



# STANBIC BANK BOTSWANA LIMITED 2022 TARIFF GUIDE

## EFFECTIVE 3<sup>rd</sup> August 2022 | Pricing inclusive of 12% VAT

TARIFF	PERSONAL	BUSINESS
<b>TRANSACTIONAL ACCOUNT MAINTENANCE CHARGES</b>		
<b>Maintenance Fee: Pay as you go</b>		
Private Banking Current Account	197.68	
Executive/Gold	73.53	
Salaried Standard/Silver	62.85	
Transact Plus Embedded Funeral Plan Account	36.17	
TransactPlus/Blue	13.64	
Business Current Account		100.00
Business Transact Plus		34.10
<b>Maintenance Fee: Bundled</b>		
Private Banking	268.68	
Executive/Gold	155.00	
Salaried Standard/Silver	100.00	
<b>ACCESSIBILITY FACILITATION CHARGES</b>		
<b>ATM Charges</b>		
ATM cash withdrawal (Own ATM)	3.57	3.70
ATM cash withdrawal (Other Bank ATMs)	5.87	5.87
ATM cash withdrawal (International)	20.24	19.92
ATM cash deposit	0.25% of deposit amount (free up to P1,000.00)	0.40% of deposit amount
Cash Deposit Machine	0.37% of deposit amount (free up to P1,000.00)	0.40% of deposit amount
ATM card replacement	50.00	50.62
Lost card protection insurance	0.00	0.00
ATM bill payment	3.64	3.64
Additional card issued	25.43	25.43
Balance enquiry	1.49	1.54
Buy pre-paid airtime	0.00	0.00
International Acquiring Fee	36.17	36.17
<b>MANUAL TRANSFERS</b>		
Inter-account transfer (own account within Stanbic)	9.95	10.46
Inter-account transfer (to 3rd Party within Stanbic)	9.63	10.29
Inter-account transfer (Foreign currency accounts)	39.15	39.15
Inter-account transfer (third party account local bank)	18.10	19.36
<b>STATEMENTS</b>		
Monthly bank statements	0.00	0.00
Interim bank statements	8.10	7.45
Interim bank statements (Foreign currency accounts)	6.84	7.70
Copies of old bank statements		
- less than 6 months (per sheet)	25.93	27.68
- more than 6 months (per sheet)	34.32	39.40
<b>DEPOSIT SLIPS</b>		
Copies of deposit slips		
- less than 6 months	28.13	28.13
- more than 6 months	62.10	64.17
<b>OVER THE COUNTER TRANSACTION CHARGE</b>		
<b>Over-the-counter cash deposits</b>		
Over-the-counter cash deposit	0.40% if amount is greater than 1,500	0.45% of deposit amount
Over-the-counter cash deposits (Foreign currency accounts)	0.45% if amount is greater than 1,500	0.45% of deposit amount
Over-the-counter cheque deposit	0.00	0.00
Bulk deposit charge	0.40% if amount is greater than 1,500	0.45% of deposit amount
Deposit of Travellers Cheque and Drafts	2.55%	2.64%
- Min	60.00	60.00
- Max	360.00	360.00
<b>Over-the-counter cash withdrawals</b>		
Encashment fee	1.04%	1.04%
- Min	5.62	5.71
- Max	24.46	24.85
Service Fee	1.13%	1.13%
- Min	3.83	4.09
- Max	14.81	16.10
Exchange of notes/coins over-the-counter	1.55%	1.55%
- Min	7.50	7.50
- Max	510.00	510.00
Balance enquiry over-the-counter	7.89	0.00
<b>POINT OF SALE (ACQUIRING/USAGE)</b>		
POS installation		582.75
Monthly terminal rental (VAT Exclusive)		
- Min		105.00
- Max		383.25
Commission rate (includes the recently approved Diner's club card)		
- Min		250.00
- Max		5%
Status reports – obtaining and issuing		0.00
Communications / GPRS fee		271.27
Point of Sale (local) - Own	1.23	1.38
Point of Sale (local) - Other banks	1.23	1.41
Point of Sale (international) – Own	6.24	6.70
Point of sale (international) – Other banks	6.42	6.48
E-Commerce Hosting Fee	0.00	361.69
<b>BUSINESS ONLINE</b>		
Installation and Training		250.00
Monthly fee - Corporate		243.18
Local Transfers & Collections:		
- To own account within Stanbic		0.00
- To third party accounts within bank		5.10
- To accounts in other banks		6.92
Foreign Currency transfers:		
- To own account		0.00
- To third party accounts within the bank		0.00
- To other banks		0.00
Direct Debit		5.10
Security Token Fee		148.11
<b>Authent Consolidated Payments</b>		
To other banks		6.91
To Stanbic		5.28
<b>INTERNET BANKING</b>		
Sign-up/registration	0.00	26.25
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	3.03	3.68
<b>Account Transfers</b>		
- To own account in Stanbic	0.00	3.25

TARIFF	PERSONAL	BUSINESS
-To third party in Stanbic	3.03	3.86
-To other banks	3.03	4.30
Credit card payments	3.03	0.00
Outward telegraphic transfers	3.04	0.00
Email Alert	0.00	0.27
<b>Foreign Currency transfers</b>		
-To own account in Stanbic	0.00	3.80
-To third party in Stanbic	0.00	4.02
-To other banks	0.00	4.45
<b>INSTANT MONEY</b>		
Instant Money service charge		10.00
<b>CELLPHONE BANKING (USSD)</b>		
Subscription	0.00	
<b>Transfer between own accounts:</b>		
- Within Stanbic	2.95	
- To other banks	4.82	
Payment to third party accounts (within Stanbic)	2.95	
Buy pre-paid airtime	0.00	
Mini Statement (Last 10 transactions)	2.07	
Balance Inquiry	1.04	
Make payments – Utilities/bills	3.47	
My Updates / SMS Alerts Fee (VAT Exclusive) - Fee is aggregated and collected monthly	0.23	
<b>UNAYO</b>		
Registration	Free	Free
Check Balance	Free	Free
View statement	Free	Free
Cash-In	Free	Free
Pay/Scan to Pay (Voucher, QR code)	Free	Free
Inter-account transfer	Free	Free
Receive Funds from any Bank Account to Unayo	Free	Free
Funds Transfer from Unayo to any Bank Account	3.00	3.00
Send Money to a registered Unayo user	Free	Free
Cash-Out	Tiered	Tiered
Send Money to recipient (None Registered)		
Process Payment	1.47% of transaction value	1.47% of transaction value
Bulk Disbursement (Bulk Send Money)	3.00	3.00
Purchase of Prepaid Electricity	2.00	2.00
Purchase of Airtime	Free	Free
Payment for television subscription	2.00	2.00
<b>CASH OUT</b>		
<b>TRANSACTION RANGES</b>		
25.00 – 125.00	3.50	3.50
125.01 – 250.00	5.40	5.40
250.01 – 500.00	10.50	10.50
500.01 – 1000.00	15.60	15.60
1001.01 – 2000.00	27.00	27.00
2000.01 – 3000.00	42.00	42.00
3000.01 – 4000.00	60.00	60.00
4000.01 – 5000.00	75.00	75.00
5000.01 – 6000.00	90.00	90.00
6000.01 – 7000.00	105.00	105.00
7000.01 – 8000.00	120.00	120.00
8000.01 – 9000.00	135.00	135.00
9000.01 – 10000.00	150.00	150.00
<b>SEND MONEY (To Non-Registered User)</b>		
<b>TRANSACTION RANGES</b>		
25.00 – 125.00	3.50	3.50
125.01 – 250.00	5.40	5.40
250.01 – 500.00	10.50	10.50
500.01 – 1000.00	15.60	15.60
1001.01 – 2000.00	27.00	27.00
2000.01 – 3000.00	42.00	42.00
3000.01 – 4000.00	60.00	60.00
4000.01 – 5000.00	75.00	75.00
5000.01 – 6000.00	90.00	90.00
6000.01 – 7000.00	105.00	105.00
7000.01 – 8000.00	120.00	120.00
8000.01 – 9000.00	135.00	135.00
9000.01 – 10000.00	150.00	150.00
<b>INVESTMENT/INTERMEDIATION CHARGES</b>		
<b>TERM DEPOSITS</b>		
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	213.91	213.91
<b>SAVINGS ACCOUNTS</b>		
Monthly maintenance fee	5.53	5.53
Koketso Savings Penalty Charge	75.00	
<b>FOREIGN CURRENCY ACCOUNTS</b>		
Amendments (incoming SWIFT transfers)	144.90	144.90
Amendments (outgoing SWIFT transfers)	73.11	73.11
<b>LENDING AND OVERDRAFT SERVICES</b>		
<b>Unsecured Personal Loan</b>		
Processing/Arrangement	1.12%	
- Min	489.04	
- Max	1,031.19	
Insurance administration	20.70	
Early repayment penalty	30 days interest	
<b>Vehicle and Asset Finance:</b>		
Processing/Arrangement	1.14%	1.14%
- Min	633.58	633.58
- Max	10,000.00	No Maximum
Insurance administration	8.25	8.25
Early repayment penalty	30 days interest	30 days interest
<b>Small to Medium Enterprises</b>		
Processing/Arrangement	1.30%	
- Min	633.58	
- Max	20,000.00	
Insurance administration	8.25	
Early repayment penalty	30 days interest	
<b>Term Loans (Personal and Business):</b>		
Processing/Arrangement	1.10%	1.10%
- Min	550.00	550.00
- Max	2,750.00	No Maximum
Insurance administration	8.53	8.53
Early repayment penalty	30 days interest	30 days interest
<b>Small to Medium Enterprises</b>		
Processing/Arrangement	1.10%	
- Min	550.00	
- Max	2,750.00	No Maximum
Insurance administration	8.53	8.53
Early repayment penalty	30 days interest	30 days interest
<b>Small to Medium Enterprises</b>		

TARIFF	PERSONAL	BUSINESS
Processing/Arrangement		1.10%
- Min		550.00
- Max		25,000.00
Insurance administration		8.53
Early repayment penalty		30 days interest
<b>Home loans (and Building loans):</b>		
Processing/Arrangement	1.14%	
- Min	597.71	
- Max	8,144.40	
Early repayment penalty		30 days interest
<b>Commercial building loans:</b>		
Processing/Arrangement	1.15%	
Commission		
- Min	597.71	
- Max	No Maximum	
Insurance administration		8.53
Early repayment penalty		30 days interest
<b>Small to Medium Enterprises</b>		
Processing/Arrangement	1.16%	
- Min	597.71	
- Max	35,000.00	
Insurance administration		8.53
Early repayment penalty		30 days interest
<b>Overdrafts:</b>		
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	34.09	34.09
ITC Transunion enquiry	6.52	6.52
Loan Rescheduling Fee	106.96	106.96
<b>Small to Medium Enterprises</b>		
Authorised facility arrangement	1.10%	
- Min	461.23	
- Max	15,000.00	
Excess availment	Prime +15%	
Unauthorised facility	34.09	
ITC Transunion enquiry	6.52	
Loan Rescheduling Fee	106.96	
<b>CREDIT CARD</b>		
Credit Card Application	48.91	
Annual Card Fees		
- Silver	120.00	
- Gold	180.00	
Secondary Card (Silver, Gold)	Free	
Lost card / replacement	91.05	
<b>Cash withdrawal</b>		
- Own ATM	3.29	
- Other local ATM	5.37	
- International ATM	15.57	
Declined transaction (due to lack of funds)	Under review	
Branch over the counter cash withdrawal:		
- Own bank	16.31	
- Other local bank	24.45	
- International bank	29.88	
Point of Sale purchases:		
- Own bank	1.26	
- Other Local bank	1.26	
- International bank	6.57	
Lost card protection insurance	0.00	
Outstanding balance on credit card insurance	0.30% of outstanding balance	
Over the limit cash advance	127.33	
<b>Balance Enquiry</b>		
- 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	135.85	
Introduction letter for international bank	21.74	
Currency Conversion fee	2.37%	
Account in arrears (charged per month) 30 days	136.19	
<b>Platinum Credit Card</b>		
Annual Fees	400.00	
Secondary card	50.00	
Card Replacement fee	85.00	
Out of order/over limit fee	120.00	
Cash withdrawal at local branch	30.00	
Cash withdrawal at International branch	40.00	
Cash withdrawal at Stanbic ATM	5.00	
Cash withdrawal at International ATM	36.00	
Technical credit limit maximization	1.00	
<b>Corporate Credit Card</b>		
Credit Card Application	75.00	
Annual Card Fee	550.00	
Card Replacement Fee	75.89	
Emergency Card Replacement Fee	150.00	
Late Payment Fee	50.00	
Insufficient Funds Fee	4.40	
Balance Enquiry : Stanbic Bank	1.05	
Cash Withdrawal : Stanbic Bank	4.46	
Cash Withdrawal Fee : Other Bank	6.70	
Cash Withdrawal Fee : International	32.14	
Cashback Fee	3% if amount is greater than 500	
Cash Advance Fee – Local	26.79 if amount is below 1400 and 2% of transaction value if above 1400	
Cash Advance Fee – International	35.71 if amount is below 1800 and 2% of transaction value if above 1800	
Balance Transfer Fee	150 + (transaction amount * 0.01)	
Annual interest rate	28%	
<b>TRADE FACILITATION CHARGES</b>		
<b>Foreign Exchange Charges</b>		
Local SWIFT bank transfer	90.27	90.27
RTGS Charges		
For DR transfers between 0830 & 1300hrs	9.33	9.33
for DR transfers between 1301hrs and 1630hrs	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	20.00	20.00
- Max	180.00	180.00
Sale of foreign notes	3.70%	3.70%
- Min	20.00	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	60.00	60.00
- Max	360.40	360.40
Bills negotiated and returned unpaid	2.55%	2.55%
- Min	60.00	60.00
- Max	340.00	340.00
Foreign draft	2.55%	2.55%
- Min	60.00	60.00