

Tariff Guide

Effective 18th February, 2022



Your trusted business partner

SERVICE OFFERED	CHARGE
ACCOUNT OPENING	
Minimum personal current account	SSP 1,000 / USD 100
Minimum Joint current account	SSP 1,000 / USD 100
Minimum Corporate/Business current account	SSP 5,000 / USD 200
TRANSACTION FEES	
Cash Withdrawal	
Up to SSP 25,000	SSP 100
Above SSP 25,000	0.75%
USD Withdrawal	2% Min. USD10
Inter-branch cash withdrawal	1% Min. SSP 300
Remote branches	2% Min. SSP 300 / USD 3
Third party cash withdrawal	SSP 250
Withdrawal using cheque/CTV	SSP 150 / USD 10
Account closure within 6 months	SSP 250 / USD 20
Cash Deposit / Handling	
Up to SSP 25,000	SSP 100
Above SSP25,000 (cumulative)	0.5%
Inter-branch cash deposit	1% Min. SSP 300
Remote branches deposit	1%
Utility/school fees collection	SSP 200
OPERATING BALANCE	
Corporate account	SSP 5,000
Personal account	SSP 1,000
Joint account	SSP 1,000
Account maintenance fees	Free
A/C OPERATING TOOLS	
Cost of cheque book SSP - 25 leaves	SSP 150
Cost of cheque book SSP - 50 leaves	SSP 300
Cost of cheque book SSP - 100 leaves	SSP 600
Cost of cheque book USD - 25 leaves	USD 10
Cost of cheque book USD - 50 leaves	USD 20
Cost of cheque book USD - 100 leaves	USD 40

SERVICE OFFERED	CHARGE
CHEQUE CLEARING	
Outward clearing cheque	1.25% Min. SSP 500
Inward clearing cheque	SSP 1,000 / USD 5
Bankers cheque Issue	0.5% Min. SSP 2,000 Max. SSP 10,000 / USD 20
Repurchase bankers cheque	SSP 250 / USD 10
Stop cheque (Normal / stolen/lost)	SSP 500 / USD 15
Returned Unpaid cheque (R/D)	SSP 1,500 / USD 35
Cheque returned due to technical reason	SSP 1,500 / USD 5
In-house cheque clearing	SSP 300 / USD 3
Inward clearing credits	1.25% Min. SSP 300
DIRECT DEBITS	
Standing order set up in the same branch	SSP 150
Standing order amendment	SSP 200
Salary processing fees	SSP 300 / USD 5 per item
TRANSFERS	
In-house funds transfer	SSP 300 / USD 5
Inter-branch funds transfer	2% Min. SSP 300 / USD 5
Telegraphic transfer (TT) SSP	2% Min. SSP 500
Telegraphic transfer (TT) USD from branches to Juba	1% Min. USD 10
Telegraphic transfer (TT) USD by non-customers	2% Min. USD 10
Incoming SWIFT	Intermediary's charges
Out- going SWIFT	3% Min. USD 100 plus intermediary's charges
Out-going Transfer to local banks within Juba	SSP 500 / USD 10 plus related charges passed to Kush Bank
Out-going Transfer to local banks within Juba from our away branches	2.5% Min. SSP 500 / USD 20 plus related charges passed to Kush Bank
Amendment of transfer (out-going)	SSP 50 / USD 10 plus related charges passed to Kush Bank
Demand Draft	SSP 100 / USD 20
Cancellation of demand draft	SSP 50

SERVICE OFFERED	CHARGE
TRANSFERS (contd.)	
Payment of Demand draft in the same currency as remitted	1% Min. SSP 100 or equivalent in foreign currency plus charges passed on to Kush Bank
Sale of foreign currency	Transfer 2.5% Min. USD 75, cash as per prevailing exchange rates
Bank to Bank EFT	0.35 cents USD
LOANS & OVERDRAFTS	
Loan facility negotiation fees	3%
Risk margin	2%
Facility commission fees	10%
Lending rates	18% per annum
Defaulting rate	20% per annum
Overdraft facility negotiation fees	10%
Risk Margin	2%
Facility commission fees	5% once at approval stage
TRADE FINANCE	
Letter of guarantee issuance	2.5%
Local letter	5% quarterly
Foreign letter	5% quarterly
Amendment	1.5%
Retirement on expiry	1.5%
Extension of guarantee	1.5% quarterly
Cancellation of guarantee	SSP 100
Swift fees	SSP 500
Issuing letter of guarantee on behalf of foreign correspondence	2%
Issuing guarantee covered by LC	2% Min. SSP 100
IMPORT LC	
Opening letter of credit	5%
Examination of documents	USD 50
Extension of validity or increase of amount	2% plus swift cost Min. USD 75
Swift of MT700 (message type)	SSP 350
Amendment(except the amount and period)	SSP.200 plus swift charges Min. USD 75
Issuing deferred acceptance	1.5%
Issuing LC 100% cash money	1.5%
Confirmation charges	1% quarterly

SERVICE OFFERED	CHARGE
EXPORT LC	
Advising fees	SSP 750
Amendment fees	SSP 1,000
Advising LC cancellation fees	SSP 300
Examination of document under LC	2%
Transferring fees	SSP 500
Confirmation fees	0.75% quarterly
COLLECTIONS	
Cash against document (CAD)	3% of the value, USD 75 Swift charge plus courier costs
Collection of document accepted and confirmed (availability/acceptance)	0.5% quarterly, 2% acceptance fees plus courier costs
Collection of documents accepted but returned and paid with legal protest	0.75% plus courier costs
Collection of documents accepted but returned and without legal protest	0.75% plus legal fees, plus SSP 750 and courier costs
Free of payment	SSP 1,000 plus courier costs
Re-export of goods, bill discounts purchase or negotiation	0.5% plus transit period interest, courier costs and commissions
Due documentary collection charges	SSP 500
Document received for collection from abroad transfer to other banks without return	SSP 750
INTERNET & MOBILE BANKING	
Inhouse transfers	SSP 500 / USD Free
Transfer to mobile wallet	SSP 500 / USD 0.5%
Transfer from mobile	Free for both SSP & USD
OTHER SERVICES	
Request for copy of source document	SSP 300 / USD 2
Request for account statement	SSP 50 / USD 1 per page
Request for reversal of wrong entry	SSP 200
Request to block account	SSP 200 / USD 10
Certificate of Balance	SSP 500 / USD 20
Certificate of financial opinion/ capability by correspondence	USD 250

KUSH BANK PLC

Konyo-Konyo Road, opp. Juba City Council | P. O. Box 254, Juba - South Sudan
+211 (0)928 080 085, 914 263 300 | info@kushbankss.com | www.kushbankss.com

Regulated by the Central Bank of South Sudan