



Stanbic Bank

A stack of various coins, including gold and silver, arranged in a slightly irregular, spiral-like pattern. The coins are set against a dark blue background with a subtle gradient.

ZiG
Tariffs

Digital Banking

RTGS (Interbank transfers)	1.5% min ZiG 19.2 max ZiG 192.1
Internal transfers (on digital platforms)	1% min ZiG 9.6 max ZiG 96
ZIPIT transfers	1% min ZiG 9.6 max ZiG 48
Bill payments	1% min ZiG 9.6 max ZiG 48
Bank to Wallet	2% min ZiG 9.6
Balance inquiry and mini statement request	ZiG 4.8
SMS Alerts Charges	ZiG 0.48 per alert
Electronic stamped Statement	ZiG 3.36 per Statement downloaded

Blue247 Mobile Banking

Registration	
Balance Enquiry and mini statement request	ZiG 4.8
Self funds transfer	
Internal transfers (on digital platforms)	1% min ZiG 9.6 max ZiG 96
RTGS (interbank transfers)	1.5% min ZiG 19.2 max ZiG 192.1
ZIPIT transfer	1% min ZiG 9.6 max ZiG 48
ZOL bill payment	1% min ZiG 9.6 max ZiG 48
Telone phone bill payment	1% min ZiG 9.6 max ZiG 48
University fees payments	1% min ZiG 9.6 max ZiG 48
Bill payment	1% min ZiG 9.6 max ZiG 48
Airtime purchases	
Post Paid mobile phone bills - Telecel, Econet, Netone and Powertel	1% min ZiG 9.6 max ZiG 48
Pay merchants (Edgars, Jet, Truworths, Topics, TV Sales and Home)	1% min ZiG 9.6 max ZiG 48
DSTV Payments	\$2 flat fee
ZESA prepaid token purchase	1% min ZiG 9.6 max ZiG 48

ENTERPRISE ONLINE BANKING

Registration	
Funds transfer own accounts	1.5% min ZiG 19.2 max ZiG 192.1
Stanbic to Stanbic payments	1.5% min ZiG 19.2 max ZiG 192.1
Stanbic to other banks RTGS	1.5% min ZiG 19.2 max ZiG 192.1
ZESA prepaid token purchase	1.5% min ZiG 19.2 max ZiG 192.1
Data purchases	
Monthly maintenance fee: Commercial	ZiG 32 per month
Agribusiness	ZiG 32 per month
SME	ZiG 16 per month
SMS Alert charges	
DSTV payments	\$2 flat fee
Manual charges	
Inter account Personal	1% min ZiG 40 max ZiG 96
Inter account Business	1% min ZiG 40 max ZiG 96
Manual RTGS	1.5% min ZiG 80 max ZiG 192
RTGS Recall Charge - initiated by customer	Flat ZiG 24
Erroneous Incoming RTGS	
Sending Back to Sender Bank Charge	Flat ZiG 24
EOL Monthly Maintenance Fee:	
Commercial	ZiG 32 per month
Agribusiness	ZiG 32 per month
SME	ZiG 16 per month

Zimswitch POS Transaction Fees

Zimswitch POS Purchase below ZiG 36.02	ZiG 0.40
Zimswitch POS Purchase above ZiG 36.02	1% min ZiG 2.4 max ZiG 160
Zimswitch Balance Enquiry	ZiG 0.40
Zimswitch POS purchase insufficient funds	ZiG 1.2
Stanbic Card on Stanbic POS	0.25% min ZiG 0.40

Cash Withdrawal Fees (ZiG)

-Personal	3% of amount withdrawn min ZiG 6.4
-Business	2.5% of amount withdrawn min ZiG 12.8
ATM - Cash Withdrawal Fees over ATM (VISA and Local debit card)	

Business Online

Internal transfer	1% min ZiG 9.6 max ZiG 96
RTGS/Off us (Urgent)	1.5% min ZiG 19.2 max ZiG 192
Batches (Normal) per transaction	1% min ZiG 40 max ZiG 96
Onward Bank Charge (Normal)	ZiG 64 per bank
BOL Monthly fees	ZiG 48
Token replacement	ZiG 48

CIT

CIT Monthly fee	ZiG 192
CIT Establishment fee	ZiG 192

E-Statement (set-up fee)

Personal accounts	ZiG 16
Corporates	ZiG 32

Deposit books

Loose deposit slips

ZiG 1

Cash deposit book (24 pages)

ZiG 19

Triplicate

Lending

Minimum Lending Rate (MLR) - Business

min 25% max 33%

Individuals

min 20% max 35%

Penalty Interest rate

8%

Loan and advances

min 20%

Home loan application fee

ZiG 144

Other Charges

SMS Alerts

ZiG 0.48

Ecocash bank to wallet

2% min ZiG 9.6

Consolidated payments

ZiG 13.6

Photocopying

ZiG 13.6

Document/voucher search charge

ZiG 192

Current accounts

Copy statements per page

ZiG 0.32

Over 4 months per page

ZiG 0.32

Mini statement (Personal)

ZiG 0.32

Mini statement (Business)

ZiG 0.32

Copy deposit slips

ZiG 0.56

Auditors certificates

Certificate of balance

ZiG 32

Auditor certified return

ZiG 32

Investor Services Transactional Fees

Retail Clients through a Nominee Structure

Transactional Fees

Up to ZiG 240

Custody Fees

By Negotiations maximum 30 basis points

Account Minimum

Up to ZiG 320

Local Institutional Investors

Transactional Fees

Up to ZiG 400

Custody Fees

By Negotiations maximum 30 basis points

Account Minimum

Up to ZiG 800

Monthly Service Fees

Personal - Blue

ZiG 9.60

Personal - Silver

ZiG 48.02

Personal - Executive Banking

ZiG 57.623

Personal - Private Banking

ZiG 96.04

Business Banking

ZiG 192.09

Corporate & Investment Banking

ZiG 384.2

Enterprise Direct

ZiG 144.07

VISA Blue and VISA Silver Card

New card/ Replacement/ lost/ expired/ stolen

ZiG 48.02

Monthly card maintenance fee

ZiG 9.60

VISA Gold Card

New card/ Replacement/ lost/ expired/ stolen

ZiG 96

Monthly card maintenance fee

ZiG 19

VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen

ZiG 144.07

Monthly card maintenance fee

ZiG 28.81

Priority Pass - Airport Lounge Access

ZiG 259.33

Exchange Control

TRAS2 acquittal letter	ZiG 48.02
GSD acquittal letter	ZiG 48.02
Contract registration	ZiG 48.02
Capital Account application	ZiG 480.02
Advance payment Extension	ZiG 48.02
Advance payment Acquittal	ZiG 48.02
Auction Administration	

Telegraphic Transfers

Telegraphic Transfers - Individuals	1% min ZiG 288.15 max ZiG 1 536.78
Telegraphic Transfers - Corporates	1% min ZiG 288.15 max ZiG 2 881.47
Telegraphic Transfer recalls	ZiG 960.49
Telegraphic Transfer Enquiry Charge MT191	ZiG 144.07

ZWL TRANSFERS

RTGS Interbank Transfers	1.5% min ZiG 19.2 max ZiG 192.1
Internal transfers (on digital platforms)	
ZIPIT transfers	1% min ZiG 9.6 max ZiG 48
Rejected RTGS	ZiG 10.06
RTGS Recall Charge-initiated by customer	ZiG 129
Erroneous Incoming RTGS	
Sending back to Sender Bank Charge	ZiG 10.06

CHANGE FEES AND SOILED NOTES

Change for non-customers	1%
Change for customers	2%
Soiled noted	5%

REPORTS

Category report	ZiG 48.02
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Full general report	ZiG 96.05
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INTERNATIONAL TRANSACTIONS USING RTGS CARD

International VISA ATM Cash Withdrawal	
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- Stanbic ZiG Debit Card	2.5% min ZiG 19.20 equivalent
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Visa Card-POS purchase on international POS	1%
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External Loan Application

Applications below USD10M approved by ourselves	ZiG 480.02
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Application above 10M submitted to RBZ for approval	ZiG 480.02
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MERCHANT POS ACQUIRING FEES

POS HIRE (Special events)	min ZiG 120, 1% local cards 2.5% interest
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Zimswitch POS Fees	1% local
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International VISA and Mastercards and UPI	2.50%
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Slyde QR and Ecocash POS	0.75%
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INTERNATIONAL CLIENTS

Transactional Fees	ZiG 960.49
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Custody Fees	30 basis points
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Account Minimum	ZiG 4 802.46
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GUARANTEES

Commission	0.5% min monthly
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Establishment fee	2%-6%
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Bid Bond	2% of ZiG 960.49
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Shipping guarantees	3% of ZiG 960.49
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Outward Guarantees

Amendments: Extensions, increase in amount
or cancellations

ZiG 480.02

Issuance Commission

ZiG 480.02

INWARDS GUARANTEES

Amendments: Extensions, increase in amounts
or cancellations

ZiG 480.02

LETTER OF CREDIT

Outward-commission

ZiG 480.02

Extensions

ZiG 480.02

Increase in amount

ZiG 480.02

Inward - commission

ZiG 960.49

Confirmation

0.5% per month on sight min ZiG 960.49

Payments/Negotiation

0.5% min ZiG 480.02

Amendments/Cancellations

ZiG 480.02

Transferable credits

ZiG 480.02

Swift charge per each letter of credit

ZiG 480.02

Cancellations fees

ZiG 480.02

Documentary collections

- Handling and processing fees

ZiG 960.49

Import Letters of Credit

Discrepancy fee

ZiG 480.02

Draft LC fees

ZiG 480.02

Export Letters of Credit

Courier Fees

ZiG 480.02

Documents Check/ Pre-check

ZiG 480.02

BILLS FOR COLLECTION

Inward bills for collection

Exchange

Refer to treasury

Commission

3% of bill value min ZiG 240.12

max ZiG 960.49

Unpaid Bills

ZiG 240.2

Outward bills for collection

Exchange

Refer to treasury

Commission (waived on pension cheques)

3% of bill value min ZiG 240.92

max ZiG 960.49

Confirmed Certified list for auditors

ZiG 48.02

Preparing certificates

ZiG 48.02

Certificate of balance

ZiG 96.05

Bills Discounted

Refer to treasury for discount rates

Import Documentary Collections

Amendments: Extensions, increases in amount
or cancellations

ZiG 480.02

Export Documentary Collections

Courier fees

ZiG 480.02

Amendments: Extensions, increases in amount
or cancellation

ZiG 480.02