



## CARDS

### Visa Credit cards

A Secured Credit Card is a stand-alone account not necessarily connected to existing bank accounts; customers need not have a current or debit account with the card provider to receive a card.

Charge	Classic	Gold	Infinite
Joining fee	KES 1,000	KES 4,000	KES 5,000
Supplementary Joining fees	NIL	KES 2,000	KES 5,000
Annual fees	KES 1,000	KES 4,000	USD 75
Supplementary annual fees	KES 1,000	KES 2,000	USD 75
Card Replacement fee	KES 500	KES 1,000	KES 1,000
Overlimit charge	5% of amount above the authorized limit; minimum Kes 1,000	5% of amount above the authorized limit; minimum Kes 1,000	5% of amount above the authorized limit; minimum Kes 1,000
Late payment fees	5% of minimum due amount or a minimum of Kes 200	5% of minimum due amount or a minimum of Kes 200	5% of minimum due amount or a minimum of Kes 200
Cash advance charge	5% of cash advanced, minimum of Kes 200	5% of cash advanced, minimum of Kes 200	5% of cash advanced, minimum of Kes 200
Unpaid Cheque fee	NIL	NIL	Kes 2,500
Debit Interest rate	3.5% per month	3.5% per month	3.5% per month