



2018 Tariffs



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
Executive 25 page
Company - 25 page
Technical Irregularities
Stop Payment Instruction
Refer to Drawer/Insufficient Funds

\$4.75
\$5.00
\$5.00
\$5.00
\$10.00
\$50.00

Inclusive of \$1.25 Stamp duty
Inclusive of \$1.25 Stamp duty
Inclusive of \$1.25 Stamp duty

Deposit Books

Triplicate
Loose Dep Slips
Document/Voucher search charge

\$8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00
\$0.10
\$20.00 for below three months, \$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 \$25.00 Max \$150.00 or equivalent in the currency of transfer
1% Min \$30.00 Max \$200.00 or equivalent in the currency of transfer
\$2.00
\$2.00
\$100.00
\$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00
\$15.00
\$5.00 per transaction (including gvt levy \$0.05)
\$5.00 per transaction (including gvt levy \$0.05)
\$5.00 per transaction (including gvt levy \$0.05)
\$25.00
No charge
\$2.50 (per instruction)
\$8.00 per pad
\$50 flat
\$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

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

Foreign Currency Transactions

Purchases
Sales-Market funds
Sales-Foreign Currency Account funds

No charge
1% Min \$25.00 Max \$100.00
No charge

Guarantees

Commission
Establishment fee

Shipping Guarantees

Outward Guarantees

Amendments: Extensions, increases in amount or cancellations
Issuance Commission

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

Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations

\$50.00
\$50.00

\$50.00

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	\$50.00
Cancellation fees	\$50.00
Documentary collections- Handling and processing fees	\$100.00
Import Letters of Credit	
Discrepancy Fee	\$50.00
Draft LC Fees	\$50.00
Export Letters of Credit	
Courier Fees	\$50.00
Documents Check/Pre-check	\$50.00

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

Import Documentary Collections

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

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

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

Paynet

Salaries Module	\$1.00 per transaction
Salaries Module - RTGS charge	\$5.00 per transaction (including gvt levy \$0.05)
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	\$0.05 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
ATM Access Charge for International cards	\$5 per access

VISA Blue and VISA Silver Card

New card/ Replacement/ lost/ expired/ stolen	\$1.00
Monthly card maintenance fee	\$0.50

VISA Gold Card

New card/ Replacement/ lost/ expired/ stolen	\$7.00
Monthly card maintenance fee	\$2.00

VISA Platinum Card

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
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)	\$5.00 per transaction (including gvt levy \$0.05)
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/ School Fees Payments	\$0.50
Airtime Purchases	Free
Post Paid Mobile Phone Bills – Telecel, Econet and Netone	\$0.50
Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home)	\$0.50
DSTV Payments	\$2.00
ZESA Prepaid Token Purchase	Free
Pay Insurance, Medical Aid and Investments	\$0.50
KWESE TV	\$0.50
City Councils	\$0.50

Enterprise Online Banking

Registration	Free
Funds transfer own accounts	Free
Stanbic to Stanbic payments	\$1.00
Stanbic to other banks (RTGS)	\$5.00 per transaction (including gvt levy \$0.05)
Balance and statement download	Free
ZESA Prepaid Token Purchase	Free
Airtime Purchases	Free
Monthly maintenance Fee: Commercial	\$5 per month
Agribusiness	\$5 per month
SME	\$3 per month

External Loan Application

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

Merchant POS Acquiring Fees

Local Zimswith Cards	1%
International VISA & Mastercards	2.5%

Other

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