



KEY FACTS DOCUMENT

This document sets out specific key facts you need to know regarding various products and services. Please read it in conjunction with our Product Tariff and General Tariff Guides, both found in our branches and on our website: www.primebank.co.ke

SAVINGS ACCOUNTS

PRIME SAVER ACCOUNT

Plan For A Better Future

FEATURES

- Minimum opening/operating/interest earning balance of Kshs. 10,000
- Interest payable monthly
- One free quarterly statement
- No ledger fee
- No standing fee
- No cheque book

CHARGES

- Additional Statement charges - Kshs. 100 per page

PRIME JUNIOR ACCOUNT

Secure Your Child's Future

FEATURES

- Minimum opening/operating/interest earning balance of Kshs. 5,000
- Interest payable monthly
- One free quarterly statement
- No ledger fees
- No standing fees
- Free banker's cheque for school fees only
- No cheque book

CHARGES

- Additional Statement charges - Kshs. 100 per page

TRANSACTIONAL ACCOUNTS

PRIME FAIDA PLUS ACCOUNT

Secure Your Valuables at No Cost

FEATURES

- Minimum opening/operating balance of Kshs. 100,000
- Cheque book facility
- One free quarterly statement
- Visa Debit/ATM card
- No ledger fees
- No standing fees

CHARGES

- Annual Subscription of Kshs. 250 for Debit Card
- ATM charges apply
- Additional Statement charges - Kshs. 100 per page

PRIME FAIDA ACCOUNT

Low Cost & High Value Personal Account

FEATURES

- Minimum opening/operating balance of Kshs. 10,000
- Cheque book facility
- One free quarterly statement
- No ledger fees
- Visa Debit/ATM card

CHARGES

- Standing fee of Kshs. 150 per month
- Annual Subscription of Kshs. 250 for Debit Card
- ATM charges apply
- Additional Statement charges - Kshs. 100 per page

TRANSACTIONAL ACCOUNTS

PRIME WANANCHI ACCOUNT

Your Friendly Salary Account

FEATURES

- Minimum opening/operating balance of Kshs.1,000
- One free quarterly statement
- No ledger fee
- No standing fee
- Visa Debit/ATM card
- No cheque book

CHARGES

- Annual Subscription of Kshs.250 for Debit Card
- ATM charges apply
- Additional Statement charges - Kshs. 100 per page

CORPORATE ACCOUNTS

PRIME BIASHARA ACCOUNT

A Cost Effective, Tailor-Made Solution For Your Business

FEATURES

- Minimum opening/operating balance of Kshs.20,000
- Cheque book facility
- One free monthly statement
- No ledger fee

CHARGES

- Standing fee of Kshs.750 per month
- Additional Statement charges - Kshs.100 per page

CORPORATE ACCOUNTS

PRIME BARAKA ACCOUNT

An Account That Helps You Care For The Society

FEATURES

- Multicurrency accounts
- Minimum opening/operating balance of Kshs.10,000
- No minimum balance for FCY accounts
- Free sub accounts
- Cheque book facility
- One free monthly statement
- No ledger fees
- No standing fees
- No charges for incoming SWIFT and RTGS
- Favourable exchange rates
- Unlimited withdrawals

CHARGES

- Outgoing RTGS Kshs.500, SWIFT Kshs.1,000, EFT Kshs.300
- Additional Statement charges - Kshs. 100 per page

DEPOSIT ACCOUNTS

PRIME FIXED DEPOSIT

Investment Made Easy

FEATURES

- Minimum deposit - Kshs.100,000
- Attractive interest rates
- Interest can be paid monthly, quarterly or on-maturity
- No interest will be paid for premature withdrawal

PRIME CALL DEPOSIT ACCOUNT

High Yield At A Short Duration

FEATURES

- Minimum deposit - Kshs.1,000,000
- Attractive interest rates
- Interest will be paid after a minimum term of 7 days
- Withdrawal at short notice

FOREIGN CURRENCY ACCOUNTS

PRIME PERSONAL FCY ACCOUNT

Think Global, Act Local

FEATURES

- Offered in USD/GBP/EURO
- Minimum opening/operating balance - 100 GBP/USD/EURO
- Interest payable quarterly as per prevailing rates
- Cheque Book facility
- One free monthly statement
- No ledger fee
- No standing fee

CHARGES

- Additional Statement charges - equivalent of Kshs. 100 per page

PRIME BUSINESS FCY ACCOUNT

Enjoy Your Currency of Trade

FEATURES

- Minimum opening/operating balance - 500 GBP/USD/EURO
- Other currencies available - ZAR/CHF/JPY/ AED
- Interest payable quarterly as per prevailing rates
- Cheque Book facility
- One free monthly statement
- No ledger fee
- No standing fee
- Unlimited withdrawals

CHARGES

- Additional Statement charges - equivalent of Kshs.100 per page

FOREIGN CURRENCY DEPOSIT ACCOUNTS

PRIME FIXED DEPOSIT FCY ACCOUNT

Investment Returns Made Easy

FEATURES

- Minimum deposit - 5,000 GBP/USD/ EURO
- Attractive interest rates
- Fixed deposit for 30, 60, 90, 180 days

PRIME CALL DEPOSIT FCY ACCOUNT

High Yield In A Short Duration

FEATURES

- Minimum deposit - 5,000 GBP/USD/ EURO
- Attractive interest rates
- Interest will be paid after a minimum term of 7 days
- Withdrawal at short notice

SERVICE	CHARGES
All charges attract Excise Duty at prevailing rates	
Real Time Gross Settlement (RTGS)	Kshs. 500/=
Electronic Fund Transfers	Kshs. 500/= Per Transfer
Banker's Cheque: - Up to Kshs. 100,000 - Over Kshs. 100,000 Up to 1 Million	Kshs. 300/= Per Cheque Kshs. 500/= Per Cheque
Cancellation of Banker's Cheque - LCY	Kshs. 300/= Per Cheque
Cheque Book Issuance: - Local Currency Account - FCY Accounts	Kshs. 15/= per leaf US\$ 10 or equivalent in other currencies for Cheque Book of 25 leaves
Salary Processing	Kshs. 100/= Per Entry for transfer to Other Banks
Standing Order: - Amendments - Unpaid	Free Kshs. 500/= Per Transfer
Prime Bank Cheque Returned Unpaid (Inward) - LCY: - Financial Reasons - LCY - Technical Reason	Kshs. 2,000/= Per Cheque Kshs. 500/= Per Cheque
Other Bank Cheque Returned Unpaid (Outward) - LCY	Kshs. 500/= Per Cheque
Cheque Returned (Bank Overseas): - By Other Banks	US\$ 25
Local FCY Cheque Returned Unpaid: - Outward - Inward	US\$ 15 US\$ 5
Certificate of Balance	Kshs. 200/= Per Certificate

SERVICE	CHARGES
All charges attract Excise Duty at prevailing rates	
Interest Certificate	Kshs. 200/= Per Certificate
Direct Debits: - Unpaid	Kshs. 300/=
Bank Opinion	Kshs. 1,000/= Per Report
Report for Audit Purposes	Kshs. 1,000/= Per Report
General Enquiries Accounts /Photocopy: - Transactions Less Than 1 Year - Transactions More Than 1 Year	Kshs. 500/= Kshs. 1,000/=
Stop Payment of Local Cheques (Kshs./ FCY)	Kshs. 750/= Per Cheque
Ad Hoc Statements	Kshs. 100/= Per Page
Cash Handling Charges	Local Currency: 0.25% for amount above Kshs. 1,000,000/=
	Foreign Currency: 0.25% for amount above US\$ 5,000 Small Denominations; 1% for amount above US\$ 5,000
Local Bills for Collection	2% of the Bill Amount (Min. Kshs. 1,000/=)
PesaLink: Kshs. 10 - Kshs. 1,000 Kshs. 1,001 - Kshs. 5,000 Kshs. 5,001 - Kshs. 10,000 Kshs. 10,001 - Kshs. 50,000 Kshs. 50,001 - Kshs. 100,000 Kshs. 100,001 - Kshs. 200,000 Kshs. 200,001 - Kshs. 500,000	Kshs. 5/= Kshs. 40/= Kshs. 40/= Kshs. 80/= Kshs. 100/= Kshs. 125/= Kshs. 150/=

SERVICE	CHARGES
	All charges attract Excise Duty at prevailing rates
Funding of M-Pesa Wallet from Bank A/C - via PrimeMobi/PrimeNet:	
Kshs. 1 - Kshs. 100	Kshs. 0/=
Kshs. 101 - Kshs. 500	Kshs. 10/=
Kshs. 501 - Kshs. 1,000	Kshs. 12/=
Kshs. 1,001 - Kshs. 1,500	Kshs. 14/=
Kshs. 1,501 - Kshs. 2,500	Kshs. 23/=
Kshs. 2,501 - Kshs. 5,000	Kshs. 33/=
Kshs. 5,001 - Kshs. 20,000	Kshs. 35/=
Kshs. 20,001 - Kshs. 150,000	Kshs. 42/=

PRIME CARDS	CHARGES
	All charges attract Excise Duty
Debit Card:	
- Debit Card Issue/Annual Sub	Kshs. 250/=
- PIN Reprint Fee	Kshs. 250/=
- Prime ATM Withdrawal	Kshs. 30/=
- Other Bank ATM Withdrawal	Kshs. 100/=
- International ATM Withdrawal	Kshs. 200/=
- Balance Enquiry	Free
- Debit Card Replacement/Lost/Stolen	Kshs. 300/=
- Captured Card Replacement	Kshs. 1,000/=

PRIME CARDS	CHARGES
	All charges attract Excise Duty
Credit Card:	
GOLD	
- Joining Fee - Primary	Kshs. 3,000/=
- Joining Fee - Supplementary	Kshs. 3,000/=
- Annual Fee - Primary	Kshs. 3,500/=
- Annual Fee - Supplementary	Kshs. 2,000/=
CLASSIC	
- Joining Fee - Primary	Kshs. 2,000/=
- Joining Fee - Supplementary	Kshs. 2,000/=
- Annual Fee - Primary	Kshs. 3,000/=
- Annual Fee - Supplementary	Kshs. 2,000/=
PLATINUM	
- Joining Fee - Primary	Free
- Joining Fee - Supplementary	Free
- Annual Fee - Primary	Kshs. 5,000/=
- Annual Fee - Supplementary	Kshs. 5,000/=
Prepaid Card	
- Card Issuance Fee	Kshs. 1,000/=
- ATM Withdrawal:	
• Prime Bank	Kshs. 60/=
• Local VISA	Kshs. 100/=
• International VISA	Kshs. 200/=
- Balance Enquiry - VISA ATM	Kshs. 5/=
- Card Replacement/Lost/Stolen/Damaged	Kshs. 300/=
- Captured card replacement	Kshs. 1,000/=
- Card Cancellation	Kshs. 150/=
- Per Transaction SMS	Kshs. 8/=
- Load/Reload Card	Free
- Point of Sale Transaction	Free

PRIME CARDS	CHARGES
	All charges attract Excise Duty
Other Credit Card Charges	
- Overlimit Fee	3% of the overlimit amount, which is in excess of the approved Credit Card limit
- PIN Reprint Fee	Kshs. 250/=
- Late Payment Fee	5% of the minimum amount due on the previous month's statement
- Debit Interest	0.75% per month above the Bank Lending Rate
- Cash Withdrawal Charges on Credit Card	5% of the amount withdrawn
- Interest Charges on Cash Withdrawals	0.75% per month above the Bank Lending Rate
- Card Replacement	Kshs. 2,000/=
- Statement Copy Request	Free
- Copy of Sales Receipt	Free

INTERNET BANKING (PrimeNet)	CHARGES
	All charges attract Excise Duty
(A) Corporate Customers:	
- Onboarding Charge	Free
- Monthly Charges	Free
- All Other Transactions	Charges As Per General Tariff
- Salary Processing	Kshs. 60/= Per Entry for transfer to Other Banks
(B) Retail Customers:	
- Onboarding Charge	Free
- Monthly Charges	Free
- Balance Enquiry	Free
- All Other Transactions	Charges As Per General Tariff
Other Charges:	
- SMS Alerts	Free
- E-Statements	Free

FOREX TRANSACTIONS	CHARGES
	All charges attract Excise Duty
Outward Telegraphic Transfer:	
- Swift Charges	Kshs. 1,500/=
Inward Telegraphic Transfer	Kshs. 700/=
FCY Banker's Cheque/Drafts	Kshs. 500/=
FCY Cheques Sent On Collection	0.25% (Min. Kshs. 500/=)
Postage	Kshs. 500/=
Courier/DHL charges	Actual
Correspondent Bank charges for USD Remittances (where borne by remitter)	Kshs. 800/=
Replacement of FCY Banker's Cheque/Drafts	Kshs. 500/=
Cancellation of FCY Drafts	Kshs. 1,000/= (plus Swift charges)
Foreign Bills for Collection:	
- Inward and Outward	0.25% (Min. Kshs. 1,000/=)
LC Opening Commission	1% Per Quarter or Part-Thereof
Sight Bills Payment	0.25% (Min. Kshs. 500/=)
Acceptance - Usance Bills	0.25% (Min. Kshs. 1,000/=)
Confirmation of LC	1% Per Quarter
Swift Charges	Opening of LC - Kshs. 4,000/= Flat Fee Amendment to LC - Kshs. 1,500/= Flat Fee

Disclaimers

- Charges indicated on the products are subject to review by the Bank
- Changes in the industry could lead to amendments in the operation of certain products
- Additional regulations in the industry could lead to the Bank requesting for additional documentation.

Enquiry/Complaint procedure

You can contact us at any time if you would like further information or a copy of the Bank's Product Tariff or General Tariff Guides.

In case of any enquiries you may visit your branches or reach out to the Call Centre on the following contacts:

- **Phone:** +254 111 004 000
- **Email:** customercare@primebank.co.ke
- **Website:** www.primebank.co.ke
- Visit your nearest branch