

SALAAM MICROFINANCE BANK TARIFF GUIDE 2025

ACCOUNT CHARGES	SALAAM BUSINESS CURRENT	SALAAM PERSONAL CURRENT	SALAAM PERSONAL SAVINGS	SALAAM CHAMA SAVINGS	SALAAM JUNIOR SAVINGS
Ledger fees	Free	Free	Free	Free	Free
Min Opening Balance	Kshs. 1,000	Kshs. 1,000	Kshs. 1,000	Kshs. 5,000	Kshs. 1,000
Min Operating Balance	N/A	N/A	Kshs.1,000	Kshs.5,000	Kshs.1,000
Min Profit Earning Balance	N/A	N/A	Kshs.10,000	Kshs.10,000	Kshs.5,000
Ledger Fee (monthly)	Free	Free	Free	Free	Free
Cheque book per leaf	Kshs. 30	Kshs. 30	N/A	N/A	N/A
Counter cheque	Kshs. 300	Kshs. 200	N/A	N/A	N/A
Debit card	N/A	Kshs. 600	Kshs. 600	N/A	N/A

FOREX TRANSACTIONS	PURCHASE	SALE	FCY TRANSACTIONS	DEPOSITS	WITHDRAWALS
Upto \$10,000 or equivalent in other FCY	Kshs. 60	Kshs. 60	Upto \$10,000 or equivalent in other FCY	Kshs. 60	0.25% of withdrawal amount
Over \$10,000 or equivalent in other FCY (account transaction)	Free	Free	Over \$10,000 - \$100,000 or equivalent in other FCY	0.15% of deposit amount	0.35% of withdrawal amount
Over \$10,000 or equivalent in other FCY (cash transaction)	Free	1% of amount sold	Over \$100,001 or equivalent in other FCY	0.25% of deposit amount(max charge \$1,000)	0.45% of withdrawal amount(max charge \$1,000)

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Over \$10,000 or equivalent in other FCY (cash transaction)	Free	1% of amount sold	Over \$100,001 or equivalent in other FCY	0.25% of deposit amount(max charge \$1,000)	0.45% of withdrawal amount(max charge \$1,000)

FUND TRANSFERS		BANKER'S CHEQUES		ATM SERVICES	
EFT - Inward	Free	Customers	Kshs. 200	ATM Debit card Issuance	Kshs.600
EFT - Outward	Kshs. 200	Non-Customers	Kshs. 300	Replacement of Lost Debit card	Kshs. 600
EFT - Cancellation	Kshs. 500	Repurchase	kshs. 300	ATM Cash withdrawal	Kshs. 40
RTGS - Incoming	Free	Replacement	Kshs. 500	ATM Cash withdrawal - (other bank)	Kshs. 400 max
RTGS - Outgoing	Kshs. 500	Stop Payment / Cancellation	Kshs. 500	Balance enquiry	Free
SWIFT - Incoming	Kshs. 1,000				
SWIFT - Outgoing	Kshs. 2,000				

E-BANKING		MOBILE BANKING	
Internet Banking	Salaam Pay under process	1-100	Nil
SALARY PROCESSING		101-500	10
Automated	Kshs. 100	501-1,500	14
Manual	Kshs. 200	1,501-5,000	25
STANDING ORDERS		5,001-20,000	50
		20,001-70,000	62
		70,001-150,000	72
Set up fee	kshs. 300		
Amendment/Cancellation	Kshs. 300		
Internal	Kshs. 100		
External	Kshs. 300		
failed/Unpaid	Kshs. 2,000		

BRANCHES:		
Nairobi CBD Kimathi Branch; Ansh Plaza, Tubman Road. +254 718 373 737	Eastleigh BBS Mall Branch, General Waruinge Street. +254 724 888 877	Mombasa Hassan Ali Building, Nkurumah Road. +254 717 233 333

CASH HANDLING (DEPOSITS)	
Cash deposits up to Kshs. 500,000	Free
Over Kshs. 100,000	0.25% of amount
CASH WITHDRAWAL (KES) - OTC	
Upto kes 1,000	Kshs. 50
1,001-3,000	Kshs. 60
3,001-5,000	Kshs. 80
5,001-10,000	Kshs. 80
10,001-20,000	kshs. 120
20,001-50,000	Kshs. 150
50,001-100,000	Kshs. 200
50,001-100,000	Kshs. 200
Over 100,000	0.3% of amount max charge is Kshs. 5,000
AGENCY BANKING	
Cash Deposit	Free
Cash Withdrawal	Kshs. 20
2,001-2500	Kshs. 30
2,501-5,000	Kshs. 32
5,001-10,000	Kshs.52
10,001-20,000	Kshs. 75
20,001-50,000	Kshs. 150
50,001-100,000	Kshs. 185
STATEMENTS & BALANCES	
Certified bank statement	Kshs. 200 per page
Uncertified bank statement	Kshs. 100 per page
Certificate of Balance	Kshs. 500
OTHER FEES	
Audit Confirmation	Kshs. 1,500
Bank Opinion	Kshs. 500
Dormant Account Activation	Kshs. 600
Statement on Closed account	Kshs. 2,000
Counter Cheque	Kshs.300
Document retrieval (Per Item)	Kshs. 500
Search fees	Kshs. 1,200
Account closure fee	Kshs. 800

*The charges are exclusive of excise duty where applicable.

LCY CHEQUES	
Cheque Book Issuance	Kshs. 30 per leaf
Inward Cheque	Free
Outward Cheque	Free
Stop Payment	Kshs. 500
Unpaid cheque (Inward)	Kshs. 3,000
Unpaid Cheque	Kshs. 2,000
Unpaid Outgoing	Kshs. 3,000
Unpaid Outgoing - Effects Not Cleared	Kshs. 3,000



Access mobile banking via
USSD *315#
or use our mobile App
SalaamPay

