

TARIFF GUIDE 2018



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
Outward Guarantees	
Amendments: Extensions, increases in amount or cancellations	\$50.00
Issuance Commission	\$50.00
Inwards Guarantees	
Amendments: Extensions, increases in amounts or cancellations	\$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	\$150.00
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
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

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
ATM Access Charge for International cards	\$5 per access

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
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

Other

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