounts	KShs. 250
Account Statements	Weekly statements: each Daily statements: per month Ad Hoc Statement Per Cycle Based on Product Provision	KShs. 250 KShs. 2,500 KShs. 200
Cash Handling Charges	For aggregate monthly cash deposits of KShs. 7.5 million and over:	0.15%
ATM/Debit Card	Annual fee for Card Issuance Visa Classic Debit Card: Free (1 st year, except for ATM salary A/c), every subsequent year Visa Platinum Debit card: Visa Platinum Debit card for Personal Sapphire Accounts only (Free for the first year) Card replacement: PIN replacement (For hard copy PINs) Withdrawal fees: - Per withdrawal for I&M Bank - Withdrawal at Kentswitch ATMs - Withdrawal for local VISA ATMs	KShs. 350 USD 5 KShs. 350 KShs. 350 KShs. 250 KShs. 30 KShs. 60 KShs. 75
USD Visa Debit Card	Card Issuance/Annual/Replacement fee: PIN replacement fee: I&M Bank ATM Transaction fee: Kentswitch ATM Transaction fee: Visa ATM Transaction fee:	USD 5 USD 2.75 USD 0.50 USD 1.00 USD 1.50
Night Safe Facility	Per month + VAT	KShs. 7,500
Account Maintenance (In Case Monthly Minimum Balance is not Maintained)	Personal Transaction Accounts: - Sapphire, Malaika & Bahati Accounts: per month - Tayari, Next Gen and ATM Salary Accounts: per month Business Transaction Accounts: - Sapphire & Biashara Accounts: per month - Alpha & Savannah Accounts - Sapphire Foreign Currency Transaction Account	KShs. 500 KShs. 250 KShs. 250 Nil Nil
Bundled Personal Transaction Accounts	Premium Select: Monthly flat fee (Waived if average monthly balance is KShs. 1 Million and above) Young Professional: Ledger fee per non-electronic debit transactions	KShs. 2,000 KShs. 25

GENERAL TARIFF		
TYPE	DETAIL	RATE
Ledger Fee/Flat Monthly Fee (Waived If Average Monthly balance is KShs.500,000 With the Exception of Overdraft Accounts)	Sapphire: 10 per entry - Min - Max Biashara: 20 per entry - Min - Max Alpha: (Flat, per month) Savannah: (Flat, per month) Overdraft Account: 30 per entry - Min - Max	KShs. 300 KShs. 3,000 KShs. 500 KShs. 5,000 KShs. 1,000 KShs. 500 KShs. 300 KShs. 3,000
Additional Transaction Fee	Alpha: 100 free transactions per month. Any additional transactions charged at: Savannah: 30 free transactions per month. Any additional transactions charged at: PTA: (Sapphire, Bahati, Malaika, Tayari) Free transactions per month as specified under respective product features any additional transactions charged at:	KShs. 15 KShs. 20 KShs. 100
Cheque Book	Personal Transaction Accounts: - Sapphire Account (Stamp Duty Charged at Actuals) - Malaika, Bahati & Tayari accounts: for 25 leaves - Sapphire Foreign Currency - per leaf Business Transaction Accounts: - All Accounts - per leaf - Sapphire Foreign Currency - per leaf	Nil KShs. 300 USD 0.2 or equivalent KShs. 12 USD 0.2 or equivalent
Local	Bills On Collection: - Commission: 0.5% Minimum - Postage: Per Bill Up Country Bills for Collection: - Commission: 0.5% Minimum - Postage: Per Bill	KShs. 300 KShs. 100 KShs. 300 KShs. 100
Internet Banking	Corporate/ Retail Internet Banking: - All enquiry transactions are free - No subscription charge - Transactions to be charged as per existing Bank tariff	
Mobile Banking	Balance Enquiry, Mini Statement Account Summary, Deposit and Loan details Internal Funds Transfer Airtel Money transfer Mpesa transfer Utility Payment PIN Change Add Beneficiaries Internal Funds Transfer Stop Cheque Request Till Number (Bank to Merchant) - Amounts 0 -70,000 - Amounts 70,001 - 250,000 - Amounts 250,001 - 300,000 PayBill (Bank to PayBill) - Amounts 1 - 49 - Amounts 50 - 100 - Amounts 101 - 499 - Amounts 500 - 999 - Amounts 1,000 - 1,499 - Amounts 1,500 - 2,499 - Amounts 2,500 - 4,999 - Amounts 5,000 - 9,999 - Amounts 10,000 - 34,999 - Amounts 35,000 - 49,999 - Amounts 50,000 - 300,000	Free Free* KShs. 15 Free KShs. 35 KShs. 60 KShs. 60 Free Free Free Free (Other bank charges apply) KShs. 60 KShs. 80 KShs. 100 KShs. 17 KShs. 18 KShs. 48 KShs. 53 KShs. 80 KShs. 87 KShs. 114 KShs. 143 KShs. 170 KShs. 260 KShs. 268

Inward Remittances	Bank Request: - Full Statement - Cheque Book Request - E-Statement Registration - FOREX Enquiry - Standing Instruction Set up Account Transaction SMS Alert: - Local SMS - International	KShs. 15 KShs. 15 Free KShs. 10 Free (Other bank charges apply) KShs. 5 KShs. 15
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FOREIGN EXCHANGE		
TYPE	DETAIL	RATE
Inward Remittances	Per Foreign Incoming Remittance Charge for Faulty Instructions (Repair) Brisk Transfers Noble Account SWIFT Incoming Remittance Returns	KShs. 250 KShs. 250 KShs. 200 Free USD 20/EUR 10/GBP 10 AUD 20
Outward Remittance	Swift (Spot Value) per Remittance Swift (Earlier Value) per Remittance Swift (Indian Rupees Spot Value) per Remittance Remittance Against Cash Deposit: 0.25%, Minimum BRISK Transfers Noble Account SWIFT messages sent to other banks SWIFT repair charges SWIFT remittance RECAL Swift queries	KShs. 1,500 KShs. 2,000 KShs. 750 KShs. 250 KShs. 1,000 KShs. 1,000 KShs. 1,000 KShs. 1,000 KShs. 1,000 KShs. 1,000
Demand Drafts/Foreign Currency Local Bankers Cheque	Commission Per Draft	KShs. 700 KShs. 250 for Indian Rupees
Deposit of Foreign Currency Cash		0.25% of the amount deposited

TRADE FINANCE		
TYPE	DETAIL	RATE
Bills Discounting	Interest at current discount rate plus handling charge 0.1% flat, minimum	KShs. 400
Handling of Foreign Currency Cheques Drawn on/Payable to Bank Oversea	For Credit/Debit of KShs. Accounts: 0.25% - Min - Max Courier handling charges: per transaction For Credit/Debit of foreign currency accounts: 0.5% - Min - Max Swift charges for cheques payable to banks overseas	KShs. 200 KShs. 5,000 KShs. 500 USD 10 USD 75 KShs. 1,500
Cheques Returned (Bank Overseas)	By us: By other banks:	USD 30/GBP 20/EUR 25 Other bank charges plus USD 8/GBP 5/EUR 6
Letters of Credit	Commission: 0.5% per quarter of part thereof, minimum Postage	KShs. 2,500 KShs. 750