Umba Microfinance Bank
Kenya's Digital Bank

BANKING TARIFF GUIDE

Fees & Charges · 2026

Effective 1 January 2026

All amounts in **KES** · Kenya Shillings
Supersedes all previous schedules

1 SEND TO A PERSONAL — M-PESA

Transfers to an M-Pesa personal number.

AMOUNT RANGE (KES)	UMBA CHARGE
1 – 100	Free
101 – 500	10
501 – 1,000	12
1,001 – 1,500	14
1,501 – 2,500	23
2,501 – 3,500	33
3,501 – 5,000	43
5,001 – 7,500	55
7,501 – 20,000	65
20,001 – 150,000	101

2 SEND TO ANY BANK — PESALINK

Transfers to any Kenyan bank account via PesaLink.
Charge type **OUR** (sender bears the fee, recipient gets the full amount).

AMOUNT RANGE (KES)	UMBA CHARGE
10 – 99	Free
100 – 499	15
500 – 9,999	45
10,000 – 99,999	60
100,000 – 499,000	100
500,000 – 999,999	200

3 SEND TO A BUSINESS — PAYBILL

Transfers to an M-Pesa Paybill.

AMOUNT RANGE (KES)	UMBA CHARGE
1 – 49	2
50 – 100	3
101 – 500	9
501 – 1,000	15
1,001 – 1,500	21
1,501 – 2,500	29
2,501 – 3,500	35
3,501 – 5,000	45
5,001 – 7,500	55
7,501 – 10,000	62
10,001 – 15,000	72
15,001 – 20,000	78
20,001 – 25,000	85
25,001 – 30,000	91
30,001 – 35,000	104
35,001 – 40,000	122
40,001 – 45,000	127
45,001 – 150,000	132

4 SEND TO A BUSINESS — BUY GOODS TILL

0 **No Umba charge across all bands**
Payments to an M-Pesa Buy Goods Till. FREE

5 FEES & COMMISSIONS

SERVICE	CHARGE
COMPANY & ACCOUNT SERVICES	
Limited Companies (CR 12)	650
Sole Proprietorship (CR 13)	250
Account Closure	300
CHATTEL REGISTRATION	
Dealer Finance	3,000
Log Book Loans	2,000
SME — below KES 50,000	500
SME — KES 50,000 & above	1,000
SEARCHES, OPINIONS & CERTIFICATES	
NTSA Search	650
MPSR Search	650
Bank Opinion	500
Audit Confirmation	2,000
Balance Certificate	1,000

KEY NOTES

- **Excise Duty.** All fees are subject to Excise Duty at the prevailing KRA rate, applied on top of the stated charge at point of transaction.
- **M-Pesa limit.** Maximum single transfer is KES 150,000 for all M-Pesa transaction types. Contact Umba support for higher-value transfers.
- **PesaLink limit.** Maximum single transfer is KES 999,999. Contact Umba support for higher-value transfers.