

Stanbic Bank

2023 TARIFF GUIDE

Effective 26th June 2023

Pricing inclusive of 14% VAT



TARRIF	PERSONAL	BUSINESS
TRANSACTIONAL ACCOUNT MAINTENANCE CHARGES		
Maintenance Fee: Pay as you go		
Private Banking Current Account	201.21	
Executive/Gold	74.84	
Salaried Standard/Silver	63.98	
Transact Plus Embedded Funeral Pan account	36.82	
Transact Plus/Blue	13.88	
Business current account		101.79
Business Transact Plus		34.71
Maintenance Fee: Bundled		
Private Banking	273.48	
Executive/Gold	157.77	
Salaried Standard/Silver	101.79	
ACCESSIBILITY FACILITATION CHARGES		
ATM Charges		
ATM cash withdrawal (Own ATM)	3.85	3.99
ATM cash withdrawal (other banks ATM)	6.33	6.33
ATM cash withdrawal (international)	21.83	21.50
ATM cash deposit	0.27% of deposit amount (free up to P1000.00)	0.43% of deposit amount
Cash Deposit Machine	0.40% of deposit amount (free up to P1000.00)	0.43% of deposit amount
ATM card replacement	53.95	54.62
Lost card protection insurance	0.00	0.00
ATM's bill payment	3.71	3.33
Additional card issued	27.44	
Balance enquiry	1.61	1.66
Buy pre-paid airtime	0.00	0.00
International Acquiring Fee	39.02	39.02
MANUAL TRANSFERS		
Inter account transfer (own account within Stanbic)	10.74	11.29
Inter account transfer (to 3rd Party within Stanbic)	10.39	11.10
Inter account transfer (Foreign currency accounts)	42.24	42.24
Inter account transfer (third party account-local bank)	19.53	20.89
STATEMENTS		
Monthly bank statements	0.00	0.00
Interim bank statements	8.74	8.04
Interim bank statements (Foreign currency accounts)	7.38	8.31
Copies of old bank statements -less than 6 months (per sheet)	27.98	29.86
-more than 6 months (per sheet)	37.03	42.51
DEPOSIT SLIPS		
Copies of deposit slips -less than 6 months	30.35	30.35
-more than 6 months	67.01	69.23
OVER THE COUNTER TRANSACTION CHARGE		
Over the counter cash deposits		
Over-the-counter cash deposit	0.41% if amount is greater than 1,500	0.46% of deposit amount
Over-the-counter cash deposits (Foreign currency accounts)	0.46% if amount is greater than 1,500	0.46% of deposit amount
Over-the-counter cheque deposit	0.00	0.00
Bulk deposit charge	0.41% if amount is greater than 1,500	0.46% of deposit amount
Deposit of Travellers Cheque and drafts	2.60%	2.69%
-Min	61.07	61.07
-Max	366.43	366.43
Over the counter cash withdrawals		
Encashment fee	1.12%	1.07%
-Min	6.07	6.16
-Max	26.39	26.81
Service Fee	1.21%	1.21%
-Min	4.13	4.42
-Max	15.98	17.37
Exchange of notes/coins over-the-counter	1.67%	1.67%
Min	8.09	8.09
Max	550.25	550.25
Balance enquiry over-the-counter	8.51	0.00
POINT OF SALE (ACQUIRING/USAGE)		
POS installation		593.16
Monthly terminal rental (VAT Exclusive)		
-Min		113.29
-Max		413.50
Commission rate (includes the recently approved Diner's club card)		
-Min		254.46
-Max		5.09%
Status reports – obtaining and issuing		0.00
Communications / GPRS fee		276.11
Point of Sale (local) - Own	1.32	1.49
Point of Sale (local) - Other banks	1.32	1.52
Point of Sale (international) – Own	6.73	7.23
Point of sale (international) – Other banks machine	6.93	6.99
E-Commerce Hosting Fee	0.00	390.24
BUSINESS ONLINE		
Installation and Training		269.73
Monthly fee -Corporate		262.37
Local Transfers & Collections:		
-To own account within Stanbic		0.00
-To third party accounts within bank		5.51
-To accounts in other banks		7.47
Foreign Currency transfers:		
- To own account		0.00
- To third party accounts within the bank		0.00
- To other banks		0.00
Direct Debit		5.51
Security Token Fee		159.80
Direct Debit Unpaid Fee		350.65
Authentic Consolidated Payments		
To other banks		703
To Stanbic		5.37
INTERNET BANKING		
Sign-up/registration	0.00	26.72
Balance enquiry single account	0.00	0.00
Balance enquiry multiple account	0.00	0.00
Statement request	0.00	0.00
Cheque book request	0.00	0.00
Utility bill payment	3.08	3.74
Account transfers		
-To own account in Stanbic	0.00	3.31
-To third party in Stanbic	3.08	3.93

-To other banks	3.08	4.38
-Cross boarder	3.09	0.00
Credit card payments	3.08	0.00
Email Alert	0.00	0.27
Foreign Currency transfers		
-To own account in Stanbic	0.00	3.87
-To third party in Stanbic	0.00	4.09
-To other banks	0.00	4.53
Outward telegraphic transfers	0.33%	0.33%
-Min	50.89	50.89
-Max	329.89	329.89
INSTANT MONEY		
Instant Money service charge	10.18	
CELLPHONE BANKING (USSD)		
Subscription	0.00	0.00
Transfer between own accounts:		
-Within Stanbic	3.00	0.00
-To other banks	4.91	0.00
Payment to third party accounts (within Stanbic)	3.00	0.00
Buy pre-paid airtime	0.00	0.00
Mini Statement (Last 10 transactions)	2.11	0.00
Balance Inquiry	1.06	0.00
Make payments – Utilities/bills	3.53	0.00
My Updates / SMS Alerts Fee (VAT Exclusive) - Fee is aggregated and collected monthly	0.23	
UNAYO		
Registration	Free	Free
Check Balance	Free	Free
View statement	Free	Free
Cash-In	Free	Free
Pay/Scan to Pay (Voucher, QR code)	Free	Free
Inter-account transfer	Free	Free
Receive Funds from any Bank Account to Unayo	Free	Free
Funds Transfer from Unayo to any Bank Account	3.05	3.05
Send Money to a registered Unayo user	Free	Free
Cash-Out		
Send Money to a recipient(Not Registered)	Tiered	Tiered
Process Payment	1.5% of transaction value	1.5% of transaction value
Bulk Disbursement (Bulk Send Money)	3.05	3.05
Purchase of Prepaid Electricity	2.04	2.04
Purchase of Airtime	Free	Free
Payment for Television subscription	2.04	2.04
CASH OUT		
TRANSACTION RANGES		
25.00 – 125.00	3.56	3.56
125.01 – 250.00	5.50	5.50
250.01 – 500.00	10.69	10.69
500.01 – 1 000.00	15.88	15.88
1 001.01 – 2 000.00	27.48	27.48
2 000.01 – 3 000.00	42.75	42.75
3 000.01 – 4 000.00	61.07	61.07
4 000.01 – 5 000.00	76.34	76.34
5 000.01 – 6 000.00	91.61	91.61
6 000.01 – 7 000.00	106.88	106.88
7 000.01 – 8 000.00	122.14	122.14
8 000.01 – 9 000.00	137.41	137.41
9 000.01 – 10 000.00	152.68	152.68
SEND MONEY(To Non-Registered User)		
TRANSACTION RANGES		
25.00 – 125.00	3.56	3.56
125.01 – 250.00	5.50	5.50
250.01 – 500.00	10.69	10.69
500.01 – 1 000.00	15.88	15.88
1 001.01 – 2 000.00	27.48	27.48
2 000.01 – 3 000.00	42.75	42.75
3 000.01 – 4 000.00	61.07	61.07
4 000.01 – 5 000.00	76.34	76.34
5 000.01 – 6 000.00	91.61	91.61
6 000.01 – 7 000.00	106.88	106.88
7 000.01 – 8 000.00	122.14	122.14
8 000.01 – 9 000.00	137.41	137.41
9 000.01 – 10 000.00	152.68	152.68
INVESTMENT/INTERMEDIATION CHARGES		
TERM DEPOSITS		
Charge for breaking a term deposit	(Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365	(Amount to be withdrawn x Penalty interest rate x number of days left to maturity)/365
Minimum Penalty Interest charge	230.79	230.79
SAVINGS ACCOUNTS		
Monthly maintenance fee	5.96	
Koketso Savings Penalty Charge	80.92	
FOREIGN CURRENCY ACCOUNTS		
Amendments (incoming SWIFT transfers)	156.33	156.33
Amendments (outgoing SWIFT transfers)	78.88	78.88
LENDING AND OVERDRAFT SERVICES		
Unsecured Personal Loan		
Processing/Arrangement	1.21%	
- Min	527.64	
- Max	1112.58	
Insurance administration	22.33	
Early repayment penalty	30 days interest	
Vehicle and Asset Finance:		
Processing/Arrangement	1.23%	1.23%
- Min	683.58	683.58
- Max	10,789.29	No Maximum
Insurance administration	8.91	8.91
Early repayment penalty	30 days interest	30 days interest
Small to Medium Enterprises		
Processing/Arrangement		1.40%
- Min		683.58
- Max		21,578.57
Insurance administration		8.91
Early repayment penalty		30 days interest
Term Loans (Personal and Business)		
Processing/Arrangement	1.19%	1.19%
- Min	593.41	593.41
- Max	2,967.05	No Maximum
Insurance administration	9.20	9.20
Early repayment penalty	30 days interest	30 days interest
Small to Medium Enterprises		
Processing/Arrangement		1.19%
- Min		593.41
- Max		25,446.43
Insurance administration		9.20
Early repayment penalty		30 days interest

Home loans (and Building loans) :		
Processing/Arrangement	1.23%	
- Min	644.88	
- Max	8,787.22	
30 days interest		
Early repayment penalty		
Commercial building loans:		
Processing/Arrangement		1.24%
Commission		
- Min	644.88	
- Max	No Maximum	
Insurance administration	9.20	
Early repayment penalty	30 days interest	
Small to Medium Enterprises		
Processing/Arrangement	1.25%	
- Min	644.88	
- Max	37762.50	
Insurance administration	9.20	
Early repayment penalty	30 days interest	
Overdrafts:		
Authorized facility arrangement	1.20%	1.19%
- Min	497.63	497.63
- Max	16,183.93	No Maximum
Excess availment	Prime +15%	0.16
Unauthorized facility	34.70	36.79
ITC Transunion enquiry	6.64	7.03
Loan Rescheduling Fee	108.87	115.40
Small to Medium Enterprises		
Authorized facility arrangement		1.19%
- Min		497.63
- Max		16,183.93
Excess availment	Prime +15%	0.16
Unauthorized facility	34.70	36.79
ITC Transunion enquiry	6.64	7.03
Loan Rescheduling Fee	108.87	108.87
CREDIT CARD		
Credit Card Application	52.77	
Annual Card Fees		
- Silver	129.47	
- Gold	194.21	
Secondary Card (Silver, Gold)	Free	
Lost card/replacement	92.68	
Cash withdrawal:		
- Own ATM	3.55	
- Other local ATM	5.79	
- International ATM	16.79	
Declined transaction (due to lack of funds)	0.00	
Branch over the counter cash withdrawal:		
- Own bank	17.60	
- Other local bank	26.38	
- International bank	32.24	
Point of Sale purchases:		
- Own bank	1.36	
- Other Local bank	1.36	
- International bank	7.08	
Lost card protection insurance	0.00	
Outstanding balance on credit card insurance	0.33% of outstanding balance	
Over the limit cash advance	137.38	
Balance enquiry:		
- Own ATM	1.64	
- Other local ATM	3.19	
- International ATM	8.74	
Interim bank statement	0.00	
Mini Statement - ATM		
Impound credit card:		
- International	170.01	
- Local	146.57	
Introduction letter for international bank	23.45	
Currency Conversion fee	2.55%	
Account in arrears (charged per month) 30 days	146.94	
Pin Replacement	0.00	
Platinum Credit Card Fees		
Annual Fees	431.57	
Secondary card	53.95	
Card Replacement fee	91.71	
Out of order/over limit fee	129.47	
Cash withdrawal at local branch	32.37	
Cash withdrawal at International branch	43.16	
Cash withdrawal at Stanbic ATM	5.39	
Cash withdrawal at International ATM	38.84	
Technical credit limit maximization	1.02	
Corporate Credit Card		
Credit Card Application		80.92
Annual Card Fees		593.41
Card Replacement fee		81.88
Emergency Card Replacement Fee		161.84
Late Payment Fee		53.95
Insufficient Funds Fee		4.74
Balance enquiry: Stanbic Bank		1.07
Cash Withdrawal: Stanbic Bank		1.81
Cash Withdrawal Fee: Other Bank		7.23
Cash Withdrawal Fee: International		34.68
Cashback Fee		3.05% if amount is greater than 500
		26.79 if amount is below 1 400 and 2.04% of transaction value if above 1 400
Cash Advance Fee- Local		36.35 if amount is below 1 800 and 2.04% of transaction value if above 1 800
Cash Advance Fee- International		150+ (transaction amount * 0.01)
Balance Transfer Fee		150+ (transaction amount * 0.01)
Annual Interest rate		28%
TRADE FACILITATION CHARGES		
Foreign Exchange Charges		
SWIFT fee	97.40	97.40
RTGS Charges		
For DR transfers between 0830 & 1300hrs	9.50	9.50
for DR transfers between 1301hrs and 1630hrs	16.75	16.75
International SWIFT bank transfer (Outward TT)	0.40%	0.40%

- Min	75.53	75.53
- Max	431.57	431.57
Purchase of foreign notes	4.53%	4.53%
- Min	21.58	21.58
- Max	194.21	194.21
Sale of foreign notes	3.99%	3.99%
- Min	21.58	21.58
- Max	194.21	194.21
Purchase of foreign draft	2.60%	2.60%
-Min	61.07	61.07
- Max	377.63	377.63
Sale of foreign draft	2.60%	2.60%
- Min	61.07	61.07
- Max	366.84	366.84
Bills negotiated and returned unpaid	2.75%	2.75%
- Min	64.74	64.74
- Max	366.84	366.84
Foreign draft	2.60%	2.60%
- Min	61.07	61.07
- Max	366.43	366.43
Foreign cheque	2.60%	2.60%
- Min	61.07	61.07
- Max	366.43	366.43
Transfer to accounts at other local banks	0.43%	0.43%
- Min	70.13	70.13
- Max	388.41	388.41
Transfer to accounts at foreign banks	0.40%	0.40%
- Min	70.13	70.13
- Max	388.41	388.41
International Swift Telegraphic transfer (Inward TT)	0.38%	0.38%
- Min	73.37	73.37
- Max	431.57	431.57
Draft replacement	2.75%	2.75%
- Min	64.09	64.09
- Max	111.96	111.96
Draft and mail transfer	74.98	74.98
Letters of Credit (inward - exports)		
Advising commission	171.55	171.55
Confirming commission	1% per quarter	1% per quarter
- Min	377.63	377.63
- Max	356.25	356.25
Negotiation of documents	0.47%	0.47%
- Min	70.13	70.13
- 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	86.31
- Max	334.47	334.47
Letters of Credit (outwards - imports)		
Establishment of letter of credit	0.46% per quarter and or part thereof	0.46% per quarter and or part thereof
- Min	404.60	404.60
SWIFT cost on establishment	91.50	91.50
Extension or renewal of letter of credit	0.47% per quarter and or part thereof	0.47% per quarter and or part thereof
- Min	86.31	86.31
Increase of amount of letter of credit	0.47% per quarter and or part thereof	0.47% per quarter and or part thereof
- Min	86.31	86.31
Drawing commission on letter of 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	0.43% per quarter and or part thereof
- Min	404.60	404.60
Cancellation of letter of credit	160.11	160.11
Foreign Bills (collection charges)		
Outward collection handling		
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		
Documentary bills	0.36%	0.36%
- 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	P34.31 for statements less than 3 months
Retrieval Charges from Document bank (vouchers, messages etc.)	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
- Max	109.86	109.86