STANBIC BANK BOTSWANA LIMITED

APPROVED PRICING WITH 14 % VAT ADJUSTMENT



EFFECTIVE 01st APRIL 2021

TRANSACTIONAL ACCOUNT MAINTENANCE CHARG Maintenance Fee: Pay as you go		
Private Banking Current Account	201.21	
Executive/Gold	74.84	
Salaried Standard/Silver	63.98	
Transact Plus Embedded Funeral Plan Account	36.82	
TransactPlus/Blue Business Current Account	13.88	101
Business Transact Plus		34
Maintenance Fee: Bundled		
Private Banking	273.48	
Executive/Gold	157.77	
Salaried Standard/Silver ACCESSIBILITY FACILITATION CHARGES	101.79	
ATM Charges		
ATM cash withdrawal (Own ATM)	3.63	3
ATM cash withdrawal (Other Bank ATMs)	5.97	5
ATM cash withdrawal (International)	20.61	20
ATM cash deposit	0.25% of deposit amount (free up to	0.41% of depo amou
Cash Deposit Machine	P1,000.00) 0.38% of deposit	0.41% of depo
Cash Doposit mashine	amount (free up to P1,000.00)	amo
ATM card replacement	50.89	51
Lost card protection insurance	0.00	0.
ATM bill payment	3.71	3
Additional card issued Balance enquiry	25.89	25
Buy pre-paid airtime	0.00	0.
International Acquiring Fee	36.82	36
MANUAL TRANSFERS		
Interaccount transfer (own account within Stanbic)	10.13	10
Interaccount transfer (to 3rd Party within Stanbic)	9.80	10
Interaccount transfer (Foreign currency accounts) Interaccount transfer (third party account local	39.85 18.42	39
bank)	10.42	15
STATEMENTS		
Monthly bank statements Interim bank statements	0.00 8.24	0.
Interim bank statements (Foreign currency	6.96	7.
accounts)		
Copies of old bank statements -less than 6 months (per sheet)	26.39	28
-less than 6 months (per sheet) -more than 6 months (per sheet)	26.39 34.93	40
DEPOSIT SLIPS	050	.0
Copies of deposit slips		
-less than 6 months	28.63	28
-more than 6 months	63.21	65
OVER THE COUNTER TRANSACTION CHARGE Over-the-counter cash deposits		
Over-the-counter cash deposit	0.41% if amount is	0.46% of depo
0 11 11 11 15 1	greater than 1,500	amoi
Over-the-counter cash deposits (Foreign currency accounts)	0.46% if amount is greater than 1,500	0.46% of depo
Over-the-counter cheque deposit	0.00	0.
Bulk deposit charge	0.41% if amount is greater than 1,500	0.46% of depo amou
Deposit of Travellers Cheque and Drafts	2.60%	2.69
-Min	61.07	61
-Max Over-the-counter cash withdrawals	366.43	366
Encashment fee	1.06%	1.06
- Min	5.72	5
- Max	24.90	25.
Service Fee - Min	1.15%	1.15
- Max	3.90 15.07	16.
Exchange of notes/coins over-the-counter	1.58%	1.58
- Min	7.63	7
- Max	519.11	519
Balance enquiry over-the-counter	8.03	0.
POINT OF SALE (ACQUIRING/USAGE) POS installation		593
Monthly terminal rental (VAT Exclusive)		0.
- Min		106
- Max		390
Commission rate (includes the recently approved Diner's club card)		
- Min		254
- Max		5.09
Status reports – obtaining and issuing		0.
Communications / GPRS fee Point of Sale (local)- Own	1.25	276
, ,	1.25	1
Point of Sale (local) - Other banks	1.20	6
Point of Sale (local) - Other banks Point of Sale (international) – Own	6.35	6.
, ,	6.35 6.53	
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee		368
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE	6.53	
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training	6.53	254
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE	6.53	254
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate	6.53	254 247
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank	6.53	254 247 0. 5
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks	6.53	254 247 0. 5
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers:	6.53	254 247 0. 5
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks	6.53	254 247 0. 5 7.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account	6.53	254 247 0. 5 7.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank	6.53	254 247 0. 5 7. 0. 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks	6.53	254 247 0. 5 7. 0. 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit	6.53	254 247 0. 5 7. 0. 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee	6.53	254 247 0 5 7 0 0 0 0 5 150
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments	6.53	254 247 0 5 7 0 0 0 0 5 150
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To Stanbic	6.53	254 247 0. 5 7. 0. 0. 0. 5 150
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To Stanbic INTERNET BANKING	6.53	254 247 0. 5 7. 0. 0. 0. 5 150
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To other banks To Stanbic INTERNET BANKING Sign-up/registration	0.00	254 247 0. 5 7. 0. 0. 0. 5 150
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To Stanbic INTERNET BANKING	6.53	254 247 0. 5 7. 0. 0. 5 150 7. 5 26 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To ather banks Direct Debit Security Token Fee Authent Consolidated Payments To other banks To Stanbic INTERNET BANKING Sign-up/registration Balance enquiry single account	0.00 0.00	254 247 0. 5 7. 0. 0. 0. 5 150 7.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To other banks To Stanbic INTERNET BANKING Sign-up/registration Balance enquiry multiple account	0.00 0.00 0.00 0.00 0.00	254. 247. 0. 5 7. 0. 0. 5 150 7. 5 26 0. 0. 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To other banks To Stanbic INTERNET BANKING Sign-up/registration Balance enquiry single account Statement request Cheque book request Utility bill payment	0.00 0.00 0.00 0.00 0.00 0.00	254 247 0. 5 7. 0. 0. 5 150 7. 5 26 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.
Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee Authent Consolidated Payments To Stanbic INTERNET BANKING Sign-up/registration Balance enquiry multiple account Statement request Cheque book request	0.00 0.00 0.00 0.00 0.00 0.00	368 254. 247. 0. 5 7. 0. 0. 5 150 7. 5 26 0. 0. 3

TARIFF	PERSONAL	BUSINESS
To other banks	3.08	4.38
Credit card payments Outward telegraphic transfers	3.08	0.00
Email Alert	0.00	0.27
Foreign Currency transfers -To own account in Stanbic	0.00	3.87
-To third party in Stanbic	0.00	4.09
-To other banks INSTANT MONEY	0.00	4.53
Instant Money service charge	10.18	
CELLPHONE BANKING (USSD) Subscription	0.00	0.00
Transfer between own accounts:		
-Within Stanbic -To other banks	3.00 4.91	0.00
Payment to third party accounts (within Stanbic)	3.00	0.00
Buy pre-paid airtime Mini Statement (Last 10 transactions)	0.00	0.00
Balance Inquiry	1.06	0.00
Make payments - Utilities/bills	3.53	0.00
My Updates / SMS Alerts Fee (VAT Exclusive) - Fee is aggregated and collected monthly	0.23	
UNAYO Registration	Free	Free
Check Balance	Free	Free
View statement Cash-In	Free Free	Free Free
Pay/Scan to Pay (Voucher, QR code)	Free	Free
Inter-account transfer	Free	Free
Receive Funds from any Bank Account to Unayo Funds Transfer from Unayo to any Bank Account	Free 3.05	Free 3.05
Send Money to a registered Unayo user	Free	Free
Cash-Out Send Money to a recipient(None Registered)	Tiered	i e
Send Money to a recipient(None Registered) Process Payment	1.5% of transaction	1.5% of transaction
Bulk Disbursement (Bulk Send Money)	value 3.05	value 3.05
Purchase of Prepaid Electricity	2.04	2.04
Purchase of Airtime Payment for Television subscription	Free 2.04	Free 2.04
Cash out	2.07	2.04
TRANSACTION RANGES 25.00 – 125.00	3.56	3.56
125.01 – 250.00	5.50	5.50
250.01 – 500.00	10.69	10.69
500.01 – 1 000.00 1 001.01 – 2 000.00	15.88 27.48	15.88 27.48
2 000.01 – 3 000.00	42.75	42.75
3 000.01 - 4 000.00 4 000.01 - 5 000.00	61.07 76.34	61.07 76.34
5 000.01 - 6 000.00	91.61	91.61
6 000.01 - 7 000.00	106.88 122.14	106.88
7 000.01 – 8 000.00 8 000.01 – 9 000.00	137.41	122.14 137.41
9 000.01 – 10 000.00	152.68	152.68
Send money (To Non-Registered User) TRANSACTION RANGES		
25.00 – 125.00	3.56	3.56
125.01 – 250.00 250.01 – 500.00	5.50 10.69	5.50
500.01 – 1 000.00	15.88	15.88
1 001.01 – 2 000.00 2 000.01 – 3 000.00	27.48 42.75	27.48 42.75
3 000.01 – 4 000.00	61.07	61.07
4 000.01 – 5 000.00 5 000.01 – 6 000.00	76.34	76.34
5 000.01 - 6 000.00	01.61	01.61
6 000.01 – 7 000.00	91.61 106.88	
7 000.01 – 8 000.00	106.88 122.14	106.88 122.14
7 000.01 – 8 000.00 8 000.01 – 9 000.00	106.88	91.61 106.88 122.14 137.41
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES	106.88 122.14 137.41	106.88 122.14 137.41
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits	106.88 122.14 137.41 152.68	106.88 122.14 137.41 152.68 (Amount to be
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73	106.88 122.14 137.41
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73
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7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63
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7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42
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7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty User Country Insurance administration Early repayment penalty Insurance administration Early repayment penalty	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest 1.16% 644.89 10,178.57 8.40	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40 30 days interest
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Symbol Service Services Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest 1.16% 644.89 10,178.57 8.40	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40 30 days interest 1.32% 644.89
7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest 1.16% 644.89 10,178.57 8.40	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40 30 days interest 1.32% 644.89 20,357.14
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7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Term Loans (Personal and Business): Processing/Arrangement	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest 1.16% 644.89 10,178.57 8.40 30 days interest	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40 30 days interest 1.32% 644.89 20,357.14 8.40 30 days interest
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7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT / INTERMEDIATION CHARGES Term Deposits Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) Amendments (outgoing SWIFT transfers) LENDING AND OVERDRAFT SERVICES Unsecured Personal Loan Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Vehicle and Asset Finance: Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Symbol Service Services Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 76.34 147.49 74.42 1.14% 497.77 1,049.60 21.07 30 days interest 1.16% 644.89 10,178.57 8.40 30 days interest	106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 217.73 5.63 147.49 74.42 1.16% 644.89 No Maximum 8.40 30 days interest 1.32% 644.89 20.357.14 8.40 30 days interest
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TARIFF	PERSONAL	BUSINESS
Early repayment penalty Home loans (and Building loans):		30 days interest
Processing/Arrangement - Min	1.16%	
- Max	8,289.84	
Early repayment penalty Commercial building loans:	30 days interest	
Processing/Arrangement		1.17%
- Min		608.38
- Max Insurance administration		No Maximum 8.68
Early repayment penalty		30 days interest
Small to Medium Enterprises Processing / Arrangement		1.18%
Processing/Arrangement - Min		608.38
- Max Insurance administration		35,625.00 8.68
Early repayment penalty		30 days interest
Overdrafts: Authorised facility arrangement	1.13%	1.12%
vactionised lability distangement	1.1070	1.12 /0
- Min	469.47	469.47
- Max	15,267.86	No Maximum
Excess availment	Prime +15%	Prime +15%
Unauthorised facility ITC Transunion enquiry	34.70 6.64	34.70 6.64
Loan Rescheduling Fee	108.87	108.87
Small to Medium Enterprises Authorised facility arrangement		1.12%
- Min		469.47
- Max Excess availment		15,267.86 Prime +15%
Unauthorised facility		34.70
ITC Transunion enquiry Loan Rescheduling Fee		6.64 108.87
CREDIT CARD		100.07
Credit Card Application Annual Card Fees	49.78	
- Silver	122.14	
- Gold Secondary Card (Silver, Gold)	183.21 Free	
Lost card / replacement	92.68	
Cash withdrawal -Own ATM	3,35	
-Other local ATM	5.46	
-International ATM Declined transaction (due to lack of funds)	15.85 Under review	
Branch over the counter cash withdrawal:		
- Own bank - Other local bank	16.60 24.89	
- International bank	30.42	
Point of Sale purchases: - Own bank	1.28	
- Other Local bank	1.28	
- International bank	6.69 0.00	
Lost card protection insurance Outstanding balance on credit card insurance	0.31% of outstanding balance	
Over the limit cash advance	129.60	
Balance Enquiry	1.55	
- Own ATM - Other local ATM	3.00	
- International ATM	3.00	
Interim bank statement Impound credit card:	8.24	
- International	160.40	
- Local Introduction letter for international bank	138.27	
Currency Conversion fee	2.41%	
Account in arrears (charged per month) 30 days Platinum Credit Card	138.62	
Annual Fees	407.14	
Secondary card Card Replacement fee	50.89 86.52	
Out of order/over limit fee	122.14	
Cash withdrawal at local branch Cash withdrawal at International branch	30.54 40.71	
Cash withdrawal at Stanbic ATM	5.09	
Cash withdrawal at International ATM Technical credit limit maximization	36.64 1.02	
Corporate Credit Card	1.02	
Credit Card Application Annual Card Fee		76.34 559.82
Card Replacement Fee		77.25
Emergency Card Replacement Fee Late Payment Fee		152.68 50.89
Insufficient Funds Fee		4.48
Balance Enquiry : Stanbic Bank Cash Withdrawal : Stanbic Bank		1.07 4.54
Cash Withdrawal Fee : Other Bank		6.82
Cash Withdrawal Fee : International Cashback Fee		32.17 3.05% if amount is
Cash Advance Fee – Local		greater than 500 26.79 if amount
Sastimatario (100 - E00di		is below 1 400 and 2.04% of
		transaction value if above 1 400
Cash Advance Fee – International		35.71 if amount is below 1 800 and 2.04% of
		transaction value if above 1 800
Balance Transfer Fee		150 + (transaction amount * 0.01)
Annual interest rate		28%
TRADE FACILITATION CHARGES Foreign Exchange Charges		
Local SWIFT bank transfer	91.88	91.88
RTGS Charges For DR transfers between 0830 & 1300hrs	9.50	9.50
for DR transfers between 1301hrs and 1630hrs	16.75	16.75
International SWIFT bank transfer (Outward TT)	0.38%	0.38%

nternational SWIFT bank transfer (Outward TT)

0.38%

0.38%

TARIFF - Min	PERSONAL 71.25	BUSINESS 71.25	TARIFF Cable charges
- Max	407.14	407.14	Postage/Courier Charges
Purchase of foreign notes	4.28%	4.28%	Clean Bill return Stop payments of drafts and bills
- Min	20.36 183.21	20.36	Stop order charge Retrieval Charges from Document bank (vou
Sale of foreign notes	3.77%	3.77%	messages etc),
- Min	20.36	20.36	
- Max	183.21	183.21	Repurchase of drafts - Min
Purchase of foreign draft	2.60%	2.60%	- Max
- Min	61.07 377.63	61.07 377.63	
Sale of foreign draft	2.60%	2.60%	Reissue of drafts - Min
- Min	61.07	61.07	- Max
- Max	366.84	366.84	Recievable Discounting
Bills negotiated and returned unpaid - Min	2.60% 61.07	2.60% 61.07	Invoice Finacing Escrow Services
- Max	346.07	346.07	- Min
Foreign draft	2.60%	2.60%	- Max
- Min	61.07	61.07	
- Max	366.43	366.43	BONDS GUARANTEES & INDEMNITIES
Foreign cheque	2.60%	2.60%	Shipping guarantees(bill of lading Indem Establishment per guarantee
- Min	61.07 366.43	61.07 366.43	
Transfer to accounts at other local banks	0.41%	0.41%	Quarterly commission
- Min	66.16	66.16	
- Max	366.43	366.43	- Min - Max
			Increase of amounts
Transfer to accounts at foreign banks - Min	0.38%	0.38% 66.16	Extension of tenure Small to Medium Enterprises
- Max	366.43	366.43	Establishment per guarantee
			Quarterly commission
Telegraphic transfer (Inward) - Min	0.36%	0.36%	- Min
- Max	407.14	407.14	- Max Increase of amounts
Draft replacement	2.75%	2.75%	Extension of tenure
- Min	64.09 111.96	64.09 111.96	Property Guarantees Commission
Doubt and and there of an	74.00	74.00	
Draft and mail transfer SWIFT cable cost / Local swift bank transfer	74.98 88.78	74.98 88.78	Establishment fee
Letters of Credit (inwards-export)			Amendments Assessment fee
Advising commission	161.84	161.84	Copy of title deed request Performance / Tender bonds
Confirming commission - Min	0.94 % per quarter 356.25	0.94 % per quarter 356.25	Establishment:
N. F. F. G.	0.440/	0.440/	For bank customers Amendments
Negotiation of documents - Min	0.44%	0.44% 66.16	Quarterly commission
- Max	356.25	356.25	
Amendments (other than extensions)	142.50	142.50	- Min Copy of bond request
Cancellation	66.16	66.16	PAYMENT AND CLEARING CHARGES
Extension of tenure	0.42%	0.42%	Cheque Books / Forms Cheque Book(Transactional)-40 leaf book
- Min	81.43 315.54	81.43 315.54	Cheque Book(Transactional)-100 leaf book Issue of bank cheque-per cheque leaf
Letters of Credit (outwards-imports)			Deposit Books
Establishment of letter of credit	0.43% per quarter and or part thereof	0.43% per quarter and or part thereof	Deposit book (small book) Stop Order
- Min	381.70	381.70	Stop order within bank (own accounts)
SWIFT cost on establishment	86.31	86.31	Stop order within bank (3rd party accounts) Stop order within bank (loan repayments)
Extension or renewal of letter of credit	0.44% per quarter and or part thereof	0.44% per quarter and or part thereof	Stop order to other banks (local)
- Min	81.43	81.43	Stop order to other banks (International) Stop order dishonoured: insufficient funds
Increase of amount of letter of credit	0.44% per quarter and	0.44% per quarter	Establish Standing Order
- Min	or part thereof 81.43	and or part thereof 81.43	Amend standing order Sweeping charge
Drawing appropriation on letter of availt	0.40%	0.40%	PENALTY CHARGES Declined POS transaction due to lack of func
Drawing commission on letter of credit - Min	66.16	66.16	card Stoppage of payment
- Max	404.60	404.60	Cheque dishonoured due to lack of funds
Amendment of letter of credit	142.50	142.50	Post dated cheque deposited
Couriering of documents Revolving and standby letter of credit	0.43% per quarter and	111.96 0.43% per quarter	Post-dated cheques Excess item fee
- Min	or part thereof	and or part thereof 381.70	Referral Fee (Calling customer to normalise
Cancellation of letter of credit	301.70		ACCOUNT SERVICES
044***	151.05	151.05	Investigations on transactions
Other*** Drawings		0.41%	Investigations on transactions Certificate of Balance:
Drawings - Min	0.41% 70.13	0.41% 70.13	
Drawings	151.05 0.41%	0.41%	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling	0.41% 70.13	0.41% 70.13	Certificate of Balance: - Audit confirmation Certificate covering interest paid
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min	0.41% 70.13 404.60 0.66% 178.13	0.41% 70.13 404.60 0.66% 178.13	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local)
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills	0.41% 70.13 404.60	0.41% 70.13 404.60 0.66%	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36%	0.41% 70.13 404.60 0.66% 178.13 381.70	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max	0.41% 70.13 404.60 0.66% 178.13 381.70	0.41% 70.13 404.60 0.66% 178.13 381.70	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25 0.66% 178.13 381.70	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25 0.66% 178.13 381.70	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing - Photocopying of documents - Courier services Storage of repossessed cars
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25 0.66% 178.13	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing - Photocopying of documents - Courier services
Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Clean bills - Min - Max	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25 0.66% 178.13 381.70 0.34%	0.41% 70.13 404.60 0.66% 178.13 381.70 0.36% 122.14 356.25 0.66% 178.13 381.70 0.34%	Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report(local) Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing - Photocopying of documents - Courier services Storage of repossessed cars Release of repossessed vehicle

TARIFF	PERSONAL	BUSINESS
Cable charges Postage/Courier Charges	86.31 74.98	86.3 74.9
Clean Bill return Stop payments of drafts and bills	183.21 173.04	183.2 173.0
Stop order charge Retrieval Charges from Document bank (vouchers, messages etc),	11.66 P32.36 for statements less than 3 months	11.6 P32.36 for state ments less than
messages etc),	P61.07 over 6 months.	month P61.07 over
Repurchase of drafts - Min	2.75%	2.759
- Max	111.96	111.9
Reissue of drafts	2.75%	2.759
- Min - Max	64.04 109.86	64.0 109.8
Recievable Discounting	Negotiable	Negotiab
Invoice Finacing Escrow Services	Negotiable	Negotiab
- Min	0.51% of Amount 2.28% of Amount	0.51% of Amour
BONDS GUARANTEES & INDEMNITIES Shipping guarantees(bill of lading Indemnities)		
Establishment per guarantee		149.6
Quarterly commission		1.21% per quarte or part thereof re
- Min		coverable quarter in advand
- Max Increase of amounts		25,446.4 149.6
Extension of tenure Small to Medium Enterprises		149.6
Establishment per guarantee Quarterly commission		149.6 1.21% per quarte
		or part thereof ro coverable quarter in advanc
- Min - Max		111.9 20,357.1
Increase of amounts Extension of tenure		149.6 149.6
Property Guarantees Commission		0.68% per quarte
Establishment fee		coverable quarter in advance 151.0
Amendments Assessment fee		158.6
Copy of title deed request		6.3
Performance / Tender bonds Establishment:		
For bank customers Amendments		152.6 159.8
Quarterly commission		0.71% per quarte or part thereof re coverable quarter in advance
- Min Copy of bond request		111.9
PAYMENT AND CLEARING CHARGES Cheque Books / Forms		
Cheque Book(Transactional)-40 leaf book	53.95 114.86	53.9 114.8
Cheque Book(Transactional)-100 leaf book Issue of bank cheque-per cheque leaf	74.76	74.7
Deposit Book (small book)	30.54	30.5
Stop Order Stop order within bank (own accounts)	0.00	0.0
Stop order within bank (3rd party accounts) Stop order within bank (loan repayments)	12.39	12.3
Stop order to other banks (local) Stop order to other banks (International)	22.89	22.8
Stop order dishonoured: insufficient funds Establish Standing Order	0.00	0.0
Amend standing order Sweeping charge	5.45	5.4
PENALTY CHARGES Declined POS transaction due to lack of funds debit	1.11	1.
card Stoppage of payment	143.80	143.8
Cheque dishonoured due to lack of funds Debit order unpaid	331.00 331.00	331.0 331.0
Post dated cheque deposited Post-dated cheques	36.49 57.24	36. ⁴ 57.2
Excess item fee Referral Fee (Calling customer to normalise excess)	115.52 108.86	115.5 120.
ACCOUNT SERVICES Investigations on transactions		
Certificate of Balance: - Audit confirmation	321.29	321.2
Certificate covering interest paid - Balance of account only	49.81 46.58	49.8 46.5
Full bank history report(local) Full bank history report (international)	43.23 68.50	43.2 68.5
Stop payment instruction Bank Letters	146.48 25.31	146.4
Stamp duty per document Sweep facility one time set up fee	7.62 152.68	7.6 152.6
Honouring Fee OTHER SERVICES	108.87	108.8
Fax - Local Fax - International	33.77 51.24	33.7 51.2
Scanning and E-mailing - Photocopying of documents	39.43 13.09	39.4 13.0
- Courier services	123.95	123.9
Storage of repossessed cars Release of repossessed vehicle	P26.30 per day 203.57	P52.59 per da 407.1

203.57 578.52

578.52