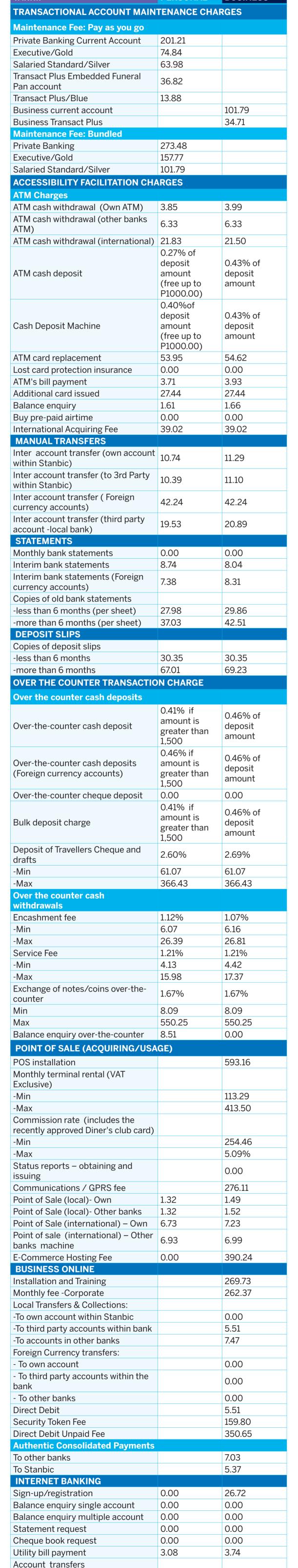
Stanbic Bank 2023 TARIFF GUIDE

Effective 26th June 2023
Pricing inclusive of 14% VAT



3.31

3.93

Early repayment penalty

0.00

3.08

-To own account in Stanbic

-To third party in Stanbic

-To other banks -Cross boarder	3.08 3.09	4.38 0.00	Home lo Processi
Credit card payments Email Alert	3.08 0.00	0.00	- Min - Max
Foreign Currency transfers -To own account in Stanbic	0.00	3.87	Early rep
-To third party in Stanbic -To other banks	0.00	4.09 4.53	Processi Processi
Outward telegraphic transfers -Min	0.33% 50.89	0.33% 50.89	Commiss - Min
-Max INSTANT MONEY	329.89	329.89	- Max
Instant Money service charge CELLPHONE BANKING (USSD)	10.18		Insuranc
Subscription Transfer between own accounts:	0.00	0.00	Early rep
-Within Stanbic -To other banks	3.00 4.91	0.00	Processi - Min
Payment to third party accounts (within Stanbic)	3.00	0.00	- Max Insuranc
Buy pre-paid airtime Mini Statement (Last 10	0.00	0.00	Early rep
transactions) Balance Inquiry	2.11 1.06	0.00	Overdrate Authorize
Make payments – Utilities/bills My Updates / SMS Alerts Fee (VAT	3.53	0.00	- Min - Max
Exclusive) - Fee is aggregated and collected monthly	0.23		Excess a Unautho
UNAYO Registration	Free	Free	ITC Trans
Check Balance View statement	Free Free	Free Free	Small to
Cash-In Pay/Scan to Pay (Voucher, QR code)	Free Free	Free Free	Authoriz
Inter-account transfer Receive Funds from any Bank	Free	Free	- Min - Max
Account to Unayo Funds Transfer from Unayo to any	Free	Free	Excess a Unautho
Bank Account Send Money to a registered Unayo	3.05	3.05	Loan Res
user Cash-Out	Free	Free	CREDIT Credit Ca
Send Money to a recipient(None Registered)	Tiered	Tiered	Annual C
Process Payment	1.5% of transaction	1.5% of transaction	- Gold Seconda
Bulk Disbursement (Bulk Send	value	value	Lost car Cash wit
Money) Purchase of Prepaid Electricity	3.05 2.04	3.05 2.04	- Own AT
Purchase of Airtime Payment for Television subscription	Free 2.04	Free 2.04	- Interna Declined
CASH OUT TRANSACTION RANGES			funds) Branch
25.00 – 125.00 125.01 – 250.00	3.56 5.50	3.56 5.50	withdraw
250.01 – 500.00 500.01 – 1 000.00	10.69 15.88	10.69 15.88	- Other lo
1 001.01 – 2 000.00 2 000.01 – 3 000.00	27.48 42.75	27.48 42.75	Point of S
3 000.01 – 4 000.00	61.07	61.07	- Other L
4 000.01 – 5 000.00 5 000.01 – 6 000.00	76.34 91.61	76.34 91.61	Lost card
6 000.01 – 7 000.00 7 000.01 – 8 000.00	106.88 122.14	106.88 122.14	Outstand
X (II II I I I I I I I I I I I I I I I	107 /1	107.41	
8 000.01 – 9 000.00 9 000.01 – 10 000.00	137.41 152.68	137.41 152.68	
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES	152.68 User)	152.68	Balance - Own A
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00	152.68 User) 3.56 5.50	3.56 5.50	Balance - Own A - Other I - Interna
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00	152.68 User) 3.56 5.50 10.69 15.88	3.56 5.50 10.69 15.88	- Own AT - Other I - Interna Interim b Mini Stat
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75	3.56 5.50 10.69 15.88 27.48 42.75	Balance - Own A ^T - Other I - Interna Interim b Mini Stat Impound - Interna
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00	152.68 User) 3.56 5.50 10.69 15.88 27.48	3.56 5.50 10.69 15.88 27.48	Balance - Own A ^T - Other I - Interna Interim b Mini Stat Impound - Interna - Local Introduct
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9 000.01 - 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1 000.00 1 001.01 - 2 000.00 2 000.01 - 3 000.00 3 000.01 - 4 000.00 4 000.01 - 5 000.00 5 000.01 - 6 000.00	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61	Balance - Own A ^T - Other I - Interna Interim b Mini Stat Impound - Interna - Local Introduct bank Currency Account month) 3
9 000.01 - 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1 000.00 1 001.01 - 2 000.00 2 000.01 - 3 000.00 3 000.01 - 4 000.00 4 000.01 - 5 000.00 5 000.01 - 6 000.00 6 000.01 - 7 000.00 7 000.01 - 8 000.00	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14	Balance - Own A - Other I - Interna Interim k Mini Stat Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla
9 000.01 - 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1 000.00 1 001.01 - 2 000.00 2 000.01 - 3 000.00 3 000.01 - 4 000.00 4 000.01 - 5 000.00 5 000.01 - 6 000.00 6 000.01 - 7 000.00 7 000.01 - 8 000.00 8 000.01 - 9 000.00 9 000.01 - 10 000.00	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41	Balance - Own A ^T - Other I - Interna Interim b Mini State Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinum Annual F Seconda
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9 000.01 - 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1 000.00 1 001.01 - 2 000.00 2 000.01 - 3 000.00 3 000.01 - 4 000.00 4 000.01 - 5 000.00 5 000.01 - 6 000.00 6 000.01 - 7 000.00 7 000.01 - 8 000.00 8 000.01 - 9 000.00 1NVESTMENT/INTERMEDIATION (152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of	Balance - Own AT - Other I - Internal Interim b Mini State Impound - Internal - Local Introduct bank Currency Account month) S Pin Replat Platinum Annual F Seconda Card Rep Out of or Cash wit Cash wit
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 1NVESTMENT/INTERMEDIATION (TERM DEPOSITS	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	Balance - Own A - Other I - Interna Interim b Mini State Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinum Annual F Seconda Card Rep Out of or Cash with branch Cash with
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 INVESTMENT/INTERMEDIATION (TERM DEPOSITS Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to	Balance - Own AT - Other I - Internal Interim b Mini State Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinum Annual F Seconda Card Rep Out of or Cash wit Cash wit branch Cash wit ATM
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT/INTERMEDIATION (TERM DEPOSITS Charge for breaking a term deposit Minimum Penalty Interest charge SAVINGS ACCOUNTS Monthly maintenance fee Koketso Savings Penalty Charge	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	Balance - Own AT - Other I - International Interim Is Mini State Impound - International Introduct bank Currency Account month) S Pin Replatinum Annual F Secondat Card Replatinum Annual F Secondat Card Replatinum Cash with Cas
9 000.01 – 10 000.00 SEND MONEY (To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 1NVESTMENT/INTERMEDIATION (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	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79 5.96	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	Balance - Own AT - Other I - Internal Interim b Mini State Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinun Annual F Seconda Card Rep Out of or Cash wit Cash wit Cash wit Cash wit ATM Technica Corpora Credit Ca Annual C
9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 INVESTMENT/INTERMEDIATION (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	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79 5.96 80.92	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79	Balance - Own AT - Other I - Internal Interim b Mini State Impound - Internal - Local Introduct bank Currency Account month) S Pin Repla Platinum Annual F Secondal Card Repla Out of or Cash wit Cash wi
## SEND MONEY(TO Non-Registered TRANSACTION RANGES 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1001.01 - 2000.00 3000.01 - 3000.00 3000.01 - 4000.00 4000.01 - 5000.00 5000.01 - 6000.00 6000.01 - 7000.00 7000.01 - 8000.00 8000.01 - 9000.00 9000.01 - 10000.00 INVESTMENT/INTERMEDIATION (TERM DEPOSITS TERM DEPOSITS Monthly maintenance fee Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS Amendments (incoming SWIFT transfers) LENDING AND OVERDRAFT SERVICE AND OVERDRAFT SERVICE SERVICE	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79 5.96 80.92 156.33 78.88	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79	Balance - Own AT - Other I - Internal Interim b Mini Stat Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinun Annual F Seconda Card Rep Out of or Cash wit Card Rep Currency Corpora Credit Ca Annual C Card Rep Emergen Late Pay Insufficie
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9 000.01 – 10 000.00 SEND MONEY(To Non-Registered TRANSACTION RANGES 25.00 – 125.00 125.01 – 250.00 250.01 – 500.00 500.01 – 1 000.00 1 001.01 – 2 000.00 2 000.01 – 3 000.00 3 000.01 – 4 000.00 4 000.01 – 5 000.00 5 000.01 – 6 000.00 6 000.01 – 7 000.00 7 000.01 – 8 000.00 8 000.01 – 9 000.00 9 000.01 – 10 000.00 INVESTMENT/INTERMEDIATION (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 SERVICU Unsecured Personal Loan Processing/Arrangement - Min - Max	152.68 User) 3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 CHARGES (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79 5.96 80.92 156.33 78.88 CES 1.21% 527.64 1,112.58	3.56 5.50 10.69 15.88 27.48 42.75 61.07 76.34 91.61 106.88 122.14 137.41 152.68 (Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365 230.79	Balance - Own A - Other I - Interna Interim Is Mini State Impound - Interna - Local Introduct bank Currency Account month) 3 Pin Repla Platinum Annual F Seconda Card Rep Out of or Cash wit Cash wit Cash wit ATM Technica Corpora Credit Ca Annual C Card Rep Emerger Late Pay Insufficie Balance Cash Wit Cash Wit
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interest

Home loans (and Building loans):		
Processing/Arrangement - Min	1.23% 644.88	
- Max Early repayment penalty	8,787.22 30 days interest	
Commercial building loans: Processing/Arrangement	interest	1.24%
Commission - Min		644.88
- Max		No Maximum
Insurance administration Early repayment penalty		9.20 30 days
Small to Medium Enterprises		interest 1.25%
Processing/Arrangement - Min - Max		644.88 37762.50
Insurance administration		9.20 30 days
Early repayment penalty Overdrafts:		interest
Authorized facility arrangement - Min	1.20% 497.63	1.19% 497.63
- Max Excess availment	16,183.93 Prime +15% 34.70	No Maximum 0.16 36.79
Unauthorized facility ITC Transunion enquiry Loan Rescheduling Fee	6.64 108.87	7.03 115.40
Small to Medium Enterprises	100.07	113.40
Authorized facility arrangement - Min		1.19% 497.63
- Max Excess availment		16,183.93 Prime +15%
Unauthorized facility ITC Transunion enquiry		34.70 6.64
Loan Rescheduling Fee CREDIT CARD		108.87
Credit Card Application Annual Card Fees	52.77	
- Silver - Gold	129.47 194.21	
Secondary Card (Silver, Gold) Lost card/replacement Cash withdrawal:	92.68	
- Own ATM - Other local ATM	3.55 5.79	
- International ATM Declined transaction (due to lack of	16.79	
funds) Branch over the counter cash	0.00	
withdrawal: - Own bank	17.60	
- Other local bank - International bank	26.38 32.24	
Point of Sale purchases: - Own bank - Other Local bank	1.36 1.36	
- International bank Lost card protection insurance	7.08 0.00	
Outstanding balance on credit card	0.33% of outstanding	
Over the limit cash advance	balance 137.38	
Balance enquiry: - Own ATM	1.64	
- Other local ATM - International ATM	3.19 3.19	
Interim bank statement Mini Statement - ATM	8.74 0.00	
Impound credit card: - International - Local	170.01 146.57	
Introduction letter for international bank	23.45	
Currency Conversion fee Account in arrears (charged per	2.55% 146.94	
month) 30 days Pin Replacement	0.00	
Platinum Credit Card Fees Annual Fees	431.57	
Card Replacement fee	53.95 91.71 129.47	
Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International	32.37	
branch Cash withdrawal at Stanbic ATM	43.16 5.39	
Cash withdrawal at International ATM	38.84	
Corporate Credit Card Credit Card Application	1.02	90.02
Credit Card Application Annual Card Fees Card Replacement fee		80.92 593.41 81.88
Emergency Card Replacement Fee Late Payment Fee		161.84 53.95
Insufficient Funds Fee Balance enquiry: Stanbic Bank		4.74 1.07
Cash Withdrawal: Stanbic Bank Cash Withdrawal Fee: Other Bank		4.81 7.23
Cash Withdrawal Fee: International		34.68 3.05% if
Cashback Fee		amount is greater than 500
		26.79 if amount is
Cash Advance Fee- Local		below 1 400 and 2.04% Of transaction
		transaction value if above 1 400
		36.35 if amount is
Cash Advance Fee- International		below 1 800 and 2.04% Of transaction
		value if above 1 800
		150+
Balance Transfer Fee		(transaction amount * 0.01)
Annual Interest rate		28%
TRADE FACILITATION CHARGES Foreign Exchange Charges		
SWIFT fee RTGS Charges	97.40	97.40
For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs	9.50	9.50
and 1630hrs	16.75	16.75
International SWIFT bank transfer (Outward TT)	0.40%	0.40%

- Mor			
Aminer 21.58 22.50% 20.50%			
Aminer 21.58 22.50% 20.50%			
Sale of foreign notes	- Min	21.58	21.58
-Mm 21.58 21.58 -Max 394-21 194-21 -Mm 61.07 61.07 -Mm 31.76 33.76 -Mm 61.07 61.07 -Min 61.07 61.07 -Min 61.07 61.07 -Min 64.78 64.78 -Min 64.79 2.50% -Min 61.07 61.07 -Max 366.43 366.43 -Min 61.07 61.07 -Min 61.07 61.07 -Min 61.07 61.07 -Min 61.07 61.07 -Min 70.13 70.13 -Min 70.13 70.13 -Min 70.13 70.13 -Max 388.41 388.41 -Max 388.41 388.41 -Max 431.57 431.57 -Max 431.57 431.57 -Min 64.09 43.9 -Max			
Purchase of foreign draft	- Min	21.58	21.58
John 61.07 61.07 Max 377.63 378.03 Sale of foreign draft 2.60% 2.60% John 360.84 366.84 John 360.84 366.84 John 64.74 64.74 John 64.74 64.74 John 60.07 60.07 John 61.07 61.07 John 70.13 70.13 John 70.37 73.37			
Sale of foreign draft			
- Max 50.07 61.07 61.07 64.08 366.84	- Max	377.63	377.63
Max			
. Max			
Max			
Max 61.07 61.07 Max 366.43 366.43 Foreign cheque 2.60% 61.07 - Min 61.07 61.07 - Min 366.43 366.43 - Transfer to accounts at other local banks 388.41 388.41 - Min 70.13 388.41 - Min 70.13 70.13 - Min 70.13 70.13 - Max 388.41 388.41 - Min 70.13 73.3 - Max 31.57 431.57 - Max 431.57 431.57 - Max 431.57 431.57 - Max 111.96 11.96 - Max 31.57 32.55 - Max <td< td=""><td></td><td></td><td></td></td<>			
Max	Foreign draft	2.60%	2.60%
- Min			
- Min	Foreign cheque	2 60%	260%
Transfer to accounts at other local banks - Min	- Min	61.07	61.07
banks 0.43% 0.43% Mm 7013 7013 - Max 388.41 388.41 - Min 7013 70.13 - Min 70.13 388.41 - Min 70.13 388.41 - Min 70.13 388.41 - Min 73.37 73.37 - Min 73.37 73.37 - Min 64.09 430.57 - Min 64.09 64.09 - Min 64.09 64.09 - Min 64.09 71.95 - Max 111.96 171.95 Confirming commission 171.95 171.95 - Max 376.3 376.3 - Max 356.25 356.25 356.25 - Max 70.13 70.13 70.13 - Max 70.13 70.13 70.13 - Max 70.13 70.13 70.13 - Max 70.14 70.13 70.13 - Max 70.40%		300.43	300.43
- Max Transfer to accounts at foreign benefits - Min	banks		
banks			
International Swift Telegraphic transfer (Inward TT)		0.40%	0.40%
International Swift Telegraphic transfer (Inward TT) - Min - Min - Min - Min - Min - Max - Max - Max - Max - Max - Min - Min - Max - Min - Mode's per quarter and or part thereof part part part part part part part part			
transfer (Inward TT) - Min - Min - Min - Max - A31.57 - A32.7 - A32.7 - A32.7 - A31.57 - A32.58 - A49.8 - Letters of Credit (Inward - opports) - Advising commission - 171.55 - Confirming commission - 171.55 - A37.63 - A	- Max	388.41	388.41
- Min	.	0.38%	0.38%
Draft replacement	- Min		
- Min			
Draft and mail transfer	- Min	64.09	64.09
Letters of Credit (inward - cuports)			
Advising commission 17.55	Letters of Credit (inward -	/4.98	/4.98
- Min	Advising commission		
- Max	Confirming commission	-	-
- Min 70.13 70.13 No Maximum No Maximum - Max No Maximum No Maximum No Maximum - Max 151.05 151.05 151.05 Extension of tenure 0.44% 0.44% 0.44% - Min 86.31 334.47 334.47 - Max 334.47 334.47 334.47 - Min 40.460 40.460 40.460 - Min 40.460 40.460 40.460 SWIFT cost on establishment 91.50 91.50 0.47% per quarter and or part thereof red thereof redit 0.47% per quarter and or part thereof apart thereof apa			
- Max No Maximum No Maximum Amendments (other than extensions) 151.05 151.05 Cancellation 70.13 70.13 Extension of tenure 0.44% 0.44% - Min 86.31 36.31 - Max 334.47 334.47 Establishment of letter of credit unarter and or part thereof			
Max			
Extensions) Cancellation 70.13 70.15 70.15 70.17 70.17 70.17 70.17 70.17 70.18 70.18 70.18 70.19 70.19 70.19 70.19 70.13 70.	·	151.05	151.05
- Min	·		
Letters of Credit (outwards - imports)			
Letters of Credit (outwards - imports)			
Establishment of letter of credit		334.47	334.47
Part thereof A04.60			334.47
SWIFT cost on establishment 91.50 91.50 0.47% per quarter and or part thereof a set in the receit 0.47% per quarter and or part thereof set in the receit 86.31	Letters of Credit (outwards - impor	ts) 0.46% per	0.46% per
Extension or renewal of letter of credit - Min - Max - Min - Max - Mo maximum - Mo maximum - Min - Min - Min - Min - Min - Max - Mo maximum - Min - Max - Mo Maximum - Mo Maxi	Letters of Credit (outwards - impor Establishment of letter of credit	ts) 0.46% per quarter and or part thereof	0.46% per quarter and or part thereof
Part thereof Part	Letters of Credit (outwards - impor Establishment of letter of credit - Min	ts) 0.46% per quarter and or part thereof 404.60	0.46% per quarter and or part thereof 404.60
Increase of amount of letter of credit	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of	ts) 0.46% per quarter and or part thereof 404.60 91.50 0.47% per	0.46% per quarter and or part thereof 404.60 91.50 0.47% per
Common	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof
Drawing commission on letter of credit	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31
credit 0.43% 0.43% - Min 70.13 70.13 - Max No maximum No maximum Amendment of letter of credit 151.05 151.05 Couriering of documents 118.68 118.68 Revolving and standby letter of credit 0.43% per quarter and or part thereof - Min 404.60 404.60 - Min 404.60 404.60 Cancellation of letter of credit 160.11 160.11 Foreign Bills (collection charges) Outward collection handling 0.36% 0.36% Documentary bills 0.36% 0.36% - Min 178.13 178.13 - Max No Maximum No Maximum Inward Collection Handling 0.36% 0.36% Documentary bills 0.36% 0.36% - Min 178.13 178.13 - Max No Maximum No Maximum Clean bills 0.36% 0.36% - Min 178.13 178.13 - Max No Maximum <td>Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of</td> <td>0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof and or part thereof and or part quarter and or quarter and or quarter and or quarter and or</td> <td>0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or</td>	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof and or part thereof and or part quarter and or quarter and or quarter and or quarter and or	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or
- Min	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof and or part thereof part thereof	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof part thereof
Amendment of letter of credit 151.05 151.05 1868 118.68 118.68 118.68 118.68 118.68 118.68 10.43% per quarter and or part thereof 404.60 404.6	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31
Couriering of documents	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13
Revolving and standby letter of credit	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13
Description	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05
Cancellation of letter of credit 160.11 160.11 Foreign Bills (collection charges) Outward collection handling Documentary bills 0.36% 0.36% 178.13 178.13 - Max No Maximum No Maximum Clean bills 0.36% 0.36% 0.36% 122.14 122.14 - Max No Maximum No Maximum No Maximum Inward Collection Handling Documentary bills 0.36% 0.36% 0.36% 178.13 178.13 - Max No Maximum No Maximum No Maximum Clean bills 0.36% 0.36% 0.36% 178.13 178.13 178.13 - Max No Maximum No Maximum No Maximum Clean bills 0.34% 0.34% 0.34% 122.14 122.14 122.14 No Maximum No Maximum No Maximum Clean bills 12.14 122.	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per
Foreign Bills (collection charges) Outward collection handling 0.36% 0.36% Documentary bills 0.36% 0.36% - Min 178.13 178.13 - Max No Maximum No Maximum Clean bills 0.36% 0.36% - Min 122.14 122.14 - Max No Maximum No Maximum Inward Collection Handling 0.36% 0.36% - Min 178.13 178.13 - Min 178.13 178.13 - Max No Maximum No Maximum Clean bills 0.34% 0.34% - Min 122.14 122.14 - Max No Maximum No Maximum Cable charges 91.50 91.50 Postage/Courier Charges 79.47 79.47 Clean Bill return 194.21 194.21 Stop payments of drafts and bills 183.42 183.42 Stop order charge 12.37 12.37 P34.31 for statements less than 3 months less than 3	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof or part thereof 186.30	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof or part thereof and or part thereof service and or part thereof or part thereof or part thereof
Documentary bills	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min - Min	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% per quarter and or part thereof 151.05 118.68 0.43% per quarter and or part thereof 404.60	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60
Clean bills	Letters of Credit (outwards - important Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min - Min Cancellation of letter of credit Foreign Bills (collection charges)	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% per quarter and or part thereof 151.05 118.68 0.43% per quarter and or part thereof 404.60	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60
- Min 122.14 122.14 122.14 - Max No Maximum No Maximum Inward Collection Handling Documentary bills	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36%
Inward Collection Handling	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13
Inward Collection Handling	Letters of Credit (outwards - impore Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum
Documentary bills	Letters of Credit (outwards - impore Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14
No Maximum	Letters of Credit (outwards - imporestablishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14
- Min 122.14 122.14 - Max No Maximum No Maximum Cable charges 91.50 91.50 Postage/Courier Charges 79.47 79.47 Clean Bill return 194.21 194.21 Stop payments of drafts and bills 183.42 183.42 Stop order charge 12.37 12.37 P34.31 for statements less than 3 months Retrieval Charges from Document bank (vouchers, messages etc.), Repurchase of drafts 2.75% 2.75% - Min 66.16 66.16 - Max 111.96 111.96 Reissue of drafts 2.75% 2.75% - Min 64.04 64.04	Letters of Credit (outwards - impore Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum
- Max No Maximum No Maximum Cable charges 91.50 91.50 Postage/Courier Charges 79.47 79.47 Clean Bill return 194.21 194.21 Stop payments of drafts and bills 183.42 183.42 Stop order charge 12.37 12.37 P34.31 for statements 1ess than 3 months less than 3 months Retrieval Charges from Document bank (vouchers, messages etc.), P64.74 over 6 months P64.74 over 6 months. P64.74 over 6 months. 2.75% 2.75% - Min 66.16 66.16 - Max 111.96 111.96 Reissue of drafts 2.75% 2.75% - Min 64.04 64.04	Letters of Credit (outwards - impore Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 178.13	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 178.13
Postage/Courier Charges 79.47 79.47 Clean Bill return 194.21 194.21 Stop payments of drafts and bills 183.42 183.42 Stop order charge 12.37 12.37 Retrieval Charges from Document bank (vouchers, messages etc.), P34.31 for statements less than 3 months less than 3 months P64.74 over 6 months. P64.74 over 6 months. P64.74 over 6 months. Repurchase of drafts 2.75% 2.75% - Min 66.16 66.16 - Max 111.96 111.96 Reissue of drafts 2.75% 2.75% - Min 64.04 64.04	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 178.13
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- Max 111.96 111.96	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean Bill return Stop payments of drafts and bills Stop order charge	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 70.36% 178.13 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6
- Min 64.04 64.04	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return Stop payments of drafts and bills Stop order charge Retrieval Charges from Document bank (vouchers, messages etc.),	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 178.13 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6 months. P64.74 over 6 months. P64.74 over 6 months.	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 122.14 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6 months. P64.74 over 6 months. P64.74 over 6 months.
- Min 64.04 64.04	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return Stop payments of drafts and bills Stop order charge Retrieval Charges from Document bank (vouchers, messages etc.),	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 122.14 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6 months. 2.75% 66.16	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 122.14 No Maximum 91.50 79.47 194.21 183.42 12.37 P34.31 for statements less than 3 months P64.74 over 6 months. 2.75% 66.16
103.00	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return Stop payments of drafts and bills Stop order charge Retrieval Charges from Document bank (vouchers, messages etc.), Repurchase of drafts - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.40 0.50 0.50 0.50 0.50 0.50 0.50 0.5	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum 0.36% 122.14 No Maximum 0.36% 178.13 No Maximum
	Letters of Credit (outwards - import Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min Increase of amount of letter of credit - Min Drawing commission on letter of credit - Min - Max Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max Clean bills - Min - Max Reisue of drafts and bills Stop order charges Retrieval Charges from Document bank (vouchers, messages etc.), Repurchase of drafts - Min - Max Reissue of drafts - Min - Max	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 0.36% 178.13 No Maximum	0.46% per quarter and or part thereof 404.60 91.50 0.47% per quarter and or part thereof 86.31 0.47% per quarter and or part thereof 86.31 0.43% 70.13 No maximum 151.05 118.68 0.43% per quarter and or part thereof 404.60 160.11 0.36% 178.13 No Maximum 91.50 79.47 194.21 183.42 12.14 No Maximum 91.50 79.47 194.31 for statements less than 3 months P64.74 over 6 months. 2.75% 66.16 111.96

Receivable Discounting	Negotiable	Negotiable
Invoice Financing Escrow Services	Negotiable	Negotiable
- Min	0.51% of Amount	0.51% of Amount
- Max	2.28% of Amount	2.28% of Amount
BONDS/GUARANTEES/INDEMNI	TIES	,
Shipping guarantees(bill of lading Establishment per guarantee	, muemmues)	149.63
		1.21% per quarter, or
Quarterly commission		part thereof recoverable
		quarterly in advance
- Min - Max		111.96 25,446.43
Increase of amounts Extension of tenure		149.63 149.63
Small to Medium Enterprises		
Establishment per guarantee		149.63
		1.21% per quarter, or
Quarterly commission		part thereof recoverable
		quarterly in advance
- Min - Max		111.96 20,357.14
Increase of amounts Extension of tenure		149.63 149.63
Property Guarantees:		0.68% per
		quarter or part thereof
Commission		recoverable quarterly in
Establishment fee		advance
Amendments		158.60
Assessment fee Copy of title deed request		0.00 6.31
Performance/Tender bonds Establishment:		
For bank customers Amendments		161.84 169.93
Amenaments		0.75% per
Quarterly commission		quarter, or part thereof
		recoverable quarterly in advance
- Min		118.68
Copy of bond request PAYMENT AND CLEARING		6.69
CHARGES Cheque-Books/Forms:		
Cheque Book(Transactional)-40 leaf book	53.95	53.95
Cheque Book(Transactional)-100 leaf book	114.86	114.86
Issue of bank cheque-per cheque leaf	74.76	74.76
Deposit-Book Deposit book (small book)	30.54	30.54
Deposit book (siriali book)		
Stop Order		
Stop Order Stop order within bank (own accounts)	0.00	0.00
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts)	0.00	0.00
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments)	13.13	13.13
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks	13.13 0.00 24.27	13.13 0.00 24.27
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonored: insufficient	13.13 0.00 24.27 14.75	13.13 0.00 24.27 14.75
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonored: insufficient funds	13.13 0.00 24.27	13.13 0.00 24.27
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order	13.13 0.00 24.27 14.75 0.00 5.77 5.77	13.13 0.00 24.27 14.75 0.00 5.77 5.77
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (lnternational) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge	13.13 0.00 24.27 14.75 0.00 5.77	13.13 0.00 24.27 14.75 0.00 5.77
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to	13.13 0.00 24.27 14.75 0.00 5.77 5.77	13.13 0.00 24.27 14.75 0.00 5.77 5.77
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalize excess) ACCOUNT SERVICES:	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45
Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalize excess) ACCOUNT SERVICES: Investigations on transactions	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45
Stop Order Stop order within bank (own	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45
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Stop Order Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (local) Stop order dishonored: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card Stoppage of payment Cheque dishonored due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalize excess) ACCOUNT SERVICES: Investigations on transactions 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 Honoring Fee Full General Report - Confirmation Letter OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45 115.39 340.56 52.81 49.38 45.82 72.61 155.26 26.83 8.08 161.84 115.40 21.58	13.13 0.00 24.27 14.75 0.00 5.77 5.77 11.54 1.18 152.43 331.00 350.86 36.49 57.24 122.45 127.74 340.56 52.81 49.38 45.82 72.61 155.26 26.83 8.08 161.84 115.40 21.58
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