



2023 WALLET PRICING

EFFECTIVE FROM 24th JANUARY 2023



TRANSACTION TYPE							
Fund Transfer	0-50	51 - 100	101 - 300	301 - 500	501 - 1000	1001 - 5000	Above 5000
Wallet to Wallet (LPB internal)	0,8	1	1,5	2,5	3,5	6,5	8,5
Wallet to unregistered subscriber	1,6	2	3	5	7	13	15
Wallet to LPB Bank account	Free	Free	1	2	3	4	N/A
Bank to Wallet (LPB internal)	6	6	6	6	6	6	6
Wallet to Wallet (Bulk)	160,00	160,00	160,00	160,00	160,00	160,00	160,00
Corporate Bulk Payment	5,00	5,00	5,00	5,00	5,00	5,00	5,00
Add Beneficiary	Free	Free	Free	Free	Free	Free	Free
View Beneficiary	Free	Free	Free	Free	Free	Free	Free
Delete Beneficiary	Free	Free	Free	Free	Free	Free	Free
Transaction History	Free	Free	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
Dormancy	5	5	5	5	5	5	5
Cash in (Deposit)							
ATM to Khetsi	1	1	1	1	1	1	1
Agent to Khetsi	1	1	1	1	1	1	1
Cardless Withdrawals							
Own							
ATM	1,00%	1,00%	1,00%	1,00%	3+0.50%	3+0.35%	N/A
Agent (Cash out)	1,00%	1,00%	1,00%	1,00%	3+0.50%	3+0.35%	N/A
Other (Khetsi withdrawal by other account)							
ATM	1,20%	1,20%	1+0.95%	1+0.95%	4+0.50%	4+0.50%	N/A
Agent (Cash out)	1,20%	1,20%	1+0.95%	1+0.95%	4+0.50%	4+0.50%	N/A
Payments							
Utility Payments	0,5	2	3	4	5	8	11
Airtime Top-up	Free	Free	Free	Free	Free	Free	Free
Pay Merchant	Free	Free	Free	Free	Free	Free	Free
My profile	Free	Free	Free	Free	Free	Free	Free
Micro - Saving							
Open Account	Free	Free	Free	Free	Free	Free	Free
View my plans	Free	Free	Free	Free	Free	Free	Free
View Statement	Free	Free	Free	Free	Free	Free	Free
Terminate account	Free	Free	Free	Free	Free	Free	Free
Micro Community Saving / Loan							
Open Account	Free	Free	Free	Free	Free	Free	Free
Invite members	Free	Free	Free	Free	Free	Free	Free
Join community	Free	Free	Free	Free	Free	Free	Free
View my community	Free	Free	Free	Free	Free	Free	Free
Loan request	Free	Free	Free	Free	Free	Free	Free
Terminate group	Free	Free	Free	Free	Free	Free	Free
Terminate member	Free	Free	Free	Free	Free	Free	Free
View Statement	Free	Free	Free	Free	Free	Free	Free
Group loan origination	2.5% of loan amount	2.5% of loan amount	2.5% of loan amount	2.5% of loan amount	2.5% of loan amount	2.5% of loan amount	2.5% of loan amount
Nano Loan							
Nano loan origination	3% of loan amount	3% of loan amount	3% of loan amount	3% of loan amount	3% of loan amount	3% of loan amount	3% of loan amount
Check loan status	Free	Free	Free	Free	Free	Free	Free
Early loan repayment	Free	Free	Free	Free	Free	Free	Free
Default penalty rate / amount	10% of principal	10% of principal	10% of principal	10% of principal	10% of principal	10% of principal	10% of principal
SMS for decline or approval	M0.40	M0.40	M0.40	M0.40	M0.40	M0.40	M0.40
NATIONAL PAYMENT SWITCH							
TRANSACTION TYPE	0-50	51 - 100	101 - 300	301 - 500	501 - 1000	1001 - 5000	Above 5000
Khetsi Wallet to MNOs Wallet (NPS), Max 30,000	1,3	1,9	2,8	4,5	5+0.2%	5+0.2%	5+0.2%
MNOs to Khetsi Wallet	Free	Free	Free	Free	Free	Free	Free
Cash out (Withdrawal), from other MNO agents Max 30,000	3,6	5	7	9	9+0.2%	10+0.28%	10+0.29%
Cash out (Withdrawal), from Khetsi agents Max 30,000	3,6	5	7	9	9+0.2%	10+0.28%	10+0.29%
Cash In from Khetsi agents to any MNO, Max 30,000	1	1	1	1	1	1	1
Merchant purchases using other MNOs wallet	2%	0.2+2.5%	3+0.25%	3+0.25%	3+0.25%	5.5+0.05%	5.5+0.05%
Merchant purchases using Khetsi wallet to MNO's merchant	2%	0.2+2.5%	3+0.25%	3+0.25%	3+0.25%	5.5+0.05%	5.5+0.05%
Merchant purchases using other Bank account	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Merchant purchases using LPB account	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Merchant Purchases direct Debit	2%	0.2+2.5%	3+0.25%	3+0.25%	3+0.25%	N/A	N/A
LPB account transfer to other MNO wallet, Max 30,000	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Other Bank's account transfer to Khetsi wallet, Max 30,000	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Khetsi transfer to other Bank's accounts, Max 5000	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Other MNO's transfer to Khetsi, Max 5000	2%	2%	2%	2%	1+1.4%	4+0.30%	0.27%
Cardless Withdrawal using Khetsi to other Bank's ATM	1.5%	1.5%	1.5%	1.5%	5+0.6%	5+0.65%	N/A
Cardless Withdrawal using other MNO's @ LPB ATM	1.5%	1.5%	1.5%	1.5%	5+0.6%	5+0.65%	N/A

NOTE:
2023 Pricing increase did not affect Wallet transactions except new National Payment Switch transactions and dormancy charging M5.00 and Cash In (Deposit) charging M1.00



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