

2026

Bank Tariff Guide

Effective July 1st 2026.

All prices inclusive of 14% VAT

	Pricing (BWP)		Pricing (BWP)		Pricing (BWP)
Transactional Account Maintenance Charges		Balance enquiry		Foreign Currency Transactions (Business)	
Maintanace Fee: Pay As You Go		Buy pre-paid airtime		ZAR Account	
Private Banking Current Account	219.69	International Acquiring Fee		Over-the-counter cash deposits	0.50%
Executive/Gold	81.71	Manual Transfers - (Business)		Over the counter cash withdrawal	0.93%
Salaried Standard/Silver	69.84	Interaccount transfer (own account within Stanbic)		Min	9.04
Transact Plus Embedded Funeral Pan account	40.19	Interaccount transfer (to 3rd Party within Stanbic)		Max	39.38
TransactPlus/Blue	15.15	Interaccount transfer (Foreign currency accounts)		Over the counter Interim statement request	12.21
Business current account	111.14	Interaccount transfer (third party account -local bank)		RTGS_Transaction	
Business Transact Plus	37.89	STATEMENTS (Business)		For DR transfers between 0830 & 1300hrs	13.96
Maintenance Fee: Bundled		Monthly bank statements		for DR transfers between 1301hrs and 1630hrs	24.61
Private Banking	298.59	Interim bank statements		Local SWIFT bank transfer	143.06
Executive/Gold	172.26	Copies of historical bank statements (per page)		International SWIFT bank transfer (Outward TT)	0.43%
Salaried Standard/Silver	111.14	-less than 6 months (per sheet)		- Min	110.94
Youth Account 0 - 24 Years		-more than 6 months (per sheet)		- Max	633.89
Over the Counter Cash Withdrawals	0.00	Interim bank statements (Foreign currency accounts)		USD Account	
Encashment Fee	0.00	Copies of old bank statements (Foreign Currency) per sheet		Over-the-counter cash deposits	0.50%
Service Fee	0.00	Deposit Slips (Business)		Over the counter cash withdrawal	0.93%
Balance Enquiry	0.00	Copies of deposit slips		Min	0.49
Exchange of Notes/Coins Over the Counter	0.00	-less than 6 months		Max	54.71
Maintenance Fee	10.99	-more than 6 months		Over the counter Interim statement request	0.67
Accessibility Facilitation Charges		Foreign Currency Transactions (Personal)		RTGS_Transaction	
ATM Charges (Personal)		ZAR Account		For DR transfers between 0830 & 1300hrs	0.76
ATM cash withdrawal (Own ATM)	4.20	Over-the-counter cash deposits		For DR transfers between 1301hrs and 1630hrs	1.31
ATM cash withdrawal (other banks ATM)	6.91	Over the counter cash withdrawal		Local SWIFT bank transfer	7.64
ATM cash withdrawal (international)	23.83	Min		International SWIFT bank transfer (Outward TT)	0.43%
ATM cash deposit	0.30% of deposit amount (free up to P1 000.00)	Max		- Min	6.10
	0.43% of deposit amount (free up to P1 000.00)	Over the counter statement request		- Max	34.82
Cash Deposit Machine	58.91	RTGS_Transaction		GBP Account	
ATM card replacement/Additional Card Issued	0.00	For DR transfers between 0830 & 1300hrs		Over-the-counter cash deposits	0.50%
Lost card protection insurance	4.05	for DR transfers between 1301hrs and 1630hrs		Over the counter cash withdrawal	0.93%
ATM's bill payment	0.00	Local SWIFT bank transfer		Min	0.39
Additional card issued	1.76	International SWIFT bank transfer (Outward TT)		Max	41.25
Balance enquiry	0.00	- Min		Over the counter Interim statement request	0.53
Buy pre-paid airtime	42.60	- Max		RTGS_Transaction	
International Acquiring Fee		USD Account		For DR transfers between 0830 & 1300hrs	0.60
Manual Transfers (Personal)		Over-the-counter cash deposits		for DR transfers between 1301hrs and 1630hrs	1.04
Interaccount transfer (own account within Stanbic)	11.72	Over the counter cash withdrawal		Local SWIFT bank transfer	6.04
Interaccount transfer (to 3rd Party within Stanbic)	11.34	Min		International SWIFT bank transfer (Outward TT)	0.43%
Interaccount transfer (Foreign currency accounts)	46.11	Max		- Min	4.75
Interaccount transfer (third party account -local bank)	21.32	Over the counter statement request		- Max	27.14
Statements (Personal)		RTGS_Transaction		EURO Account	
Monthly bank statements		For DR transfers between 0830 & 1300hrs		Over-the-counter cash deposits	0.51%
Interim bank statements	9.54	for DR transfers between 1301hrs and 1630hrs		Over the counter cash withdrawal	0.93%
Interim bank statements (Foreign currency accounts)	8.05	Local SWIFT bank transfer		Min	0.46
Copies of historical bank statements (per page)	30.55	International SWIFT bank transfer (Outward TT)		Max	49.50
Copies of deposit slips (per page)	33.14	- Min		Over the counter Interim statement request	0.62
Over The Counter Transaction Charge (Personal)		- Max		RTGS_Transaction	
Over The Counter Cash Deposits (Personal)		GBP Account		For DR transfers between 0830 & 1300hrs	0.70
Over-the-counter cash deposit	0.44% of the deposit amount	Over-the-counter cash deposits		For DR transfers between 1301hrs and 1630hrs	1.21
	0.47% of the deposit amount	Over the counter cash withdrawal		Local SWIFT bank transfer	7.05
Over-the-counter cash deposits (Foreign currency accounts)	0.44% of the deposit amount	Min		International SWIFT bank transfer (Outward TT)	0.43%
Bulk deposit charge		Max		- Min	5.63
Over The Counter Cash Withdrawals (Personal)		Over the counter statement request		- Max	32.18
Encashment fee	1.19%	RTGS_Transaction		Foreign currency accounts (Personal)	
-Min	6.62	For DR transfers between 0830 & 1300hrs		Amendments (incoming SWIFT transfers)	170.68
-Max	28.81	for DR transfers between 1301hrs and 1630hrs		Amendments (outgoing SWIFT transfers)	86.12
Service Fee	1.32%	Local SWIFT bank transfer		Over the Counter Cash Deposits (Business)	
-Min	4.45	International SWIFT bank transfer (Outward TT)		Over-the-counter cash deposit	0.50%
-Max	16.94	- Min		Over-the-counter cash deposits (Foreign currency accounts)	0.50%
Exchange of notes/coins over-the-counter	1.82%	- Max		Bulk deposit charge	0.50%
Min	8.84	EURO Account		Over the counter cash withdrawals (Business)	
Max	600.77	Over-the-counter cash deposits		Encashment fee	0.62%
Accessibility Facilitation Charges (Business)		Over the counter cash withdrawal		-Min	6.73
Atm Charges (Business)		Min		-Max	721.00
ATM cash withdrawal (Own ATM)	4.36	Max		Service Fee	1.32%
ATM cash withdrawal (other banks ATM)	6.91	Over the counter statement request		-Min	4.82
ATM cash withdrawal (international)	23.47	RTGS_Transaction		-Max	18.97
ATM cash deposit	0.47% of deposit amount	For DR transfers between 0830 & 1300hrs		Exchange of notes/coins over-the-counter	1.82%
	0.47% of deposit amount	for DR transfers between 1301hrs and 1630hrs		Min	8.84
Cash Deposit Machine	59.64	Local SWIFT bank transfer		Max	600.77
ATM card replacement / Additional Card Issued	Free	International SWIFT bank transfer (Outward TT)		Balance enquiry over-the-counter	Free
Lost card protection insurance	4.30	- Min		POINT OF SALE (ACQUIRING/USAGE) - Business	
ATM's bill payment		- Max		POS installation	610.95
Additional card issued		FOREIGN CURRENCY ACCOUNTS (Personal)		Monthly terminal rental	
		Amendments (incoming SWIFT transfers)		-Min	123.69
		Amendments (outgoing SWIFT transfers)		-Max	299.47
				Commission rate	
				-Min	277.82
				-Max	5.56%
				Status reports – obtaining and issuing	Free
				Communications/GPRS fee	292.68
				Point of Sale (local) - Own	1.63

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	Pricing (BWP)		Pricing (BWP)		Pricing (BWP)
Point of Sale (local) - Other banks	1.66	-Within Stanbic	3.28	- Min	576.08
Point of Sale (international) – Own	7.89	-To other banks	5.36	- Max	1214.72
Point of sale (international) – Other banks machine	7.41	Payment to third party accounts (within Stanbic)	3.28	Insurance administration	22.33
E-Commerce Hosting Fee	413.65	Buy pre-paid airtime	0.00	Vehicle and Asset Finance: (Personal)	
Set Up of New Users	Free	Mini Statement (Last 10 transactions)	2.31	Processing/Arrangement	1.30%
Subsequent Training of New Users	Free	Balance Enquiry	1.15	- Min	746.34
POINT OF SALE (ACQUIRING/USAGE) - (Personal)		Make payments – Utilities/bills	3.85	- Max	11779.75
Point of Sale (local) - Own	1.44	My Updates / SMS Alerts Fee - Fee is aggregated and collected monthly	0.25	Insurance administration	8.91
Point of Sale (local) - Other banks	1.44	Instant Money Wallet		Term Loans (Personal)	
Point of Sale (international) – Own	7.34	Registration	Free	Processing/Arrangement	1.30%
Point of sale (international) – Other banks machine	7.57	Check Balance	Free	- Min	647.89
E-Commerce Hosting Fee	0.00	View statement	Free	- Max	3239.42
Internet Banking (Personal)		Cash-In (Individuals & Merchants)	0.45 per P100	Insurance administration	9.48
Balance enquiry single account	0.00	Wallet to Bank Account -Self	0.00	Home loans (and Building loans) - Personal	
Balance enquiry multiple account	0.00	Wallet to Bank Account-Other Stanbic	3.13	Processing/Arrangement	1.33%
Statement request	0.00	Wallet to Bank Account-Other Banks	10.00	- Min	704.08
Cheque book request	0.00	Purchase of Electricity	2.86	- Max	9593.88
Utility bill payment	3.37	Purchase of WUC	2.86	Overdrafts: - Personal	
Stamped Statement Request	11.86	Purchase of Airtime	0.00	Authorised facility arrangement	1.31%
Account Confirmation Letter	11.40	Payment for Television subscription	2.86	- Min	543.31
Account Transfers		P2P (Wallet to Wallet)	3.76	- Max	17669.62
-To own account in Stanbic	0.00	Bulk Disbursement (EOL) per transaction	6.30	Excess availment	Prime +15%
-To third party in Stanbic	3.36	Bulk Disbursement (BOL) per transaction	8.18	Unauthorised facility	37.88
-To other banks	3.36	Alerts	0.24 per SMS	All Lending Solutions (Business)	
-Cross boarder	3.38	QR Payments		CRB Enquiry	23.69
Credit card payments	3.36	0-40	0.00	TransUnion Enquiry	27.64
Email Alert	0.00	101-200	0.00	Loan Rescheduling Fee	154.50
Foreign Currency transfers		201-500	0.00	Unutilised Facility Penalty	0.52%
-To own account in Stanbic	0.00	501-700	0.00	- Min	515.00
-To third party in Stanbic	0.00	701-1000	0.00	- Max	0.52%
-To other banks	0.00	Split Bill	0.00	Early repayment penalty	No Maximum
Outward telegraphic transfers	0.00	Cash Out at ATM-First Withdrawal	Free	Vehicle and Asset Finance: (Business)	
-Min	55.46	Cash Out at ATM-2	4.27	Processing/Arrangement	1.52%
-Max	360.17	CASH OUT at Agents		- Min	746.33
Instant Money (Personal & Business)		25.00 – 125.00	6.65	- Max (Small & Medium Business)	23559.48
Instant Money service charge	11.11	125.01 – 250.00	6.65	- Max (Commercial)	No Maximum
Business Online (Business)		250.01 – 500.00	11.71	Insurance administration	9.17
Installation and Training	294.49	500.01 – 1 000.00	27.17	Term Loans (Business)	
Monthly fee - Corporate	286.45	1 001.01 – 2 000.00	29.27	Processing/Arrangement	1.30%
Local Transfers & Collections:		2 000.01 – 3 000.00	52.18	- Min	647.88
-To own account within Stanbic	0.00	3 000.01 – 4 000.00	52.18	- Max (Small & Medium Business)	30838.48
-To third party accounts within bank	6.02	4 000.01 – 5 000.00	62.09	- Max (Commercial)	No Maximum
-To accounts in other banks	8.16	5 000.01 – 6 000.00	70.25	Insurance administration	9.48
Foreign Currency transfers:		6 000.01 – 7 000.00	81.95	Commercial building loans: (Business)	
- To own account	0.00	7 000.01 – 8 000.00	93.66	Processing/Arrangement	1.35%
- To third party accounts within the bank	0.00	8 000.01 – 9 000.00	105.37	Commision	
- To other banks	0.00	9 000.01 – 10 000.00	117.08	- Min	704.08
Direct Debit	6.02	Card Application/Card Replacement	56.00	- Max (Small & Medium Business)	41229.10
Security Token Fee	174.47	ATM Withdrawal (Stanbic)/Own	5.71	- Max (Commercial)	No Maximum
Direct Debit Unpaid Fee	382.84	ATM Withdrawal (Non Stanbic)/Other	9.39	Insurance administration	9.48
Host to Host Setup Fee	14131.68	ATM Withdrawal International	32.40	Overdrafts: (Business)	
Authent Consolidated Payments (Business)		POS Local	1.40	Authorised facility arrangement	1.30%
To other banks	7.67	POS Swiping International	3.50	- Min	543.31
To Stanbic	5.86	Online Payment (Local)	2.80	- Max (Small & Medium Business)	17669.62
Internet Banking (Business)		Balance Enquiries (Local)	Free	- Max (Commercial)	No Maximum
Sign-up/registration	Free	Balance Enquiries (International)	Free	Excess availment	Prime +15%
Monthly fee - Corporate	51.50	Mini Statements	Free	Unauthorised facility	41.85
Balance enquiry single account	0.00	Frequent User Bundle	180.00	Credit Card (Personal)	
Balance enquiry multiple account	0.00	Investment/Intermediation Charges		Credit Card Application	57.62
Stamped Statement Request	7.47	Term Deposits (Personal & Business)		Annual Card Fees	
Bank Confirmation Letter	6.91	Charge for breaking a term deposit	(Amount to be withdrawn x 1% x number of days left to maturity)/365	- Silver	141.36
Utility bill payment	4.08			- Gold	212.04
Account transfers -To own account in Stanbic	3.62			Secondary Card (Silver, Gold)	80.24
Account transfers -To third party in Stanbic	4.30			Lost card/replacement	101.19
Account transfers -To other banks	4.78			Cash withdrawal:	
Account transfers-Cross boarder	0.00			- Own ATM	3.87
Credit card payments	0.00			- Other local ATM	6.32
Email Alert	0.30			- International ATM	18.33
Foreign Currency transfers-To own account in Stanbic	4.22			Declined transaction (due to lack of funds)	0.00
Foreign Currency transfers-To third party in Stanbic	4.47			Branch over the counter cash withdrawal	
Foreign Currency transfers-To other banks	4.94			- Own bank	19.22
Outward telegraphic transfers	0.36%			- Other local bank	28.80
-Min	55.56			- International bank	35.20
-Max	360.17			Point of Sale Purchases	
BCB Platform				- Own bank	1.40
Stamped Statement Request	7.69			- Other Local bank	1.40
Bank Confirmation Letter	6.91			- International bank	7.30
Cellphone Banking (USSD) - (Personal & Business)				Lost card protection insurance	
Subscription	0.00			Outstanding balance on credit card insurance	0.34% of outstanding balance
Transfer between own accounts:				Over the limit cash advance	149.99
				Balance Enquiry	
				- Own ATM	1.79



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	Pricing (BWP)
- Other local ATM	3.48
- International ATM	3.48
Interim bank statement	9.54
Mini Statement - ATM	0.00
Impound Credit Card	
- International	185.62
- Local	160.02
Introduction letter for international bank	24.86
Currency Conversion fee	2.78%
Account in arrears (charged per month) 30 days	160.43
Pin Replacement	0.11%
ITC Enquiry	27.64
CRB Enquiry	23.69
Platinum Credit Card Fees (Personal)	
Annual Fees	471.18
Secondary card	58.91
Card Replacement fee	100.13
Out of order/over limit fee	137.24
Cash withdrawal at local branch	35.34
Cash withdrawal at International branch	47.12
Cash withdrawal at Stanbic ATM	5.88
Cash withdrawal at International ATM	42.41
Technical credit limit maximization	1.11
ITC Enquiry	27.64
CRB Enquiry	23.69
Prepaid Card (Personal & Business)	
Card Order (Per Card)	30.90
Load per (card)	14.94
Business Prepaid Card Portal	0.00
Portal Customisation	0.00
Portal Hosting Fees	0.00
User Licences	0.00
Management Reports	0.00
Statements	0.00
Management Fee	5.23
ATM Withdrawal - Stanbic	5.00
ATM Withdrawal - Other	7.21
ATM Withdrawal - International	21.92
POS Purchase - Local	1.15
POS Purchase - International	6.93
Balance Enquiry - Local	3.00
Balance Enquiry - International	4.12
Declined ATM Transaction - Stanbic	0.00
Declined ATM Transaction - Other	0.00
Card Replacement	41.20
Cardholder Prepaid Card Portal	0.00
Card To Card Transfer	0.00
Order Card	0.00
Stop Card	0.00
Corporate Credit Card (Business)	
Credit Card Application	88.35
Annual Card Fees	629.02
Card Replacement fee	89.39
Emergency Card Replacement Fee	171.55
Late Payment Fee	57.19
Insufficient Funds Fee	5.17
Balance enquiry: Stanbic Bank	1.13
Cash Withdrawal: Stanbic Bank	5.25
Cash Withdrawal Fee: Other Bank	7.89
Cash Withdrawal Fee: International	36.76
Cash Advance Fee - Local	P29,25 if amount is below P1 400 and 2,22% of transaction value if above P1 400
Cash Advance Fee- International	39.69 if amount is below P1 800 and 2,34% of transaction value if above P1 800
Balance Transfer Fee	163.77
Annual Interest rate	28.00%
CRB Enquiry	23.70
ITC Transunion enquiry	27.64
Foreign Exchange Charges (Personal & Business)	
SWIFT bank transfer	106.34
RTGS Charges	
For DR transfers between 0830 & 1300hrs	10.37
for DR transfers between 1301hrs and 1630hrs	18.29
International SWIFT bank transfer (Outward TT)	0.43%
- Min	82.46
- Max	471.18
Purchase of foreign notes	4.94%
- Min	23.57

	Pricing (BWP)
- Max	212.04
Sale of foreign notes	4.36
- Min	23.57
- Max	212.04
Bills negotiated and returned unpaid	3.01%
- Min	70.68
- Max	388.85
Transfer to accounts at other local banks	0.47%
- Min	76.57
- Max	424.07
Transfer to accounts at foreign banks	0.43%
- Min	76.57
- Max	411.72
Telegraphic transfer (Inward)	0.41%
- Min	80.10
- Max	471.19
SWIFT cable cost / Local swift bank transfer	107.13
Letters of Credit (inward - exports) - (Personal & Business)	
Advising commission	187.30
Confirming commission	1.09%
- Min	412.30
- Max	
Negotiation of documents	0.52%
- Min	76.57
- Max	
Amendments (other than extensions)	164.91
Cancellation	76.57
Extension of tenure	0.48%
- Min	94.23
- Max	365.18
Letters of Credit (outwards - imports) - Personal & Business	
Establishment of letter of credit	0.51% per quarter and or part thereof
- Min	441.75
SWIFT cost on establishment	99.89
Extension or renewal of letter of credit	0.52% per quarter and or part thereof
- Min	94.23
Increase of amount of letter of credit	0.52% per quarter and or part thereof
- Min	95.61
Drawing commission on letter of credit	0.46%
- Min	76.57
- Max	No maximum
Amendment of letter of credit	164.91
Couriering of documents	129.57
Revolving and standby letter of credit	0.47% per quarter and or part thereof
- Min	441.75
Cancellation of letter of credit	174.81
Other***	
Drawings	0.46%
- Min	81.15
- Max	No maximum
Foreign Bills (collection charges) - Personal and Business	
Outward Collection Handling	
Documentary bills	0.39%
- Min	197.32
- Max	No Maximum
Clean bills	0.39%
- Min	129.47
Inward Collection Handling	
Documentary bills	0.39%
- Min	194.48
- Max	No Maximum
Clean Bills	0.37%
- Min	129.47
- Max	
Cable charges	90.90
Postage/Courier Charges	84.24
Clean Bill return	212.04
Stop payments of drafts and bills	194.43
Stop order charge	13.50
Retrieval Charges from Document bank (vouchers, messages etc).	37.46
Retrieval Charges from Document bank (vouchers, messages etc).	68.62 over 6 months
Recievable Discounting	Negotiable
Invoice Finacing	Negotiable
Escrow Services	
- Min	0.56% of amount
- Max	0.43% of amount
Payment And Clearing Charges - (Personal & Business)	
Deposit-Book	

	Pricing (BWP)
Deposit book (small book)	33.34
Stop Order	
Stop order within bank (own accounts)	0.00
Stop order within bank (3rd party accounts)	14.34
Stop order within bank (loan repayments)	0.00
Stop order to other banks (local)	26.50
Stop order to other banks (International)	16.11
Stop order dishonoured: insufficient funds	303.36
Establish Standing Order	6.30
Amend standing order	6.30
Sweeping charge	12.60
Penalty Charges - Personal & Business	
Declined POS transaction due to lack of funds debit card	
Stoppage of payment	166.43
Debit order unpaid	383.07
Excess item fee	133.69
Referral Fee (Calling customer to normalise excess)	122.31
Penalty Charges (Business)	
Referral Fee (Calling customer to normalise excess)	135.40
Account Services: (Personal & Business)	
Investigations on transactions	
Certificate of Balance:	
- Audit confirmation	371.82
Certificate covering interest paid	57.66
- Balance of account only	52.34
Full bank history report (local)	48.57
Full bank history report (international)	76.97
Stop payment instruction	169.52
Bank Letters	29.29
Sweep facility one time set up fee	171.55
Honouring Fee	126.00
Full General Report / Bank Confirmation Letter	23.57
Other Services (Personal & Business)	
Fax - Local	40.76
Fax - International	61.83
Scanning and E-mailing	44.30
- Photocopying of documents	15.14
- Courier services	139.28
Storage of repossessed cars (per day)	30.44
Release of repossessed vehicle	235.60
Handling fee for repossessed vehicle sold	669.52
Other Services (Business)	
Storage of repossessed cars (per day)	60.87
Release of repossessed vehicle	457.47
Bonds/Guarantees/Indemnities (Business)	
Shipping guarantees(bill of lading Indemnities)	
Establishment per guarantee	163.37
Quarterly commission	1.32% per quarter, or part thereof recoverable quarterly in advance
- Min	122.24
- Max	27782.42
Increase of amounts	163.37
Extension of tenure	163.37
Small to Medium Enterprises	
Establishment per guarantee	163.37
Quarterly commission	1.32% per quarter, or part thereof recoverable quarterly in advance
- Min	122.24
- Max	22225.93
Increase of amounts	163.37
Extension of tenure	163.37
Property Guarantees:(Business)	
Commission	0.74% per quarter or part thereof recoverable quarterly in advance
Establishment fee	164.91
Amendments	173.16
Assessment fee	
Copy of title deed request	6.69
Performance/Tender bonds (Business)	
Establishment:	
For bank customers	171.55
Amendments	185.53
Quarterly commission	0.82% per quarter, or part thereof recoverable quarterly in advance
- Min	129.57
Copy of bond request	7.09