

TARIFF GUIDE 2017



Stanbic Bank

A member of Standard Bank Group

Lending

Prime lending rate
Penalty interest rate

Fixed from time to time by the ALCO
8%

Advances
Est fee-corporates (O/D)
Est Fee - personal
Per transaction service fee

4% flat
4% flat
Minimum fixed monthly service fee

Cash Withdrawal

Over the counter- Personal and Business
ATM

1.25% of the value
1% of the value

Change Fees and soiled notes

Change for non-customers
Change for customers
Soiled notes

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

Service Fees

Personal - Silver
Personal - Executive Banking Clients
Personal - Private Banking Clients
Personal - Private Banking Club - Joining Fee
Business - Small Business Account
Business - Corporate
Cheque transactions

\$5.00 per month
\$10.00 per month
\$15.00 per month
Once-off on opening of account \$20.00
\$20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.
\$40.00, EURO 30.00, ZAR 488.00, GBP 25.00, BWP 270.00.
1% of cheque value (included in monthly service fee application)

Current Accounts

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

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

Auditors Certificates

Certificate of balance
Auditors certified return

\$5.00
\$10.00

Cheque Books

| | | |
|------------------------------------|---------|--------------------------------|
| Personal - 25 page | \$4.75 | Inclusive of \$1.25 Stamp duty |
| Executive 25 page | \$5.00 | Inclusive of \$1.25 Stamp duty |
| Company - 25 page | \$5.00 | Inclusive of \$1.25 Stamp duty |
| Technical Irregularities | \$5.00 | |
| Stop Payment Instruction | \$10.00 | |
| Refer to Drawer/Insufficient Funds | \$50.00 | |

Deposit Books

| | |
|--------------------------------|--|
| Triplicate | \$8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00 |
| Loose Dep Slips | \$0.10 |
| Document/Voucher search charge | \$20.00 for below three months, \$50.00 above three months |

Transfers

| | |
|---|---|
| Telegraphic Transfers - Individuals | 1% Min \$25.00 Max \$150.00 or equivalent in the currency of transfer |
| Telegraphic Transfers - Corporates | 1% Min \$30.00 Max \$200.00 or equivalent in the currency of transfer |
| Inter - account Personal | \$2.00 |
| Inter - account Business | \$2.00 |
| Telegraphic Transfer Recall | \$100.00 |
| MT 191 | \$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00 |
| Telegraphic Transfer Enquiry Charge | \$15.00 |
| RTGS-personal | \$5.00 per instruction |
| RTGS-Business and corporate | \$5.00 per instruction |
| Rejected RTGS | \$5.00 per instruction |
| RTGS Recall Charge - initiated by customer | \$25.00 per instruction |
| Erroneous Incoming RTGS Beneficiary Details Correction Charge | No charge |
| Erroneous Incoming RTGS Sending Back to Sender Bank Charge | \$2.50 per instruction |
| Personalised RTGS Stationery recovery | \$8.00 per pad |
| Return of incoming funds after failing to apply | \$50 flat |
| Incoming transfers to other banks | \$25 flat |

Exchange Control

| | |
|---|--------------------|
| CD1'S - Individuals | \$6.00 |
| CD1'S - Companies | \$6.00 |
| PTSI/GSD/TRI Forms | \$6.00 |
| Other applications - Individuals | \$2.00 |
| Other applications - Companies | \$2.00 |
| Follow ups - Individuals | \$1.00 |
| Follow ups - Companies | \$1.00 |
| CD1/CD3 CHARGE for reminders and advance payments | \$20.00 per letter |
| Follow up on overdues CD1/CD3 CHARGE | \$20.00 |

Foreign Currency Transactions

| | |
|--------------------------------------|-----------------------------|
| Purchases | No charge |
| Sales-Market, space | 1% Min \$25.00 Max \$100.00 |
| Sales-Foreign Currency Account funds | No charge |

Guarantees

| | |
|---------------------|--|
| Commission | 0.5% Min mthly |
| Establishment fee | 4% with Security, 2.5% Back to back with 1st Class bank, 2% pledge, 6% no security Min \$1.00 |
| Shipping Guarantees | 3% Min \$1.00 |

Letters of Credit

| | |
|---|--------------------------------------|
| Outward-commission | \$50.00 |
| Extensions | \$50.00 |
| Increases in amt | \$50.00 |
| Inward - commission | \$100.00 |
| Confirmation | 0.5% per month on sight Min \$100.00 |
| Payments/Negotiation | 0.5% Min \$50.00 |
| Amendments/ Cancellations | \$50.00 |
| Transferable credits | \$50.00 |
| Swift charge per each letter of credit | \$150.00 |
| Cancellation fees | \$50.00 |
| Documentary collections- Handling and processing fees | \$100.00 |

Bills For Collection

Inward bills for collection

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

Outward bills for collection

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

Reports

| | |
|---------------------|---------|
| Category report | \$5.00 |
| Full general report | \$10.00 |

Safe Custody

| | |
|---------------------------------|---------|
| Open packets-payable in advance | \$10.00 |
| Blocked account holders | \$10.00 |
| Lodgement | \$5.00 |
| Deposit fee | \$5.00 |
| Sealed packets-annual | \$10.00 |
| Deed Boxes | \$5.00 |
| Inspection Fee | \$5.00 |
| Confirming Certificates | \$5.00 |
| Preparing certificates | \$10.00 |

Safe Deposit Lockers

| | |
|------------------------------------|--------|
| Small (annually- paid in advance) | \$5.00 |
| Medium (annually- paid in advance) | \$5.00 |
| Large (annually- paid in advance) | \$5.00 |
| Access fee | \$5.00 |
| Inspection Fee | \$5.00 |

Standard File Interchange (SFI)

| | |
|------------------------------|--|
| Installation fee | \$20.00 |
| Annual fees | \$20.00 |
| Re-Installation fee | \$20.00 |
| Late diskette Submission fee | \$5.00 per file |
| Additional Machines | \$5.00 per machine |
| Salaries | \$1.00 per transaction |
| Salaries - Onward Passing | \$1.20 per entry - Onward passing |
| Salaries RTGS charges | \$3.00 per bank |
| Salary recall | \$2.00 per transaction or \$20.00 per file |
| Debit Order | \$1.00 per transaction |

Paynet

| | |
|--|------------------------|
| Salaries Module | \$1.00 per transaction |
| Salaries Module - RTGS charge | \$3.00 per bank |
| Trade Payments Module (Interbank Transfer) | \$3.00 per transaction |
| Trade Payments Module (Internal Transfer) | \$1.00 |

Business Online (BOL)

| | |
|----------------------|--|
| BOL Installation fee | \$25.00 |
| BOL monthly fee | \$10.00 |
| Internal Transfer | \$1.00 per transaction |
| RTGS | \$5.00 per transaction (including gvt levy \$0.05) |

E-Statement (set-up fee)

| | |
|-------------------|--------|
| Personal Accounts | \$2.00 |
| Corporates | \$5.00 |

Local Debit Card

| | |
|----------------------|---|
| Local Debit Card fee | First debit card free and thereafter \$5.00. Debit cards are mandatory. |
| Renewal | \$5.00 |
| ZimSwitch POS | \$0.10 for purchases up to \$10; \$0.42 for purchases above \$10 |

International Cards

| | |
|---|---------------|
| ATM Cash withdrawal - International Mastercard and VISA Card on Stanbic ATM (other bank cards) | 2% Min \$2.00 |
| International ATM Cash withdrawal - Stanbic VISA Card on International VISA ATM (Stanbic Cards) | 2% Min \$2.00 |
| VISA Card - Balance Enquiry | \$0.30 |

VISA Blue and VISA Silver Card

| | |
|---|--------|
| Replacement of existing Magstripe with chip cards | Free |
| New card/ Replacement/ lost/ expired/ stolen | \$1.00 |
| Monthly card maintenance fee | \$0.50 |

VISA Gold Card

| | |
|---|--------|
| Replacement of existing Magstripe with chip cards | Free |
| New card/ Replacement/ lost/ expired/ stolen | \$7.00 |
| Monthly card maintenance fee | \$2.00 |

VISA Platinum Card

| | |
|---|----------------|
| Replacement of existing Magstripe with chip cards | Free |
| New card/ Replacement/ lost/ expired/ stolen | \$10.00 |
| Monthly card maintenance fee | \$5.00 |
| Priority Pass - Airport Lounge access | \$25 per visit |

Online Banking

| | |
|--------------------------------|--------|
| Registration | Free |
| Funds transfer Own Accounts | Free |
| Stanbic to Stanbic Payments | \$1.00 |
| Balance and Statement download | Free |
| Stanbic to Other Banks | \$4.95 |
| Airtime Purchases | Free |
| DSTV Payments | \$0.80 |
| ZESA Prepaid Token Purchase | Free |

Blue247 Mobile Banking

| | |
|---|--------|
| Registration | Free |
| Mini - statement | \$0.10 |
| Funds transfer own accounts | \$0.50 |
| Stanbic to Stanbic Payments (inter-account transfers) | \$0.50 |
| Balance and statement request | \$0.10 |
| Stanbic to other banks (RTGS) | \$4.95 |
| Stanbic to other banks (ZIPIT) | \$1.95 |
| ZIPIT to wallet (Telecash and OneWallet) | \$1.95 |
| Telone ADSL and Wifi | Free |
| Telone Phone Bill Payment | \$0.50 |
| ZOL Bill Payment | \$0.50 |
| University Fees Payments | \$0.50 |
| Airtime Purchases | Free |
| Post Paid Mobile Phone Bills – Telecel, Econet and Netone | \$0.50 |
| Powertel | \$0.50 |
| Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home) | \$0.50 |
| DSTV Payments | \$0.80 |
| ZESA Prepaid Token Purchase | Free |

Enterprise Online Banking

| | |
|--------------------------------|--------|
| Registration | Free |
| Funds transfer own accounts | Free |
| Stanbic to Stanbic payments | \$1.00 |
| Stanbic to other banks (RTGS) | \$4.95 |
| Balance and statement download | Free |
| ZESA Prepaid Token Purchase | Free |
| Airtime Purchases | Free |
| DSTV Payments | \$0.80 |

External Loan Application

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

Other

| | |
|---------------------------------|------------------|
| Ecocash bank to wallet | 1% minimum \$1 |
| EcoCash Excesses Penalty Charge | \$20.00 |
| Consolidated payments | \$1.00 per entry |
| Photocopying | \$1.00 |