



Stanbic Bank



FCA TARIFFS

Lending: Loans and Advances

Prime lending rate
Penalty interest rate

Fixed from time to time by the ALCO
8%

Loans and Advances
Est fee-corporates
Est Fee - personal

2% flat
4% flat

Cash Withdrawal

Cash Withdrawal Fees (Over the counter) - Personal
Cash Withdrawal Fees (Over the counter) - Business
ATM - Cash Withdrawal Fees Over ATM
(VISA and Local debit card) (us on us)

3% of amount being withdrawn Min US\$ 2.00
3% of amount being withdrawn Min US\$ 2.00
2.5% of amount being withdrawn Min US\$ 1.00

Change Fees and soiled notes

Change for non-customers
Change for customers
Soiled notes

2% of amount being changed
1% of amount being changed
5% of amount deposited as soiled notes

Service Fees

Personal - Silver and Blue
Personal - Executive Banking Clients
Personal - Private Banking Clients
Business - Enterprise Banking
Business - Corporate

US\$ 5.00 per month
US\$ 6.00 per month
US\$ 10.00 per month
US\$ 20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.
US\$ 40.00, EURO 30.00, ZAR 488.00, GBP 25.00, BWP 270.00.

Current Accounts

Copy statements per page
Over 4 mths per page
Mini statement (Personal)
Mini statement (Business)
Copy deposit slips
Error in cast

US\$ 0.50
US\$ 0.50
US\$ 0.50
US\$ 0.50
US\$ 1.00 per deposit slip
n/a

Auditors Certificates

Certificate of balance
Auditors certified return

US\$ 5.00
US\$ 10.00

Deposit Books

Triplicate
Loose Dep Slips
Document/Voucher search charge

US\$ 8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00
US\$ 0.10
US\$ 20.00 for below three months, US\$ 50.00 above three months

Transfers

Telegraphic Transfers - Individuals
Telegraphic Transfers - Corporates
Inter - account Personal
Inter - account Business
Telegraphic Transfer Recall
MT 191

Telegraphic Transfer Enquiry Charge

RTGS-personal

RTGS-Business and corporate

Rejected RTGS

RTGS Recall Charge - initiated by customer

Erroneous Incoming RTGS Beneficiary Details Correction Charge

Erroneous Incoming RTGS Sending Back to Sender Bank Charge

Personalised RTGS Stationery recovery

Return of incoming funds after failing to apply

Incoming transfers to other banks

1% Min US\$ 30.00 Max US\$ 160.00 or equivalent in the currency of transfer
1.5% Min US\$ 30.00 Max US\$ 300.00 or equivalent in the currency of transfer
US\$ 2.00
US\$ 2.00
US\$ 100.00
US\$ 40.00, GBP 30.00, EURO 40 .00, JPY 5000.00
US\$ 15.00
US\$ 5.00 per transaction
US\$ 10.00 per transaction
US\$ 5.00 per transaction
US\$ 25.00
No charge
US\$ 2.50 (per instruction)
US\$ 8.00 per pad
US\$ 50 flat
US\$ 25 flat

Exchange Control

CD1'S - Individuals

CD1'S - Companies

PTSI/GSD/TRI Forms

Other applications - Individuals

Other applications - Companies

Follow ups - Individuals

Follow ups - Companies

CD1/CD3 CHARGE for reminders and advance payments

Follow up on overdues CD1/CD3 CHARGE

US\$ 6.00
US\$ 6.00
US\$ 6.00
US\$ 2.00
US\$ 2.00
US\$ 1.00
US\$ 1.00
US\$ 20.00 per letter
US\$ 20.00

Guarantees

Commission

Establishment fee

Shipping Guarantees

Bid bond

Outward Guarantees

Amendments: Extensions, increases in amount or cancellations

Issuance Commission

Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations

0.5% Min mthly
4% with Security, 2.5% Back to back with 1st Class bank,
2% pledge, 6% no security Min US\$ 1.00
3% Min US\$ 100.00
2% min US\$ 100.00
US\$ 50.00
US\$ 50.00

US\$ 50.00

Letters of Credit

Outward-commission	US\$ 50.00
Extensions	US\$ 50.00
Increases in amt	US\$ 50.00
Inward - commission	US\$ 100.00
Confirmation	0.5% per month on sight Min US\$ 100.00
Payments/Negotiation	0.5% Min US\$ 50.00
Amendments/ Cancellations	US\$ 50.00
Transferable credits	US\$ 50.00
Swift charge per each letter of credit	US\$ 50.00
Cancellation fees	US\$ 50.00
Documentary collections- Handling and processing fees	US\$ 100.00

Import Letters of Credit

Discrepancy Fee	US\$ 50.00
Draft LC Fees	US\$ 50.00

Export Letters of Credit

Courier Fees	US\$ 50.00
Documents Check/Pre-check	US\$ 50.00

Bills For Collection

Inward bills for collection

Exchange	Refer to Treasury
Commission	3% of bill value Min US\$ 25.00 Max US\$ 100.00
Unpaid Bills	US\$ 25.00 flat

Outward bills for collection

Exchange	Refer to Treasury
Commission (waived on pension cheques)	3% of bill value Min US\$ 25.00 Max US\$ 100.00
Confirmed Certified list for Auditors	US\$ 5.00
Preparing certificates	US\$ 5.00
Certificate of balance	US\$ 10.00
Bills Discounted	Refer to Treasury for Discount Rates

Import Documentary Collections

Amendments: Extensions, increases in amount or cancellations	US\$ 50.00
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Export Documentary Collections

Courier Fees	US\$ 50.00
Amendments: Extensions, increases in amount or cancellation	US\$ 50.00

Reports

Category report	US\$ 5.00
Full general report	US\$ 10.00

Merchant POS Acquiring

QR Code	0.75% of Transaction value
Ecocash POS	0.75% of Transaction value

Business Online (BOL)

BOL Installation fee	US\$ 25.00
BOL monthly fee	US\$ 10.00
Internal Transfer	US\$ 2.00 per transaction
RTGS	US\$ 10.00 per transaction

E-Statement (set-up fee)

Personal Accounts	US\$ 2.00
Corporates	US\$ 5.00

VISA Gold Card

New card/ Replacement: FCA VISA Gold Card with Chip Card	US\$10.00
Monthly card maintainance fee	US\$ 2.00
International ATM Cash withdrawal (Stanbic VISA card on international VISA ATM)	2% of amount being withdrawn min US\$ 2.00
VISA POS Purchase (Stanbic Card on International POS Purchase)	1%
Card Monthly fees	US\$ 2.00
Card Issuing Fees	US\$ 5.00

VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen	US\$ 15.00
Monthly card maintainance fee	US\$ 5.00
Priority Pass - Airport Lounge access	US\$ 27 per visit

Online Banking

Registration	Free
Funds transfer Own Accounts	Free
Stanbic to Stanbic Payments	US\$ 1.00
Balance and Statement download	Free
Stanbic to Other Banks	US\$ 5.00
Airtime Purchases	Free
ZESA Prepaid Token Purchase	US\$ 0.50
DSTV Payments	US\$ 2.00
Other bill payments	US\$ 0.50
Stamped confirmation letter	US\$ 2.00

Blue247 Mobile Banking

Registration	Free
Mini - statement	US\$ 0.10
Funds transfer own accounts	US\$ 0.50
Stanbic to Stanbic Payments (inter-account transfers)	US\$ 0.50
Balance and statement request	US\$ 0.10
Stanbic to other banks (RTGS)	US\$ 5.00 per transaction
Stanbic to other banks (ZIPIT)	US\$ 1.95
ZIPIT to wallet (Telecash and OneWallet)	US\$ 1.95
Telone ADSL and Wifi	Free
Telone Phone Bill Payment	US\$ 0.50
ZOL Bill Payment	US\$ 0.50
University/ School Fees Payments	US\$ 0.50
Airtime Purchases	Free
Post Paid Mobile Phone Bills – Telecel, Econet and Netone	US\$ 0.50
Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home)	US\$ 0.50
DSTV Payments	US\$ 2.00
ZESA Prepaid Token Purchase	US\$ 0.50
Pay Insurance, Medical Aid and Investments	US\$ 0.50
KWESE TV	US\$ 0.50
City Councils	US\$ 0.50

Enterprise Online Banking

Registration	Free
Funds transfer own accounts	Free
Stanbic to Stanbic payments	US\$ 1.00
Stanbic to other banks (RTGS)	US\$ 5.00 per transaction
Balance and statement download	Free
ZESA Prepaid Token Purchase	US\$ 0.50
Airtime Purchases	Free
Monthly maintenance Fee: Commercial	US\$ 5 per month
Agribusiness	US\$ 5 per month
SME	US\$ 3 per month
DSTV Payments	US\$ 2.00
Other bill payments	US\$ 0.50
Stamped confirmation letter	US\$ 2.00

External Loan Application

Applications below USD10M approved by ourselves	US\$ 50.00
Applications above USD10M submitted to RBZ for approval	US\$ 50.00

Merchant POS Acquiring Fees

International and Local VISA, Mastercard and UnionPay cards on Stanbic POS	3 % of the purchase amount
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Other

SMS Alerts	US\$ 0.03 per alert (collected month end)
Ecocash bank to wallet	1% minimum \$2
EcoCash Excesses Penalty Charge	US\$ 20.00
Consolidated payments	US\$ 1.00 per entry
Photocopying	US\$ 1.00