

STANBIC BANK BOTSWANA LIMITED

APPROVED PRICING WITH 14 % VAT ADJUSTMENT



EFFECTIVE 01st APRIL 2021

TARIFF	PERSONAL	BUSINESS
TRANSACTIONAL ACCOUNT MAINTENANCE CHARGES		
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	13.88	
Business Current Account		101.79
Business Transact Plus		34.71
Maintenance Fee: Bundled		
Private Banking	273.48	
Executive/Gold	157.77	
Salaried Standard/Silver	101.79	
ACCESSIBILITY FACILITATION CHARGES		
ATM Charges		
ATM cash withdrawal (Own ATM)	3.63	3.76
ATM cash withdrawal (Other Bank ATMs)	5.97	5.97
ATM cash withdrawal (International)	20.61	20.28
ATM cash deposit	0.25% of deposit amount (free up to P1,000.00)	0.41% of deposit amount
Cash Deposit Machine	0.38% of deposit amount (free up to P1,000.00)	0.41% of deposit amount
ATM card replacement	50.89	51.52
Lost card protection insurance	0.00	0.00
ATM bill payment	3.71	3.71
Additional card issued	25.89	25.89
Balance enquiry	1.52	1.57
Buy pre-paid airtime	0.00	0.00
International Acquiring Fee	36.82	36.82
MANUAL TRANSFERS		
Interaccount transfer (own account within Stanbic)	10.13	10.64
Interaccount transfer (to 3rd Party within Stanbic)	9.80	10.47
Interaccount transfer (Foreign currency accounts)	39.85	39.85
Interaccount transfer (third party account local bank)	18.42	19.71
STATEMENTS		
Monthly bank statements	0.00	0.00
Interim bank statements	8.24	7.58
Interim bank statements (Foreign currency accounts)	6.96	7.84
Copies of old bank statements		
- less than 6 months (per sheet)	26.39	28.17
- more than 6 months (per sheet)	34.93	40.10
DEPOSIT SLIPS		
Copies of deposit slips		
- less than 6 months	28.63	28.63
- more than 6 months	63.21	65.32
OVER THE COUNTER TRANSACTION CHARGE		
Over-the-counter cash deposits		
Over-the-counter cash deposit	0.41% if amount is greater than 1500	0.46% of deposit amount
Over-the-counter cash deposits (Foreign currency accounts)	0.46% if amount is greater than 1500	0.46% of deposit amount
Over-the-counter cheque deposit	0.00	0.00
Bulk deposit charge	0.41% if amount is greater than 1500	0.46% of deposit amount
Deposit of Travellers Cheque and Drafts	2.60%	2.69%
- Min	61.07	61.07
- Max	366.43	366.43
Over-the-counter cash withdrawals		
Encashment fee	1.06%	1.06%
- Min	5.72	5.81
- Max	24.50	25.29
Service Fee	1.15%	1.15%
- Min	3.90	4.16
- Max	15.07	16.39
Exchange of notes/coins over-the-counter	1.58%	1.58%
- Min	7.63	7.63
- Max	519.11	519.11
Balance enquiry over-the-counter	8.03	0.00
POINT OF SALE (ACQUIRING/USAGE)		
POS installation		593.16
Monthly terminal rental (VAT Exclusive)		0.00
- Min		106.88
- Max		390.09
Commission rate (includes the recently approved Diner's club card)		
- Min		254.46
- Max		5.09%
Status reports – obtaining and issuing		0.00
Communications / GPRS fee		276.11
Point of Sale (local) - Own	1.25	1.40
Point of Sale (local) - Other banks	1.25	1.44
Point of Sale (international) - Own	6.35	6.82
Point of sale (international) - Other banks	6.53	6.60
E-Commerce Hosting Fee	0.00	368.15
BUSINESS ONLINE		
Installation and Training		254.46
Monthly fee - Corporate		247.52
Local Transfers & Collections:		
- To own account within Stanbic	0.00	
- To third party accounts within bank	5.19	
- To accounts in other banks	7.04	
Foreign Currency transfers:		
- To own account	0.00	
- To third party accounts within the bank	0.00	
- To other banks	0.00	
Direct Debit		5.19
Security Token Fee		150.75
Authent Consolidated Payments		
To other banks		7.04
To Stanbic		5.37
INTERNET BANKING		
Sign up/registration	0.00	26.72
Balance enquiry single account	0.00	0.00
Balance enquiry multiple account	0.00	0.00
Statement request	0.00	0.00
Cheque book request	0.00	0.00
Utility bill payment	3.08	3.74
Account Transfers		
- To own account in Stanbic	0.00	3.31
- To third party in Stanbic	3.08	3.93

TARIFF	PERSONAL	BUSINESS
- To other banks	3.08	4.38
Credit card payments	3.08	0.00
Outward telegraphic transfers	3.09	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	0.00	4.53
INSTANT MONEY		
Instant Money service charge	10.18	
CELLPHONE BANKING (USSD)		
Subscription	0.00	0.00
Transfer between own accounts:		
- Within Stanbic	3.00	0.00
- To other banks	4.91	0.00
Payment to third party accounts (within Stanbic)	3.00	0.00
Buy pre-paid airtime	0.00	0.00
Mini Statement (Last 10 transactions)	2.11	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	Free	Free
Cash-In	Free	Free
Pay/Scan to Pay (Voucher, QR code)	Free	Free
Inter-account transfer	Free	Free
Receive Funds from any Bank Account to Unayo	Free	Free
Funds Transfer from Unayo to any Bank Account	3.05	3.05
Send Money to a registered Unayo user	Free	Free
Cash-Out	Tiered	
Send Money to a recipient (None Registered)		
Process Payment	1.5% of transaction value	1.5% of transaction value
Bulk Disbursement (Bulk Send Money)	3.05	3.05
Purchase of Prepaid Electricity	2.04	2.04
Purchase of Airtime	Free	Free
Payment for Television subscription	2.04	2.04
Cash out		
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	15.88	15.88
1 001.01 – 2 000.00	27.48	27.48
2 000.01 – 3 000.00	42.75	42.75
3 000.01 – 4 000.00	61.07	61.07
4 000.01 – 5 000.00	76.34	76.34
5 000.01 – 6 000.00	91.61	91.61
6 000.01 – 7 000.00	106.88	106.88
7 000.01 – 8 000.00	122.14	122.14
8 000.01 – 9 000.00	137.41	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	5.50	5.50
250.01 – 500.00	10.69	10.69
500.01 – 1 000.00	15.88	15.88
1 001.01 – 2 000.00	27.48	27.48
2 000.01 – 3 000.00	42.75	42.75
3 000.01 – 4 000.00	61.07	61.07
4 000.01 – 5 000.00	76.34	76.34
5 000.01 – 6 000.00	91.61	91.61
6 000.01 – 7 000.00	106.88	106.88
7 000.01 – 8 000.00	122.14	122.14
8 000.01 – 9 000.00	137.41	137.41
9 000.01 – 10 000.00	152.68	152.68
INVESTMENT / INTERMEDIATION CHARGES		
Term Deposits		
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
Minimum Penalty Interest charge	217.73	217.73
SAVINGS ACCOUNTS		
Monthly maintenance fee	5.63	5.63
Koketso Savings Penalty Charge	76.34	
FOREIGN CURRENCY ACCOUNTS		
Amendments (incoming SWIFT transfers)	147.49	147.49
Amendments (outgoing SWIFT transfers)	74.42	74.42
LENDING AND OVERDRAFT SERVICES		
Unsecured Personal Loan		
Processing/Arrangement	1.14%	
- Min	497.77	
- Max	1,049.60	
Insurance administration	21.07	
Early repayment penalty	30 days interest	
Vehicle and Asset Finance:		
Processing/Arrangement	1.16%	1.16%
- Min	644.89	644.89
- Max	10,178.57	No Maximum
Insurance administration	8.40	8.40
Early repayment penalty	30 days interest	30 days interest
Small to Medium Enterprises		
Processing/Arrangement	1.32%	
- Min	644.89	
- Max	20,357.14	
Insurance administration	8.40	
Early repayment penalty	30 days interest	
Term Loans (Personal and Business):		
Processing/Arrangement	1.12%	1.12%
- Min	559.82	559.82
- Max	2,799.11	No Maximum
Insurance administration	8.68	8.68
Early repayment penalty	30 days interest	30 days interest
Small to Medium Enterprises		
Processing/Arrangement	1.12%	
- Min	559.82	
- Max	25,446.43	
Insurance administration	8.68	

TARIFF	PERSONAL	BUSINESS
Early repayment penalty		30 days interest
Home loans (and Building loans):		
Processing/Arrangement	1.16%	
- Min	608.38	
- Max	8,289.84	
Early repayment penalty		30 days interest
Commercial building loans:		
Processing/Arrangement		1.17%
Commission		
- Min	608.38	
- Max	No Maximum	
Insurance administration	8.68	
Early repayment penalty		30 days interest
Small to Medium Enterprises		
Processing/Arrangement	1.18%	
- Min	608.38	
- Max	35,625.00	
Insurance administration	8.68	
Early repayment penalty		30 days interest
Overdrafts:		
Authorised facility arrangement	1.13%	1.12%
- Min	469.47	469.47
- Max	15,267.86	No Maximum
Excess availment	Prime +15%	Prime +15%
Unauthorised facility	34.70	34.70
ITC Transunion enquiry	6.64	6.64
Loan Rescheduling Fee	108.87	108.87
Small to Medium Enterprises		
Authorised facility arrangement	1.12%	
- Min	469.47	
- Max	15,267.86	
Excess availment	Prime +15%	
Unauthorised facility	34.70	
ITC Transunion enquiry	6.64	
Loan Rescheduling Fee	108.87	
CREDIT CARD		
Credit Card Application	49.78	
Annual Card Fees		
- Silver	122.14	
- Gold	183.21	
Secondary Card (Silver, Gold)	Free	
Lost card / replacement	92.68	
Cash withdrawal		
- Own ATM	3.35	
- Other local ATM	5.46	
- International ATM	15.85	
Declined transaction (due to lack of funds)	Under review	
Branch over the counter cash withdrawal:		
- Own bank	16.60	
- Other local bank	24.89	
- International bank	30.42	
Point of Sale purchases:		
- Own bank	1.28	
- Other Local bank	1.28	
- International bank	6.69	
Lost card protection insurance	0.00	
Outstanding balance on credit card insurance	0.31% of outstanding balance	
Over the limit cash advance	129.60	
Balance Enquiry		
- Own ATM	1.55	
- Other local ATM	3.00	
- International ATM	3.00	
Interim bank statement	8.24	
Impound credit card:		
- International	160.40	
- Local	138.27	
Introduction letter for international bank	2.41%	
Currency Conversion fee	138.62	
Account in arrears (charged per month) 30 days		
Platinum Credit Card		
Annual Fees	407.14	
Secondary card	50.89	
Card Replacement fee	86.52	
Out of order/over limit fee	122.14	
Cash withdrawal at local branch	30.54	
Cash withdrawal at International branch	40.71	
Cash withdrawal at Stanbic ATM	5.09	
Cash withdrawal at International ATM	36.64	
Technical credit limit maximization	1.02	
Corporate Credit Card		
Credit Card Application	76.34	
Annual Card Fee	559.82	
Card Replacement Fee	77.25	
Emergency Card Replacement Fee	152.68	
Late Payment Fee	50.89	
Insufficient Funds Fee	4.48	
Balance Enquiry - Stanbic Bank	1.07	
Cash Withdrawal - Stanbic Bank	4.54	
Cash Withdrawal Fee - Other Bank	6.82	
Cash Withdrawal Fee - International	32.17	
Cashback Fee	3.05% if amount is greater than 500	
Cash Advance Fee - Local	26.79 if amount 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 1300hrs and 1630hrs	16.75	16.75
International SWIFT bank transfer (Outward TT)	0.38%	0.38%

TARIFF	PERSONAL	BUSINESS
- Min	71.25	71.25
- Max	407.14	407.14
Purchase of foreign notes		
- Min	4.28%	4.28%
- Max	20.36	20.36
- Min	183.21	183.21
- Max	183.21	183.21
Sale of foreign notes		
- Min	3.77%	3.77%
- Max	20.36	20.36
- Min	183.21	183.21
- Max	183.21	183.21
Purchase of foreign draft		
- Min	2.60%	2.60%
- Max	61.07	61.07
- Min	377.63	377.63
- Max	377.63	377.63
Sale of foreign draft		
- Min	2.60%	2.60%
- Max	61.07	61.07
- Min	366.84	366.84
- Max	366.84	366.84
Bills negotiated and returned unpaid		
- Min	2.60%</	