

2024

Bank Tariff Guide

Effective 28th November 2024

All prices inclusive of 14% VAT



	Personal	Business
<b>TRANSACTIONAL ACCOUNT MAINTANANCE CHARGES</b>		
<b>Maintenance Fee: Pay As You Go</b>		
Private Banking Current Account	P213.29	-
Executive/Gold	P79.33	-
Salaried Standard/Silver	P67.81	-
Transact Plus Embedded Funeral Pan account	P39.02	-
TransactPlus/Blue	P14.71	-
Business current account	-	P107.90
Business Transact Plus	-	P36.79
<b>Maintenance Fee: Bundled</b>		
Private Banking	P289.89	-
Executive/Gold	P167.24	-
Salaried Standard/Silver	P107.90	-
<b>Youth Account 0-24 Years</b>		
Over the Counter Cash Withdrawals	P0.00	-
Encashment Fee	P0.00	-
Service Fee	P0.00	-
Balance Enquiry	P0.00	-
Exchange of Notes/Coins Over the Counter	P0.00	-
<b>ACCESSIBILITY FACILITATION CHARGES</b>		
<b>ATM Charges</b>		
ATM cash withdrawal (Own ATM)	P4.08	P4.23
ATM cash withdrawal (other banks ATM)	P6.71	P6.71
ATM cash withdrawal (international)	P23.14	P22.79
ATM cash deposit	0.29% of deposit amount (free up to P1,000.00)	0.46% of deposit amount
Cash Deposit Machine	0.42% of deposit amount (free up to P1,000.00)	0.46% of deposit amount
Debit card replacement	P57.19	P57.90
Lost card protection insurance	P0.00	P0.00
ATM's bill payment	P3.93	P4.17
Additional card issued	P29.09	P29.09
Balance enquiry	P1.71	P1.66
Buy pre-paid airtime	P0.00	P0.00
International Acquiring Fee	P41.36	P41.36
<b>MANUAL TRANSFERS</b>		
Interaccount transfer (own account within Stanbic)	P11.38	P11.97
Interaccount transfer (to 3rd Party within Stanbic)	P11.01	P11.77
Interaccount transfer (Foreign currency accounts)	P44.77	P44.77
Interaccount transfer (third party account -local bank)	P20.70	P22.14
<b>STATEMENTS</b>		
Monthly bank statements	P0.00	P0.00
Interim bank statements	P9.26	P8.52
Interim bank statements (Foreign currency accounts)	P7.82	P8.81
<b>Copies of old bank statements</b>		
Copies of old bank statement less than 6 months per sheet	P29.66	-
more than 6 months per sheet	-	P45.06
Copies of old bank statements (Foreign Curren) per sheet	-	P31.65
Over-the-counter cash deposits (Foreign currency accounts)	0.46% of deposit amount	0.49% of deposit amount
<b>DEPOSIT SLIPS</b>		
Copies of deposit slips less than 6 months	P32.17	-
more than 6 months	-	P32.17
more than 6 months	-	P73.38
<b>OVER THE COUNTER TRANSACTION CHARGE</b>		
<b>Over the counter cash deposits</b>		
Over-the-counter cash deposit	0.43% of deposit amount	0.49% of deposit amount
Bulk deposit charge	0.43% of deposit amount	0.49% of deposit amount
<b>Over the counter cash withdrawals</b>		
Encashment fee	1.19%	0.60%
Min	P6.43	P6.53
Max	P27.97	P700.00
Service Fee	1.28%	1.28%
Min	P4.38	P4.68
Max	P16.94	P18.42
Exchange of notes/coins over-the-counter	1.77%	1.77%
Min	P8.58	P8.58
Max	P583.27	P583.27
Balance enquiry over-the-counter	P9.02	P0.00
<b>FOREIGN CURRENCY TRANSACTIONS</b>		
<b>ZAR Account</b>		
Over-the-counter cash deposits	0.43%	0.49%
Over the counter cash withdrawal	1.17%	0.90%
Min	R8.66	R8.78
Max	R37.63	R922.91
Over the counter statement request	R10.52	R11.85
<b>RTGS_Transaction</b>		
For DR transfers between 0830 & 1300hrs	R13.55	R13.55
for DR transfers between 1301hrs and 1630hrs	R23.89	R23.89
Local SWIFT bank transfer	R138.89	R138.89
International SWIFT bank transfer (Outward TT)	0.41%	0.41%
Min	R107.71	R107.71
Max	R615.43	R615.43
<b>USD Account</b>		
Over-the-counter cash deposits	0.43%	0.49%
Over the counter cash withdrawal	1.17%	0.90%
Min	\$0.46	\$0.48
Max	\$2.01	\$53.12
Over the counter statement request	\$0.58	\$0.65
<b>RTGS_Transaction</b>		
For DR transfers between 0830 & 1300hrs	\$0.72	\$0.72

for DR transfers between 1301hrs and 1630hrs	\$1.28	\$1.28
Local SWIFT bank transfer	\$7.41	\$7.41
International SWIFT bank transfer (Outward TT)	0.41%	0.41%
Min	\$5.75	\$5.92
Max	\$32.85	\$33.81
<b>GBP Account</b>		
Over-the-counter cash deposits	0.43%	0.49%
Over the counter cash withdrawal	1.17%	0.90%
Min	£0.37	£0.38
Max	£1.59	£40.05
Over the counter statement request	£0.45	£0.51
<b>RTGS_Transaction</b>		
For DR transfers between 0830 & 1300hrs	£0.57	£0.57
for DR transfers between 1301hrs and 1630hrs	£1.01	£1.01
Local SWIFT bank transfer	£5.87	£5.87
International SWIFT bank transfer (Outward TT)	0.41%	0.41%
Min	£4.55	£4.61
Max	£26.00	£26.35
<b>EURO Account</b>		
Over-the-counter cash deposits	0.43%	0.49%
Over the counter cash withdrawal	1.17%	0.90%
Min	€ 0.43	€0.45
Max	€ 1.85	€48.06
Over the counter statement request	€0.53	€0.60
<b>RTGS_Transaction</b>		
For DR transfers between 0830 & 1300hrs	€ 0.67	€ 0.67
for DR transfers between 1301hrs and 1630hrs	€ 1.18	€ 1.18
Local SWIFT bank transfer	€ 6.84	€ 6.84
International SWIFT bank transfer (Outward TT)	0.41%	0.41%
Min	€ 5.31	€5.47
Max	€ 30.32	€31.24
<b>FOREIGN CURRENCY ACCOUNTS</b>		
Amendments (incoming SWIFT transfers)	P156.33	P165.71
Amendments (outgoing SWIFT transfers)	P78.88	P83.61
<b>POINT OF SALE (ACQUIRING/USAGE)</b>		
POS installation	-	P593.16
Monthly terminal rental	-	-
Min	-	P120.09
Max	-	P290.75
Commission rate (includes the recently approved Diner's club card)	-	-
Min	-	P269.73
Max	-	5.40%
Status reports – obtaining and issuing	-	P0.00
Communications/GPRS fee	-	P292.68
Point of Sale (local) Own	P140	P1.58
Point of Sale (local) Other banks	P140	P1.61
Point of Sale (international) – Own	P7.13	P7.66
Point of sale (international) – Other banks machine	P7.35	P7.41
E-Commerce Hosting Fee	P0.00	P413.65
Set Up of New Users	-	Free
Subsequent Training of New Users	-	Free
<b>INTERNET BANKING</b>		
Sign-up/registration	P0.00	P0.00
Monthly fee	P0.00	P50.00
Balance enquiry single account	P0.00	P0.00
Balance enquiry multiple account	P0.00	P0.00
Statement request	P0.00	P0.00
Utility bill payment	P3.27	P3.96
<b>Account Transfers</b>		
Account transfers -To own account in Stanbic	P0.00	P3.51
Account transfers -To third party in Stanbic	P3.26	P4.17
Account transfers -To other banks	P3.26	P4.64
Account transfers-Cross boarder	P3.28	P0.00
Credit card payments	P3.26	P0.00
Email Alert	P0.00	P0.29
Foreign Currency transfers-To own account in Stanbic	-	P4.10
Foreign Currency transfers-To third party in Stanbic	-	P4.34
Foreign Currency transfers-To other banks	-	P4.80
Outward telegraphic transfers	0.35%	0.35%
Min	P53.94	P53.94
Max	P349.68	P349.68
<b>INSTANT MONEY</b>		
Instant Money service charge	P10.79	P10.79
<b>BUSINESS ONLINE</b>		
Installation and Training	-	P285.91
Monthly fee Corporate	-	P278.11
<b>Local Transfers &amp; Collections</b>		
To own account within Stanbic	-	P0.00
Min	-	-
Max	-	-
To third party accounts within bank banks	-	P5.84
To accounts in other banks	-	P7.92
<b>Foreign Currency transfers</b>		
To own account	-	P0.00
To third party accounts within the bank	-	P0.00
To other banks	-	P0.00
Direct Debit	-	P5.84
Security Token Fee	-	P169.39
Direct Debit Unpaid Fee	-	P371.69

<b>Host to Host</b>		
Once off integration setup fee		P14 131.68
<b>Authent Consolidated Payments</b>		
To other banks	-	P7.45
To Stanbic	-	P5.69
<b>CELLPHONE BANKING (USSD)</b>		
Subscription	P0.00	P0.00
<b>Transfer between own accounts</b>		
Within Stanbic	P3.18	P3.18
To other banks	P5.20	P5.20
Payment to third party accounts (within Stanbic)	P3.18	P3.18
Buy pre-paid airtime	P0.00	P0.00
Mini Statement (Last 10 transactions)	P2.24	P2.24
Balance Enquiry	P1.12	P1.12
Make payments – Utilities/bills	P3.74	P3.74
My Updates / SMS Alerts Fee	P0.24	P0.24
Fee is aggregated and collected monthly		
<b>UNAYO</b>		
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	P3.23	P3.23
Send Money to a registered Unayo user	Free	Free
Process Payment	1.5% of transaction value	1.5% of transaction value
Bulk Disbursement (Bulk Send Money)	P3.05	P3.05
Purchase of Prepaid Electricity	P2.04	P2.04
Purchase of Airtime	Free	Free
Payment for Television subscription	P2.04	P2.04
<b>CASH OUT</b>		
<b>TRANSACTION RANGES</b>		
25.00 – 125.00	P3.56	P3.56
125.01 – 250.00	P5.50	P5.50
250.01 – 500.00	P10.69	P10.69
500.01 – 1 000.00	P15.88	P15.88
1 001.01 – 2 000.00	P27.48	P27.48
2 000.01 – 3 000.00	P42.75	P42.75
3 000.01 – 4 000.00	P61.07	P61.07
4 000.01 – 5 000.00	P76.34	P76.34
5 000.01 – 6 000.00	P91.61	P91.61
6 000.01 – 7 000.00	P106.88	P106.88
7 000.01 – 8 000.00	P122.14	P122.14
8 000.01 – 9 000.00	P137.41	P137.41
9 000.01 – 10 000.00	P152.68	P152.68
<b>SEND MONEY (To Non-Registered User)</b>		
<b>TRANSACTION RANGES</b>		
25.00 – 125.00	P3.56	P3.56
125.01 – 250.00	P5.50	P5.50
250.01 – 500.00	P10.69	P10.69
500.01 – 1 000.00	P15.88	P15.88
1 001.01 – 2 000.00	P27.48	P27.48
2 000.01 – 3 000.00	P42.75	P42.75
3 000.01 – 4 000.00	P61.07	P61.07
4 000.01 – 5 000.00	P76.34	P76.34
5 000.01 – 6 000.00	P91.61	P91.61
6 000.01 – 7 000.00	P106.88	P106.88
7 000.01 – 8 000.00	P122.14	P122.14
8 000.01 – 9 000.00	P137.41	P137.41
9 000.01 – 10 000.00	P152.68	P152.68
<b>INVESTMENT/INTERMEDIATION CHARGES</b>		
<b>Term Deposits</b>		
Charge for breaking a term deposit	(Amount to be withdrawn x 1% x number of days left to maturity)/365	(Amount to be withdrawn x 1% x number of days left to maturity)/365
Minimum Penalty Interest charge	P244.64	P244.64
Maximum Penalty Interest charge	P900.47	P900.47
<b>SAVINGS ACCOUNTS</b>		
Monthly maintenance fee (Except Koketso)	P6.32	-
Koketso Savings Penalty Charge	P85.78	-
<b>LENDING AND OVERDRAFT SERVICES</b>		
<b>All Lending Facilities</b>		
Early Repayment Quotation Request	P25.00	-
Early repayment penalty	30 days interest	30 days interest
Loan Rescheduling Fee	P118.23	P150.00
TransUnion Enquiry	P7.04	P26.84
CRB Enquiry	P23.00	P23.00
Unutilised Facility Penalty	-	0.50%
Min	-	P500.00
Max	-	0.50%
<b>Unsecured Personal Loan</b>		
Processing/Arrangement	1.28%	-
Min	P559.30	-
Max	P1179.34	-
Insurance Administration	P22.33	-
<b>Vehicle and Asset Finance</b>		
Processing/Arrangement	1.30%	1.48%
Min	P724.60	P724.59
Max	P11 436.65	SME (P22 873.28) Commercial - No maximum
Insurance administration	P8.91	P8.91
<b>Term Loans</b>		
Processing/Arrangement	1.26%	1.26%
Min	P629.02	P629.01

Max	P3,145.07	SME (P29 940.27) Commercial - No maximum
Insurance administration	P9.20	P9.20
Home loans (and Building loans)		
Processing/Arrangement	1.30%	-
Min	P683.57	-
Max	P9,314.45	-
Commercial building loans		
Processing/Arrangement	-	1.31%
Commision	-	-
Min	-	P683.57
Max	-	SME (P40 028.25) Commercial - No maximum
Insurance administration	-	P9.20
Overdrafts		
Authorised facility arrangement	1.27%	1.26%
Min	P527.49	P527.49
Max	P17 154.97	SME P17154.97 Commercial-No Maximum
Excess availment	P+15%	Prime +15%
Unauthorised facility	P36.78	P38.97
CREDIT CARD		
Credit Card Application	P55.94	-
Annual Card fees		
Silver	P137.24	-
Gold	P205.86	-
Secondary Card (Silver, Gold)	P77.90	-
Lost card/replacement	P98.24	-
Cash withdrawal		
Own ATM	P3.76	-
Other local ATM	P6.14	-
International ATM	P17.80	-
Declined transaction (due to lack of funds)	0.00	-
Branch over the counter cash withdrawal		
Own bank	P18.66	-
Other local bank	P27.96	-
International bank	P34.17	-
Point of Sale Purchases		
Own bank	P1.36	-
Other Local bank	P1.36	-
International bank	P7.09	-
Lost card protection insurance	P0.00	-
Outstanding balance on credit card insurance	0.33% of outstanding balance	-
Over the limit cash advance	P145.62	-
Balance Enquiry		
Own ATM	P1.74	-
Other local ATM	P3.38	-
International ATM	P3.38	-
Interim bank statement	P9.26	-
Mini Statement ATM	P0.00	-
Impound Credit Card		
International	P180.21	-
Local	P156.36	-
Introduction letter for international bank	P24.86	-
Currency Conversion fee	2.70%	-
Account in arrears (charged per month) 30 days	P156.76	-
Pin Replacement	P0.00	-
ITC Enquiry	P26.84	-
CRB Enquiry	P23.00	-
Platinum Credit Card fees		
Annual Fees	P457.46	-
Secondary card	P57.19	-
Card Replacement fee	P97.21	-
Out of order/over limit fee	P137.24	-
Cash withdrawal at local branch	P34.31	-
Cash withdrawal at International branch	P45.75	-
Cash withdrawal at Stanbic ATM	P5.71	-
Cash withdrawal at International ATM	P41.17	-
Technical credit limit maximization	P1.08	-
ITC Enquiry	P26.84	-
CRB Enquiry	P23.00	-
PREPAID CARD		
Card Order (Per Card)	P30.00	P30.00
Load per card	P14.50	P14.50
Business Prepaid Card Portal	P0.00	P0.00
Portal Customisation	P0.00	P0.00
Portal Hosting Fees	P0.00	P0.00
User Licences	P0.00	P0.00
Management Reports	P0.00	P0.00
Statements	P0.00	P0.00
Management Fee	P5.00	P5.00
ATM Withdrawal Stanbic	P5.00	P5.00
ATM Withdrawal Other	P7.00	P7.00
ATM Withdrawal International	P21.28	P21.28
POS Purchase Local	P11.12	P11.12
POS Purchase International	P6.93	P6.93
Balance Enquiry Local	P3.00	P3.00
Balance Enquiry International	P4.00	P4.00
Declined ATM Transaction Stanbic	P0.00	P0.00
Declined ATM Transaction Other	P0.00	P0.00
Card Replacement	P40.00	P40.00
Cardholder Prepaid Card Portal	P0.00	P0.00
Card To Card Transfer	P0.00	P0.00
Order Card	P0.00	P0.00
Stop Card	P0.00	P0.00