

Stanbic Bank

Pricing Changes For 2017



/ Pricing effective 18th July 2017

TARIFF	PERSONAL	BUSINESS	TARIFF	PERSONAL	BUSINESS	TARIFF	PERSONAL	BUSINESS	TARIFF	PERSONAL	BUSINESS	TARIFF	PERSONAL	BUSINESS
TRANSACTIONAL ACCOUNT MAINTENANCE CHARGES			- To accounts in other banks		6.92	- Excess avallment	Prime +15%	Prime +15%	Letters of Credit (inward - exports)			Performance/Tender bonds		
Maintenance Fee: Pay as you go			Foreign Currency transfers:		0.00	- Unauthorised facility	32.99	32.99	Advising commission	159.00	159.00	Commission	0.67% per quarter or part thereof recoverable quarterly in advance	0.67% per quarter or part thereof recoverable quarterly in advance
- Private Banking Current Account	188.27		- To own account		0.00	ITC Transunion enquiry	6.21	6.21	Confirming commission	0.92 % per quarter	0.92 % per quarter	Establishment fee	P150.00 per guarantee	P150.00 per guarantee
- Executive/Gold	70.03		- To third party accounts within the bank		0.00	Loan Rescheduling Fee	103.50	103.50	Negotiation of documents	P350.00 min	P350.00 min	Amendments	P150.00 per guarantee	P150.00 per guarantee
- Salaried Standard/Silver	59.86		- To other banks		0.00	CREDIT CARD				P65.00 min	P65.00 min	Bonds:		
- Transact Plus Embedded Funeral Plan Account	35.00		Direct Debit		5.10	Credit Card Application (New Charge)	46.58		Amendments (other than extensions)	140.00	140.00	Establishment:		
- Transact Plus/Blue	13.20		Security Token Fee (Renamed from 2 factor token in previous tariff guide)		148.11	Lost card/replacement	91.05		Cancellation	65.00	65.00	- For bank customers	P150.00 per guarantee	P150.00 per guarantee
- Business Current Account		100.00	Authent Consolidated Payments			Cash withdrawal:			Extension of tenure	P80.00 min	P80.00 max	Quarterly commission	P110.00 min	P110.00 min
- Business Transact Plus		33.00	To other banks		6.91	- Own ATM	3.13		SWIFT cost on establishment	84.80	84.80	Copy of bond request	6.00	6.00
Maintenance Fee: Bundled			To Stanbic Bank		5.28	- Other local ATM	5.11		Extension or renewal of letter of credit	0.43% per quarter and or part thereof	0.43% per quarter and or part thereof	PAYMENT AND CLEARING CHARGES		
- Private Banking	250.00		INTERNET BANKING			- International ATM	14.83		Increase of amount of letter of credit	0.43% per quarter and or part thereof	0.43% per quarter and or part thereof	Cheque-Books/Forms:		
- Executive/Gold	155.00		Sign-up/registration	0.00	26.25	Declined transaction (due to lack of funds)	1.00		Drawing commission on letter of credit	P375.00 min	P375.00 min	Cheque Book (Transactional) - 40 leaf book	53.00	53.00
- Salaried Standard/Silver	100.00		Balance enquiry single account	0.00	0.00	Branch over the counter cash withdrawal:			Amendment of letter of credit	P65.00 min	P65.00 min	Cheque Book (Transactional) - 100 leaf book	109.19	109.19
ACCESSIBILITY FACILITATION CHARGES			Balance enquiry multiple account	0.00	0.00	- Own bank	15.53		Couriering of documents	110.00	110.00	Issue of bank cheque-per cheque leaf:		
ATM Charges			Statement request	0.00	0.00	- Other local bank	23.29		Revolving and standby letter of credit	0.42% per quarter and or part thereof	0.42% per quarter and or part thereof	- Issue to customer	69.95	69.95
ATM cash withdrawal (Own ATM)	3.40	3.52	Cheque book request	0.00	0.00	- International bank	28.46		Other***	0.40%	0.40%	Deposit-Book		
ATM cash withdrawal (other banks ATM)	5.68	5.68	Utility bill payment	3.03	3.68	Point of Sale purchases:			Drawings	68.90 min	68.90 min	Deposit book (small book)	30.00	30.00
ATM cash withdrawal (international)	19.28	19.28	Account transfers			- Own bank	1.26		Cancellation of letter of credit	148.40	148.40	Stop Order		
ATM cash deposit	0.392% free up to P1,000		- To own account in Stanbic Bank	0.00	3.15	- Other Local bank	1.26		Other***	0.40%	0.40%	Stop order within bank (own accounts)	10.71	10.71
Mini-statement at ATM	1.77	1.77	- To third party in Stanbic Bank	3.03	3.68	- International bank	6.57		Stop order within bank (3rd party accounts)	11.78	11.78	Stop order within bank (loan repayments)	0.00	0.00
ATM card replacement	48.21	48.21	- To other banks	0.00	4.10	Lost card protection insurance	0.00		Stop order to other banks (local)	21.42	21.42	Stop order to other banks (International)	13.02	13.02
Lost card protection insurance	0.00	0.00	Credit Card payments	3.03	0.00	Outstanding balance on credit card insurance	0.30% of outstanding balance		Stop order dishonoured: insufficient funds	0.00	0.00	Establish Standing Order	5.18	5.18
Pin replacement	0.00	0.00	Outward telegraphic transfers	3.04	0.00	PIN replacement	15.53		Amend Standing order	5.18	5.18	Sweeping charge	10.35	10.35
ATM's bill payment	3.64	3.64	Email Alert	0.00	0.26	Over the limit cash advance	127.33		PENALTY CHARGES			Declined POS transaction due to lack of funds debit card	1.04	1.04
Additional card issued	24.22	24.22	Foreign Currency transfers			Balance enquiry:			Stoppage of payment	134.55	134.55	Cheque dishonoured due to lack of funds	325.19	325.19
Balance enquiry	1.49	1.49	- To own account in Stanbic Bank	0.00	3.68	- Own ATM	1.45		Debit order unpaid	325.19	325.19	Post-dated cheques	53.56	53.56
Declined ATM withdrawal (no funds):			- To third party in Stanbic Bank	0.00	3.89	- Other local ATM	2.85		Excess item fee	108.09	108.09	Referral Fee (Calling customer to normalise service)	106.95	114.57
- Own ATM	1.38	1.36	- To other banks	0.00	4.31	- International ATM	2.85		ACCOUNT SERVICES:			Investigations on transactions		
- Local	2.67	2.67	INSTANT MONEY			Interim bank statement	7.71		Certificate of Balance:			- Audit confirmation	305.45	305.45
- International	6.00	5.82	Instant Money service charge	10.00		Mini-statement at ATM	1.77		- Certificate covering interest paid	47.36	47.36	- Balance of account only	45.76	45.76
Buy pre-paid airtime	0.00	0.00	CELLPHONE BANKING (USSD)			Impound credit card:			Full bank history report(local)	40.45	40.45	Full bank history report (international)	65.12	65.12
MANUAL TRANSFERS			Subscription	0.00		- International	150.08		Full payment instruction	139.26	139.26	Bank Letters	24.87	24.87
- Inter-account transfer (own account within Stanbic Bank)	9.63	9.96	Transfer between own accounts:			- Local	129.38		Stamp duty per document	7.25	7.25	Sweep facility one time set up fee	150.00	150.00
- Inter-account transfer (to 3rd Party within Stanbic Bank)	9.63	9.96	- Within Stanbic	2.95		Introduction letter for international bank	20.70		Honouring Fee	103.50	103.50	Other Services		
- Inter-account transfer (Foreign currency accounts)	37.88	37.88	- To other banks	4.82		Currency Conversion fee	2.37%		Fax - Local	33.18	33.18	Fax - International	50.34	50.34
- Inter-account transfer (third party account - local bank)	18.10	18.73	Payment to third party accounts (within Stanbic)	2.95		Account in arrears (charged per month) 30 days	131.79		Scanning and E-mailing	37.49	37.49	Photocopying of documents	12.25	12.25
STATEMENTS			Buy pre-paid airtime	0.00		TRADE FACILITATION CHARGES			- Courier Services	117.84	117.84	Courier Services	117.84	117.84
Monthly bank statements	0.00	0.00	Mini Statement (Last 10 transactions)	2.07		Foreign Exchange Charges			Storage of repossessed cars	P25 per day - personal, P50 per day - business.	P25 per day - personal, P50 per day - business.	Release of repossessed vehicle	P200 flat - personal, P400 business.	P200 flat - personal, P400 business.
Interim bank statements	7.71	7.45	Balance Inquiry	1.04		Local SWIFT bank transfer	90.27	90.27	Handling fee for repossessed vehicle sold	550.00	550.00			
Interim bank statements (Foreign Currency Accounts)	6.84	7.45	Make payments - Utilities/bills	3.47		RTGS Charges								
Copies of old bank statements			SMS Payment Notification (VAT Exclusive)	0.23		P9.33 (for CR transfers between 0830 & 1300hrs)								
- less than 6 months (per sheet)	25.09	26.79	INVESTMENT/ INTERMEDIATION CHARGES			P16.46 (for CR transfers between 1301hrs and 1630hrs)								
- more than 6 months (per sheet)	34.32	39.40	Term Deposits			International SWIFT bank transfer (Outward TT)	0.37%	0.37%						
DEPOSIT SLIPS			Charge for breaking a term deposit	(Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	(Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365									
Copies of deposit slips			Minimum Penalty Interest Charge	207.00	207.00									
- less than 6 months	26.79	26.79	SAVINGS ACCOUNTS											
- more than 6 months	62.10	62.10	Monthly maintenance fee	5.27	5.27									
Incomplete deposit slip	0.00	9.81	Kokotso Savings Penalty Charge	75.00	75.00									
OVER-THE-COUNTER- TRANSACTION CHARGE			FOREIGN CURRENCY ACCOUNTS											
Over-the-counter cash deposits			Amendments (incoming SWIFT transfers)	144.90	144.90									
Over-the-counter cash deposit	0.40% if amount is greater than P1,500	0.45% if amount is greater than P1,500	Amendments (outgoing SWIFT transfers)	69.63	69.63									
Over-the-counter cash deposits (Foreign Currency Accounts)	0.45% free up to P1,500	0.45% free up to P1,500	LENDING AND OVERDRAFT SERVICES											
Over-the-counter cheque deposit	0.00	0.00	Unsecured Personal Loan											
Bulk deposit charge	0.40% if amount is greater than P1,500	0.45% if amount is greater than P1,000	- Processing/Arrangement	1.08%										
Deposit of Travellers Cheque and Drafts	2.55% min, P60.00 max	2.55% P60 min, 360.00 max	- Insurance administration	20.70										
Over-the-counter-cash withdrawals			- Early repayment penalty	30 days interest										
Encashment fee	1.04% min P5.44 max P23.67	1.04% P5.44 min P23.67 max	Vehicle and Asset Finance:											
Service Fee	1.09% P3.83 min P14.81 max	1.09% P3.96 min P15.33 max	- Processing/Arrangement	1.10%	1.10%									
Exchange of notes/coins over-the-counter	1.5% if amount is greater than P500.00	1.5% if amount is greater than P500.00	- Insurance administration	8.25	8.25									
Balance enquiry over-the-counter	7.51	0.00	- Early repayment penalty	30 days' interest	30 days' interest									
POINT OF SALE (ACQUIRING/ USAGE)			Term Loans (Personal and Business)											
POS installation		582.75	- Processing/Arrangement	1.10%	1.10%									
Monthly terminal rental		P105.00 min, P383.25 max	- Insurance administration	8.25	8.25									
Commission rate (includes the recently approved Diner's Club card)		5% max, -250 min	- Early repayment penalty	30 days' interest	30 days' interest									
Status reports - obtaining and issuing		0.00	Home loans (and Building loans):											
Communications/GPRS fee		262.50	- Processing/Arrangement	1.10%	1.10%									
Point of Sale (local) - Own ATM	1.23	1.34	- Insurance administration	8.25	8.25									
Point of Sale (local) - Other bank's ATMs	1.23	1.34	- Early repayment penalty	30 days' interest	30 days' interest									
BUSINESS ONLINE			Commercial building loans:											
Installation and Training		250.00	- Processing/Arrangement		1.12%									
Monthly fee - Corporate		243.18	- Insurance administration		8.25									
Local Transfers:			- Early repayment penalty		30 days interest									
- To own account within Stanbic Bank		0.00	Overdrafts:											
- To third party accounts within Stanbic Bank		5.10	- Authorised facility arrangement		1.07%									

