



TARIFF GUIDE

2026 UPDATED VERSION

General Tariff

Ledger Fees (Current Account)	
Personal Accounts	Kes 35 per transaction, min. Kes 350 per month
Business Accounts	Kes 35 per transaction, min. Kes 550 per month

Account Statements	
Interim/duplicate statement	Kes 100 per sheet
E-statements	Free

Over The Counter Cash Withdrawal	
All transactional accounts	Kes 300 per withdrawal
Savings accounts	Free

Cash Handling Charges In Kes	
Up to Kes 500,000 per day	Free
Above Kes 500,000 per day	0.15% - aggregate per day
Large withdrawals (LCY & FCY)	0.25% (Kes 1.5M & above or equivalent in FCY)
Bulk coin deposits	Up to Kes 5,000 - 0.10%; above Kes 5,000 - 0.25%

Cheque Payments	
Counter Cheque	Kes 300

Demand Draft	
Local bankers cheque	Kes 200 per cheque
Foreign currency Bankers cheque	Kes 500 or equivalent
Bankers cheques stop payment with indemnity)	Kes 2,500
Bankers cheques repurchased if cheque is produced	Kes 250
Bankers cheque cancellation	Kes 100

FCY Cheques	
Sent on collection	Kes 750.00 + Courier Charges
Discounted drawn on third parties	0.25%, min. Kes 750, max. Kes 5,000 + courier charges Kes 1,000
Discounted drawn on self within EU	Euro 20 flat

Returned Cheques Charges	
Technical reasons	Kes 500 per cheque
Financial reasons (effects not cleared & refer to drawer)	Kes 3,000 per cheque
Cheques returned by other banks	Kes 1,000 per cheque
Inhouse Cheques returned	Kes 1,000 per cheque

Cheque Book Issuance (Exclusive of Excise Duty)	
25 leaves	Kes 500 per cheque book
50 leaves	Kes 1,000 per cheque book
100 leaves	Kes 2,000 per cheque book

Stop Payments	
Local cheques (Kes\FCY)	Kes 500 per cheque\instruction
Foreign bankers cheque	Kes 1,000 per cheque + correspondent bank charges

Remittances

RTGS / Swift / Internal Transfers	
RTGS outward payment	Kes 500 flat
RTGS Inward payment	Free
Foreign incoming payment - business other currencies	USD 10
Foreign incoming payments - individual	USD 5
Swift Outward payment -	Kes 1,500 flat
Receivable from abroad - Non account holder	Kes 2,500 flat
Amendments Tracers Re-calls/ Cancellation	Kes 1,250 Kes 1,250 Kes 1,250
Internal Transfers	Free

EFT	
Outward payment	Kes 300 per transaction
Inward Local EFTs	Kes 10 per transaction

Salaries processing	
In our books (internal transfers)	Free
Electric upload	Kes 120
Manual processing	Kes 300

Standing Orders	
Setting up	Kes 300
Amendment	Kes 300
Stopping	Kes 300
Processing-local	Kes 300 per item
Unpaid standing orders	Kes 3,000 per standing order

Direct Debits	
Set up charges	Kes 300
Outward/inward	Kes 100
Inward returned	Kes 1,000
Outward returned	Kes 500

Third Party Encashments	
Deducted from net proceeds received by third party	Kes 250

Mobile Banking Charges (Exclusive of 15% duty)			
Item	Cost (KES)	Amount Transferred	Cost(KES)
Registration/Activation	Free	1	100
SMS Alerts	5	101	500
Balance enquiry	10	501	1,000
Full statement	20	1,001	1,500
Mini statement	10	1,501	2,500
Forex rates request	15	2,501	3,500
Cheque book request	15	3,501	5,000
Funds Transfer to own account	50	5,001	7,500
Funds Transfer to another BOA Account	50	7,501	10,000
Funds Transfer to other Bank account through RTGS	500	10,001	15,000
Cardless withdrawal	60	15,001	20,000
Change pin	10	20,001	25,000
Airtime top-up	5	25,001	30,000
Bill payment	30	30,001	35,000
		35,001	40,000
		40,001	45,000
		45,001	50,000
		50,001	70,000
		70,001	150,000

Pesa Link transaction	
Amount (Kes)	Cost (Kes)
10 -1000	15
1,001 - 1,500	15
1,501 - 5,000	30
5,001 - 10,000	50
10,001 - 50,000	100
50,001 - 100,000	110
100,001 - 500,000	180
500,001 - 999,999	200

Cards	
Item	Rates
New Card	Kes 750
Visa Classic Card annual fee	Kes 750
Visa Classic Card Replacement	Kes 750
Visa Platinum Card annual fee	USD 25
Visa Platinum ATM cash withdrawal	USD 1
Visa Platinum balance inquiry	USD 0.25
Toucan(Pre-paid card)	Kes 1,000
Prepaid Card reload	Kes 100
Balance inquiry	Free
Mini statement	Free

Electronic Banking - BOAWeb	
Corporate	Kes 1,000 per month
SME	Kes 500 per month
Individual	Kes 100 per month
Transactional charges	As per BOA-K standard tariff (herein)

Other Services

Bankers Opinion	
Local	Kes 1,000 per opinion
Foreign	Kes 1,000 + courier charges/postages
GOK Treasury Bills/Band Tenders	Kes 5,000 per tender

Loan Related	
EDD (early drawdown fees)	3 % of the amount (min 10,000)
Admin extension fee	0.5 % of principal amount
Effects Not Cleared (ENC) fees	3% of the amount (Minimum Kes 1000)
Loan clearance letter	Kes 1000 (Exclusive of tax)
Late return of LOO	After 3 months, Kes 5,000 thereafter Kes 5,000 for each subsequent quarter

General Enquiries Account	
Items less than 6 months	Kes 200 per item/copy
Items more than 6 months	Kes 500 per report/item/copy

Audit Reports	
Full audit report	Kes 1,500 per report
Specific full audit report	Kes 3,000 per report
Balance confirmation	Kes 500 per confirmation
Misc. Statement/report	Kes 300 per statement
Document Certification	Kes 500 per certified document including duplicates)

Postage Charges	
Local	Kes 200 per set of documents
Abroad	Kes 3,000 per set of documents
Retrieval of Old cheques/Entry per copy	Upto (1 year) 300 (over 1 year) Kes 500

FOREX

Deposit of foreign bank notes	0.25% per deposit
Foreign Draft	0.25% min Kes 500, max. Kes 4,000 + SWIFT Kes 1,000
Local FYC draft payable in Kenya	Kes 500 flat

Dormant account	
Dormant (current A/C) monthly charge	Kes 500
Dormant (savings A/C) monthly charge	No charge
Dormant (Account Reactivation)	Kes 150

CUSTODIAL SERVICES

Treasury Bills	Kes 2,500 per bid
Treasury Bonds	Kes 7,500 per bid.

Trade

Import Letter of Credit	
Opening commission	
Corporate	0.5% for 3 months, min. Kes 3,000 + SWIFT Kes 2,000
SME & Retail	1% for 3 months, min. 5,000 + SWIFT Kes 2,000
Amendment commission	Kes 1,500 flat + SWIFT Kes 2,000
L/C Acceptance commission	0.25% for 3 months, min. Kes 3,000 + SWIFT Kes 2,000
Extension commission	0.45% min. Kes 3,000 + swift Kes 2,000
Settlement commission	0.20% min. Kes 3,000 + SWIFT Kes 2,000 or Kes 200 postage
Shipping guarantee	0.25% per month, min. Kes 500
Cancellation	Kes 1,000 flat + SWIFT Kes 2,000

Export Letter of Credit	
Advising L/C or amendment	Kes 1,000 Flat
L/C confirmation commission	0.20% per quarter or part thereof, min Kes 1,500
L/C negotiation commission	0.40% per quarter or part thereof, min. Kes 1,500
Postage (courier)	Actual courier charges
Tracer	Kes 1,000 by SWIFT
Discrepancy	Kes 250 per discrepancy

Import Collection	
Advising commission	Kes 500 Flat
Discount of foreign bills/ collection	1.5% Flat
Settlement commission	0.25%, min. Kes 2,000 + SWIFT Kes 1,500 + postage Kes 500
Tracer	Kes 1,000 each
Notificaton of acceptance	Kes 500 flat + SWIFT Kes 1,000
Protest	Kes 3,000 Flat
Discharge	Kes 1,000 Flat
Holding commission after due date	Kes 500 per month
Avalisation of Bills of Exchange	0.5% per quarter

Export Collection	
Settlement commission	0.20% min. Kes 1,000
Tracer	Kes 1,000 each
Postage (courier)	Actual courier charges

Local Bills	
Discount commission (Trade Bills)	0.125%, min. Kes 1,500+ courier Kes 1,000
Local bills returned unpaid	Kes 1,000 Flat
Postage within the city	Kes 500 per bill
Extension commission	Kes 250
Local bills sent for collection	Kes 1,000 Flat
Local bills received on collection	0.5%, min. Kes 1,000, max Kes 5,000

Guarantees & Bonds	
Corporate	0.5% per quarter, min. Kes 1,000 for the 1st quarter, thereafter min. Kes 500 for subsequent quarters.
SME & Retail	1% per quarter, min. Kes 5,000 for the 1st quarter thereafter min Kes 500 for subsequent quarters.

Salary advances	
Band (Kes)	Cost (Kes)
< 5,000	500
5001 - 10,000	750
10,001 - 20,000	1,000
20,001 - 50,000	2,000
50,000 - 100,000	4,000

Excise Duty:
20% - All loan related fees and commissions
15% - All other fees and commissions