STANBIC BANK BOTSWANA LIMITED

2022 TARIFF GUIDE



EFFECTIVE 3rd August 2022 | Pricing inclusive of 12% VAT

TRANSACTIONAL ACCOUNT MAINTENANCE	CHARGES	
Maintenance Fee: Pay as you go Private Banking Current Account	197.68	
Executive/Gold	73.53	
Salaried Standard/Silver	62.85	
Transact Plus Embedded Funeral Plan Account TransactPlus/Blue	36.17 13.64	
Business Current Account	13.04	100.0
Business Transact Plus		34.1
Maintenance Fee: Bundled		
Private Banking Executive/Gold	268.68 155.00	
Salaried Standard/Silver	100.00	
ACCESSIBILITY FACILITATION CHARGES		
ATM Charges		
ATM cash withdrawal (Own ATM) ATM cash withdrawal (Other Bank ATMs)	3.57 5.87	3.7
ATM cash withdrawal (International)	20.24	19.9
ATM cash deposit	0.25% of deposit amount (free up to	0.40% of depos amour
	P1,000.00)	amoui
Cash Deposit Machine	0.37% of deposit amount (free up to	0.40% of depos amour
ATM card replacement	P1,000.00) 50.00	50.6
Lost card protection insurance	0.00	0.0
ATM bill payment	3.64	3.6
Additional card issued Balance enquiry	25.43	25.4
Buy pre-paid airtime	0.00	0.0
International Acquiring Fee	36.17	36.1
MANUAL TRANSFERS		
Interaccount transfer (own account within Stanbic)	9.95	10.4
Interaccount transfer (to 3rd Party within Stanbic)	9.63	10.2
Interaccount transfer (Foreign currency	39.15	39.1
accounts) Interaccount transfer (third party account	18.10	19.3
local bank)	18.10	19.3
STATEMENTS Monthly book statements		
Monthly bank statements Interim bank statements	0.00 8.10	7.4
Interim bank statements (Foreign currency	6.84	7.4
accounts) Copies of old bank statements		
-less than 6 months (per sheet)	25.93	27.6
-more than 6 months (per sheet)	34.32	39.4
DEPOSIT SLIPS		
Copies of deposit slips -less than 6 months	28.13	28.1
-more than 6 months	62.10	64.1
OVER THE COUNTER TRANSACTION CHARGE		
Over-the-counter cash deposits	2.124.11	
Over-the-counter cash deposit	0.40% if amount is greater than 1,500	0.45% of depos amour
Over-the-counter cash deposits (Foreign currency accounts)	0.45% if amount is greater than 1,500	0.45% of depos amour
Over-the-counter cheque deposit	0.00	0.0
Bulk deposit charge	0.40% if amount is greater than 1,500	0.45% of depos amour
Deposit of Travellers Cheque and Drafts	2.55%	2.649
-Min	60.00	60.0
-Max Over-the-counter cash withdrawals	360.00	360.0
Encashment fee	1.04%	1.049
- Min	5.62	5.7
- Max	24.46	24.8
Service Fee - Min	1.13% 3.83	1.139
- Max	14.81	16.1
Exchange of notes/coins over-the-counter	1.55%	1.55%
- Min	7.50	7.5
- Max Balance enquiry over-the-counter	510.00	510.0
POINT OF SALE (ACQUIRING/USAGE)	7.00	0.0
POS installation		582.7
Monthly terminal rental (VAT Exclusive)		
- Min - Max		105.0
Commission rate (includes the recently		303.2
approved Diner's club card) - Min		250.0
- Max		250.0
Status reports – obtaining and issuing		0.0
Communications / GPRS fee		271.2
Point of Sale (local) - Own Point of Sale (local) - Other banks	1.23	1.3
Point of Sale (local) - Other banks Point of Sale (international) – Own	6.24	6.7
Point of sale (international) – Other banks	6.42	6.4
E-Commerce Hosting Fee	0.00	361.6
BUSINESS ONLINE Installation and Training		250.0
Monthly fee - Corporate		243.1
Local Transfers & Collections:		
-To own account within Stanbic		0.0
-To third party accounts within bank -To accounts in other banks		5.1
Foreign Currency transfers:		0.9
- To own account		0.0
- To third party accounts within the bank		0.0
- To other banks Direct Debit		5.1
Security Token Fee		148.1
Authent Consolidated Payments		
To other banks		6.9
To Stanbic INTERNET BANKING		5.2
Sign-up/registration	0.00	26.2
Balance enquiry single account	0.00	0.0
Balance enquiry multiple account	0.00	0.0
	0.00	0.0
Statement request Cheque book request		0.0
Statement request Cheque book request Utility bill payment	0.00	0.0

TARIFF	PERSONAL	BUSINESS	TARIFF
-To third party in Stanbic	3.03	3.86	Processing/Arrangement
-To other banks Credit card payments	3.03	0.00	- Min
Outward telegraphic transfers	3.04	0.00	Insurance administration
Email Alert Foreign Currency transfers	0.00	0.27	Early repayment penalty Home loans (and Building loans):
-To own account in Stanbic -To third party in Stanbic	0.00	3.80	Processing/Arrangement
To other banks	0.00	4.45	- Min - Max
INSTANT MONEY Instant Money service charge	10.00		Early repayment penalty
CELLPHONE BANKING (USSD)	10.00		Commercial building loans: Processing/Arrangement
Subscription Transfer between own accounts:	0.00		Commission
-Within Stanbic	2.95		- Min
To other banks	4.82		Insurance administration
Payment to third party accounts (within Stanbic)	2.95		Early repayment penalty Small to Medium Enterprises
Buy pre-paid airtime Mini Statement (Last 10 transactions)	0.00 2.07		Processing/Arrangement
Balance Inquiry	1.04		- Min
Make payments - Utilities/bills My Updates / SMS Alerts Fee (VAT Exclusive) -	0.23		Insurance administration
Fee is aggregated and collected monthly UNAYO			Early repayment penalty Overdrafts:
Registration	Free	Free	Authorised facility arrangement
Check Balance View statement	Free Free	Free Free	- Min
Cash-In	Free	Free	- Max Excess availment
Pay/Scan to Pay (Voucher, QR code) nter-account transfer	Free Free	Free Free	Unauthorised facility
Receive Funds from any Bank Account to	Free	Free	ITC Transunion enquiry Loan Rescheduling Fee
Unayo Funds Transfer from Unayo to any Bank	3.00	3.00	Small to Medium Enterprises
Account Send Money to a registered Unayo user	Free	Free	Authorised facility arrangement - Min
Cash-Out	Tiered	Tiered	- Max
Send Money to arecipient(None Registered)			Excess availment Unauthorised facility
Process Payment	1.47% of transaction value	1.47% of transaction value	ITC Transunion enquiry
Bulk Disbursement (Bulk Send Money) Purchase of Prepaid Electricity	3.00 2.00	3.00 2.00	Loan Rescheduling Fee CREDIT CARD
Purchase of Airtime	Free	Free	Credit Card Application
Payment for Television subscription CASH OUT	2.00	2.00	Annual Card Fees - Silver
TRANSACTION RANGES			- Gold
25.00 - 125.00	3.50	3.50	Secondary Card (Silver, Gold) Lost card / replacement
125.01 – 250.00 250.01 – 500.00	5.40 10.50	10.50	Cash withdrawal
500.01 – 1 000.00	15.60	15.60	-Own ATM -Other local ATM
1 001.01 – 2 000.00 2 000.01 – 3 000.00	27.00 42.00	27.00 42.00	-International ATM
3 000.01 – 4 000.00	60.00	60.00	Declined transaction (due to lack of funds) Branch over the counter cash withdrawal:
4 000.01 – 5 000.00 5 000.01 – 6 000.00	75.00 90.00	75.00 90.00	- Own bank
6 000.01 – 7 000.00	105.00	105.00	- Other local bank
7 000.01 – 8 000.00 8 000.01 – 9 000.00	120.00 135.00	120.00	- International bank Point of Sale purchases:
9 000.01 – 10 000.00	150.00	150.00	- Own bank
SEND MONEY (To Non-Registered User) FRANSACTION RANGES			- Other Local bank - International bank
25.00 – 125.00	3.50	3.50	Lost card protection insurance
125.01 – 250.00 250.01 – 500.00	5.40 10.50	5.40 10.50	Outstanding balance on credit card insurar
500.01 - 1 000.00	15.60	15.60	Over the limit cash advance Balance Enquiry
1 001.01 – 2 000.00 2 000.01 – 3 000.00	27.00 42.00	27.00 42.00	- Own ATM
3 000.01 - 4 000.00	60.00	60.00	- Other local ATM - International ATM
4 000.01 – 5 000.00 5 000.01 – 6 000.00	75.00 90.00	75.00 90.00	Interim bank statement
6 000.01 - 7 000.00	105.00	105.00	Impound credit card: - International
7 000.01 - 8 000.00	120.00	120.00	- Local
8 000.01 - 9 000.00 9 000.01 - 10 000.00	135.00 150.00	135.00 150.00	Introduction letter for international bank Currency Conversion fee
NVESTMENT/INTERMEDIATION CHARGES			Account in arrears (charged per month) 30
TERM DEPOSITS Charge for breaking a term deposit	(Amount to be	(Amount to be	Platinum Credit Card
	withdrawn x Penalty interest rate x number of days left	withdrawn x Penalty interest rate x number of days left	Annual Fees
W	to maturity) / 365	to maturity) / 365	Secondary card Card Replacement fee
Minimum Penalty interest charge SAVINGS ACCOUNTS	213.91	213.91	Out of order/over limit fee
Monthly maintenance fee	5.53	5.53	Cash withdrawal at local branch Cash withdrawal at International branch
Koketso Savings Penalty Charge FOREIGN CURRENCY ACCOUNTS	75.00		Cash withdrawal at Stanbic ATM
Amendments (incoming SWIFT tranfers)	144.90	144.90	Cash withdrawal at International ATM Technical credit limit maximization
Amendments (outgoing SWIFT tranfers) LENDING AND OVERDRAFT SERVICES	73.11	73.11	Corporate Credit Card
Unsecured Personal Loan			Credit Card Application Annual Card Fee
Processing/Arrangement Min	1.12% 489.04		Card Replacement Fee
Max	1,031.19		Emergency Card Replacement Fee Late Payment Fee
nsurance administration Early repayment penalty	20.70 30 days interest		Insufficient Funds Fee
Vehicle and Asset Finance:	22,5 11161631		Balance Enquiry : Stanbic Bank Cash Withdrawal : Stanbic Bank
Processing/Arrangement - Min	1.14% 633.58	1.14% 633.58	Cash Withdrawal Fee : Other Bank
- Max	10,000.00	No Maximum	Cash Withdrawal Fee : International Cashback Fee
Insurance administration Early repayment penalty	8.25 30 days interest	8.25 30 days interest	
Small to Medium Enterprises	Jo days interest	Jo days interest	Cash Advance Fee – Local
Processing/Arrangement		1.30%	Cash Advance Fee – International
- Min		633.58 20,000.00	nternational
- Max			
Insurance administration		8.25	Balance Transfer Fee
Insurance administration Early repayment penalty		30 days interest	
Insurance administration Early repayment penalty Term Loans (Personal and Business): Processing/Arrangement	1.10%	30 days interest	Balance Transfer Fee Annual interest rate TRADE FACILITATION CHARGES
Insurance administration Early repayment penalty Term Loans (Personal and Business): Processing/Arrangement Min	1.10% 550.00 2,750.00	30 days interest	Annual interest rate TRADE FACILITATION CHARGES Foreign Exchange Charges
- Max Insurance administration Early repayment penalty Term Loans (Personal and Business): Processing/Arrangement - Min - Max Insurance administration Early repayment penalty	550.00	30 days interest 1.10% 550.00	Annual interest rate TRADE FACILITATION CHARGES

TARIFF	PERSONAL	BUSINESS
Processing/Arrangement	PERSONAL	1.10%
- Min		550.00
- Max Insurance administration		25,000.00 8.53
Early repayment penalty		30 days interest
Home loans (and Building loans):		
Processing/Arrangement	1.14%	
- Min - Max	597.71 8.144.40	
Early repayment penalty	30 days interest	
Commercial building loans:		
Processing/Arrangement Commission		1.15%
- Min		597.71
- Max		No Maximum
Insurance administration Early repayment penalty		8.53 30 days interest
Small to Medium Enterprises		30 days interest
Processing/Arrangement		1.16%
- Min - Max		597.71 35.000.00
Insurance administration		8.53
Early repayment penalty		30 days interest
Overdrafts: Authorised facility arrangement	1.11%	1.10%
- Min	461.23	461.23
- Max	15,000.00	No Maximum
Excess availment	Prime +15%	Prime +15%
Unauthorised facility ITC Transunion enquiry	34.09 6.52	34.09 6.52
Loan Rescheduling Fee	106.96	106.96
Small to Medium Enterprises		
Authorised facility arrangement - Min		1.10% 461.23
- Max		15,000.00
Excess availment		Prime +15%
Unauthorised facility ITC Transunion enquiry		34.09 6.52
Loan Rescheduling Fee		106.96
CREDIT CARD		
Credit Card Application Annual Card Fees	48.91	
- Silver	120.00	
- Gold	180.00	
Secondary Card (Silver, Gold) Lost card / replacement	Free 91.05	
Cash withdrawal	91.05	
-Own ATM	3.29	
-Other local ATM -International ATM	5.37 15.57	
Declined transaction (due to lack of funds)	Under review	
Branch over the counter cash withdrawal:		
- Own bank	16.31	
- Other local bank - International bank	24.45	
Point of Sale purchases:		
- Own bank	1.26	
- Other Local bank - International bank	1.26	
Lost card protection insurance	0.00	
Outstanding balance on credit card insurance	0.30% of outstanding balance	
Over the limit cash advance	127.33	
- Own ATM	1.52	
- Other local ATM	2.95	
- International ATM	2.95	
Interim bank statement	8.10	
Impound credit card: - International		
	157.58	
- Local	157.58 135.85	
Introduction letter for international bank	135.85 21.74	
	135.85	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days	135.85 21.74 2.37%	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card	135.85 21.74 2.37%	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30	135.85 21.74 2.37% 136.19	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch	135.85 21.74 2.37% 136.19 400.00 50.00 85.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Balance Enquiry: Stanbic Bank Cash Withdrawal: Stanbic Bank	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	75.00 550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2%
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee Cash Advance Fee — Local	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2% of transaction value if
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at Stanbic ATM Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee Cash Advance Fee — Local	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 800 35.71 if amount is below 1 800 and 2% of transaction value if above 1 800
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee Cash Advance Fee — Local Balance Transfer Fee	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2% of transaction value if above 1 800 150 + (transaction amount * 0.01)
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee Cash Advance Fee – Local Cash Advance Fee – International Cash Advance Fee – International	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2% of transaction value if above 1 800 150 + (transaction amount * 0.01)
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cash back Fee Card Advance Fee — Local Cash Advance Fee — International Cash Advance Fee — International Cash Advance Fee — International	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00 1.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2% of transaction value if above 1 800 150 + (transaction amount * 0.01) 28%
Introduction letter for international bank Currency Conversion fee Account in arrears (charged per month) 30 days Platinum Credit Card Annual Fees Secondary card Card Replacement fee Out of order/over limit fee Cash withdrawal at local branch Cash withdrawal at Stanbic ATM Cash withdrawal at International branch Cash withdrawal at International ATM Technical credit limit maximization Corporate Credit Card Credit Card Application Annual Card Fee Card Replacement Fee Emergency Card Replacement Fee Late Payment Fee Insufficient Funds Fee Balance Enquiry: Stanbic Bank Cash Withdrawal Fee: Other Bank Cash Withdrawal Fee: International Cashback Fee Cash Advance Fee — Local Cash Advance Fee — International	135.85 21.74 2.37% 136.19 400.00 50.00 85.00 120.00 30.00 40.00 5.00 36.00	550.00 75.89 150.00 50.00 4.40 1.05 4.46 6.70 32.14 3% if amount is greater than 500 26.79 if amount is below 1 400 and 2% of transaction value if above 1 400 35.71 if amount is below 1 800 and 2% of transaction value if above 1 800 and 2% of transaction value if above 1 800 and 2% of transaction value if above 1 800 and 2% of transaction value if above 1 800 150 + (transaction amount * 0.01)

16.46

16.46

TARIFF	PERSONAL	BUSINESS
International SWIFT bank transfer (Outward TT)	0.37%	0.37%
- Min	70.00	70.00
- Max	400.00	400.00
Purchase of foreign notes	4.20%	4.20%
- Min - Max	20.00	20.00
Calla of familian makes	2.700/	2.700/
Sale of foreign notes - Min	3.70% 20.00	3.70% 20.00
- Max	180.00	180.00
Purchase of foreign draft	2.55%	2.55%
- Min	60.00	60.00
- Max	371.00	371.00
Sale of foreign draft	2.55%	2.55%
- Min - Max	60.00 360.40	60.00 360.40
	333.13	
Bills negotiated and returned unpaid - Min	2.55%	2.55%
- Max	340.00	340.00
Foreign draft	2.55%	2.55%
- Min	60.00	60.00
- Max	360.00	360.00
Foreign about		
- Min	2.55% 60.00	2.55%
- Max	360.00	360.00
Transfer to accounts at other local banks	0.40%	0.40%
- Min	65.00	65.00
- Max	360.00	360.00
Transfer to accounts at foreign banks	0.37%	0.37%
- Min	65.00	65.00
- Max	360.00	360.00
Telegraphic transfer (Inward)	0.35%	0.35%
- Min	68.00 400.00	400.00
Draft replacement - Min	2.70% 62.97	2.70%
- Max	110.00	110.00
Draft and mail transfer	73.66	73.66
SWIFT cable cost / Local swift bank transfer	87.22	87.22
Letters of Credit (inwards-export)		
Advising commission	159.00	159.00
Confirming commission	0.92 % per quarter	0.92 % per quarter
Confirming commission - Min	0.92 % per quarter 350.00	0.92 % per quarter 350.00
- Min Negotiation of documents	350.00	350.00 0.43%
- Min	350.00	350.00
- Min Negotiation of documents - Min	0.43% 65.00	0.43% 65.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions)	350.00 0.43% 65.00 350.00	350.00 0.43% 65.00 350.00
- Min Negotiation of documents - Min - Max	0.43% 65.00 350.00	0.43% 65.00 350.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure	350.00 0.43% 65.00 350.00 140.00 65.00	350.00 0.43% 65.00 350.00 140.00 65.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation	350.00 0.43% 65.00 350.00 140.00 65.00	350.00 0.43% 65.00 350.00 140.00 65.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports)	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00	0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min SWIFT cost on establishment	0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit	0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min SWIFT cost on establishment	0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit	0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min SWIFT cost on establishment Extension or renewal of letter of credit - Min	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof are and or part thereof are and or part thereof solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions. Solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions. Solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solutions. Solutions are also solutions. Solutions are also solutions are also solutions are also solutions are also solution	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof are and or part thereof are and or part thereof and or part thereof solution are also solution are also solution are and or part thereof solution are also soluti	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof solution solution and or part thereof solution s	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Drawing commission on letter of credit	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50
Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50
Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 0.42% per quarter and or part thereof 80.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00
Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Amendment of letter of credit Couriering of documents Revolving and standby letter of credit	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.43% per quarter and or part thereof 10.43% per quarter and or part thereof 10.43% per quarter and or part thereof 10.40% 10.00 110.00 0.42% per quarter and or part thereof	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof
Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 0.42% per quarter and or part thereof 80.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 80.00
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- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.42% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 10.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50
Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Other*** Drawings - Min - Max Foreign Bills (collection charges)	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.42% per quarter and or part thereof 375.00 140.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 10.00 0.42% per quarter and or part thereof 375.00 148.40
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 375.00 140.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00
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- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.42% per quarter and or part thereof 85.00 397.50 140.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00 0.35%	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Clean bills - Min	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.42% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.00 0.40% 65.00 397.50 140.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) Establishment of letter of credit - Min - 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 Amax Amendment of letter of credit Couriering of documents Revolving and standby letter of credit - Min Cancellation of letter of credit Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Inward Collection Handling Documentary bills	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 375.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 375.00 140.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00 0.35% 120.00 350.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 140.00 175.00 375.00 0.65% 175.00 375.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Inward Collection Handling	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 80.00 0.42% per quarter and or part thereof 80.00 0.40% 65.00 397.50 140.00 0.42% per quarter and or part thereof 375.00 148.40 0.40% 68.90 397.50 0.65% 175.00 375.00 375.00	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof 80.00 84.80 0.43% per quarter and or part thereof 80.00 0.43% per quarter and or part thereof 10.00 0.40% 65.00 397.50 140.00 110.00 0.42% per quarter and or part thereof 10.00 0.42% per quarter and or part thereof 10.00 0.42% per quarter and 0.00 0.40% 65.00 397.50 140.00 0.40% 68.90 397.50 0.65% 175.00 375.00 0.35% 120.00
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Inward Collection Handling Documentary bills - Min - Max	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof and or part thereof and or part thereof solution and or part thereof s	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof solution and or part thereof and or part thereof and or part thereof solution and or part thereof s
- Min Negotiation of documents - Min - Max Amendments (other than extensions) Cancellation Extension of tenure - Min - Max Letters of Credit (outwards-imports) 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 Other*** Drawings - Min - Max Foreign Bills (collection charges) Outward collection handling Documentary bills - Min - Max Inward Collection Handling Documentary bills - Min - Max	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof and or part thereof and or part thereof solution and or part thereof s	350.00 0.43% 65.00 350.00 140.00 65.00 0.41% 80.00 310.00 0.42% per quarter and or part thereof and or part thereof solution and or part thereof and or part thereof and or part thereof solution and or part thereof s

TARIFF	PERSONAL	BUSINESS
Cable charges	84.80	84.80
Postage/Courier Charges Clean Bill return	73.66 180.00	73.66 180.00
Stop payments of drafts and bills	170.00	170.00
Stop order charge	11.46	11.46
Retrieval Charges from Document bank (vouchers, messages etc),	P31.80 for statements less than	P31.80 for statements less than 3 months
	3 months P60.00 over 6	P60.00 over 6
Repurchase of drafts	months. 2.70%	months. 2.70%
- Min	65.00	65.00
- Max	110.00	110.00
Reissue of drafts	2.70%	2.70%
- Min	62.92	62.92
- Max	107.93	107.93
Descivable Discounting	Negotiable	Negatiable
Receivable Discounting Invoice Financing	Negotiable Negotiable	Negotiable Negotiable
Escrow Services		
- Min	0.51% of Amount	0.51% of Amount
- Max BONDS GUARANTEES & INDEMNITIES	2.28% of Amount	2.28% of Amount
Shipping guarantees(bill of lading Indemniti	es)	
Establishment per guarantee		147.00 1.19% per quarter,
Quarterly commission		or part thereof recoverable quarterly
		in advance
- Min		110.00 25000.00
Increase of amounts		147.00
Extension of tenure		147.00
Small to Medium Enterprises Establishment per guarantee		147.00
Quarterly commission		1.19% per quarter,
		or part thereof recoverable quarterly
- Min		in advance 110.00
- Max		20,000.00
Increase of amounts		147.00
Extension of tenure Property Guarantees		147.00
Commission		0.67% per quarter
		or part thereof recoverable quarterly in advance
Establishment fee		148.40
Amendments		155.82
Assessment fee Copy of title deed request		0.00 6.20
Performance / Tender bonds		0.20
Establishment:		
For bank customers Amendments		150.00 157.00
Quarterly commission		0.70% per quarter,
		or part thereof recoverable quarterly in advance
- Min		110.00
Copy of bond request		6.20
PAYMENT AND CLEARING CHARGES Cheque Books / Forms		
Cheque Book(Transactional)-40 leaf book	53.00	53.00
Cheque Book(Transactional)-100 leaf book	112.84	112.84
Issue of bank cheque-per cheque leaf Deposit Books	73.45	73.45
Deposit book (small book)	30.00	30.00
Stop Order		
Stop order within bank (own accounts) Stop order within bank (3rd party accounts)	0.00	0.00
Stop order within bank (loan repayments)	0.00	0.00
Stop order to other banks (local)	22.49	22.49
Stop order to other banks (International) Stop order dishonoured: insufficient funds	0.00	13.67 0.00
Establish Standing Order	5.35	5.35
Amend standing order	5.35	5.35
Sweeping charge PENALTY CHARGES	10.70	10.70
Declined POS transaction due to lack of funds	1.09	1.09
debit card Stoppage of payment	141.28	141.28
Cheque dishonoured due to lack of funds	325.19	325.19
Debit order unpaid	325.19	325.19
Post dated cheque deposited Post-dated cheques	35.85 56.24	35.85 56.24
Excess item fee	113.49	113.49
Referral Fee (Calling customer to normalise excess)	106.95	118.40
ACCOUNT SERVICES		
Investigations on transactions		
Certificate of Balance: - Audit confirmation	315.65	315.65
Certificate covering interest paid	48.94	48.94
- Balance of account only	45.76	45.76
Full bank history report(local) Full bank history report (international)	42.47 67.30	42.47 67.30
Stop payment instruction	143.91	143.91
Bank Letters	24.87	24.87
Stamp duty per document	7.49 150.00	7.49 150.00
Sweep facility one time set up fee	150.00	106.96
Sweep facility one time set up fee Honouring Fee	106.96	
Honouring Fee OTHER SERVICES		
Honouring Fee OTHER SERVICES Fax - Local	33.18	
Honouring Fee OTHER SERVICES		33.18 50.34 38.74
Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing - Photocopying of documents	33.18 50.34 38.74 12.86	38.74 12.86
Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing	33.18 50.34 38.74	50.34 38.74

Handling fee for repossessed vehicle sold