STANBIC BANK BOTSWANA LIMITED

2020 TARIFF GUIDE



EFFECTIVE 24th August 2020

Maintenance Fee: Pay as you go	NCE CHARGES	
	10750	
Private Banking Current Account Executive/Gold	197.68 73.53	
Salaried Standard/Silver	62.85	
Transact Plus Embedded Funeral Plan	36.17	
Account TransactPlus/Blue	13.64	
Business Current Account	13.04	10
Business Transact Plus		3
Maintenance Fee: Bundled		
Private Banking	268.68	
Executive/Gold Salaried Standard/Silver	155.00	
ACCESSIBILITY FACILITATION CHARGES	100.00	
ATM Charges		
ATM cash withdrawal (Own ATM)	3.57	
ATM cash withdrawal (Other Bank ATMs)	5.87	1
ATM cash withdrawal (International) ATM cash deposit	0.25% of deposit	0.40
	amount (free up to P1,000.00)	deposit am
Cash Deposit Machine	0.37% of deposit	0.40
	amount (free up to P1,000.00)	deposit am
ATM card replacement	50.00	5
Lost card protection insurance	0.00	
ATM bill payment	3.64	2
Additional card issued Balance enquiry	25.43 1.49	2
Buy pre-paid airtime	0.00	
International Acquiring Fee	36.17	3
MANUAL TRANSFERS		
Interaccount transfer (own account within Stanbic)	9.95	1
Interaccount transfer (to 3rd Party within	9.63	1
Stanbic) Interaccount transfer (Foreign currency	39.15	3
accounts)		
Interaccount transfer (third party account local bank)	18.10	1
STATEMENTS		
Monthly bank statements	0.00	
Interim bank statements	8.10	
Interim bank statements (Foreign currency accounts)	6.84	
Copies of old bank statements		
-less than 6 months (per sheet)	25.93	2
-more than 6 months (per sheet) DEPOSIT SLIPS	34.32	3
Copies of deposit slips		
-less than 6 months	28.13	2
-more than 6 months	62.10	6
OVER THE COUNTER TRANSACTION CHA	ARGE	
Over-the-counter cash deposit	0.40% if amount is	0.45
Over the country and deposits (Ferrier	greater than 1,500	deposit am
Over-the-counter cash deposits (Foreign currency accounts)	0.45% if amount is greater than 1,500	0.45 deposit am
Over-the-counter cheque deposit	0.00	(
Bulk deposit charge	0.40% if amount is greater than 1,500	0.45 deposit am
Deposit of Travellers Cheque and Drafts	2.55%	2.
-Min	60.00	6
-Max	360.00	360
Over-the-counter cash withdrawals Encashment fee	1.04%	1.0
- Min	5.62	
- Max		1.
	24.46	
Service Fee	1.13%	2
Service Fee - Min	1.13% 3.83	2
Service Fee - Min - Max	1.13%	2 1.
Service Fee - Min	1.13% 3.83 14.81	2 1. 1
Service Fee - Min - Max Exchange of notes/coins over-the-counter	1.13% 3.83 14.81 1.55%	2 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter	1.13% 3.83 14.81 1.55% 7.50	2 1. 1 1. 51
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max	1.13% 3.83 14.81 1.55% 7.50 510.00	1. 1. 51(
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE)	1.13% 3.83 14.81 1.55% 7.50 510.00	1. 1. 51
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation	1.13% 3.83 14.81 1.55% 7.50 510.00	2 1. 1. 1. 51.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max	1.13% 3.83 14.81 1.55% 7.50 510.00	2 2 1. 1. 1 1 1. 511 558 588 588 588 588 588 588 588 588
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min	1.13% 3.83 14.81 1.55% 7.50 510.00	2 2 1. 1. 1 1 1. 511 558 588 588 588 588 588 588 588 588
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently	1.13% 3.83 14.81 1.55% 7.50 510.00	2 2 1. 1. 1. 1. 1. 51. 558. 588. Under re-
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max	1.13% 3.83 14.81 1.55% 7.50 510.00	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing	1.13% 3.83 14.81 1.55% 7.50 510.00	2 2 1. 1. 1. 1. 51. 58. 58. 100 388. Under re-
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max	1.13% 3.83 14.81 1.55% 7.50 510.00	2 2 1. 1. 1. 1. 51. 58. 58. 100 388. Under re-
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (international) – Own Point of sale (international) – Other banks	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (international) – Own Point of sale (international) – Other banks	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections:	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports — obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) — Own Point of sale (international) — Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: - To own account within Stanbic	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections:	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports — obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) — Own Point of sale (international) — Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: - To own account within Stanbic - To third party accounts within bank	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports — obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) — Own Point of sale (international) — Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: - To own account within Stanbic - To third party accounts within bank - To accounts in other banks	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: - To own account within Stanbic - To third party accounts within bank - To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of Sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 2 1. 1. 1. 51. 55. 55. 55. 55. 55. 55. 55
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) – Own Point of sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: - To own account within Stanbic - To third party accounts within bank - To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 2 1. 1. 1. 51. 55. 55. 55. 55. 55. 55. 55
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Own Point of Sale (international) – Own Point of Sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports - obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) - Own Point of Sale (international) - Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports – obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Own Point of Sale (international) – Own Point of Sale (international) – Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	22 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Service Fee - Min - Max Exchange of notes/coins over-the-counter - Min - Max Balance enquiry over-the-counter POINT OF SALE (ACQUIRING/USAGE) POS installation Monthly terminal rental (VAT Exclusive) - Min - Max Commission rate (includes the recently approved Diner's club card) - Min - Max Status reports - obtaining and issuing Communications / GPRS fee Point of Sale (local) - Own Point of Sale (local) - Other banks Point of Sale (international) - Own Point of Sale (international) - Other banks E-Commerce Hosting Fee BUSINESS ONLINE Installation and Training Monthly fee - Corporate Local Transfers & Collections: -To own account within Stanbic -To third party accounts within bank -To accounts in other banks Foreign Currency transfers: - To own account - To third party accounts within the bank - To other banks Direct Debit Security Token Fee	1.13% 3.83 14.81 1.55% 7.50 510.00 7.89	2 2 1. 1. 1. 51. 55. 55. 55. 55. 55. 55. 55

	PERSONAL	BUSINESS
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
Account Transfers		
-To own account in Stanbic	0.00	3.25
-To third party in Stanbic	3.03	3.86
-To other banks	3.03	4.30
Credit card payments Outward telegraphic transfers	3.03	0.00
Email Alert	0.00	0.00
Foreign Currency transfers	0.00	0.27
-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
INSTANT MONEY		
Instant Money service charge	10.00	
CELLPHONE BANKING (USSD)		
Subscription	0.00	
Transfer between own accounts:		
-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	0.23	
Exclusive) - Fee is aggregated and collected monthly		
INVESTMENT / INTERMEDIATION CHARG	GES	
Term Deposits	a20	
Charge for breaking a term deposit	(Amount to be	(Amount to be
	withdrawn x Penalty	withdrawn x
	interest rate x number of days left	Penalty interest rate x number
	to maturity)/365	of days left to maturity)/365
Minimum Penalty Interest charge	213.91	213.91
SAVINGS ACCOUNTS		
Monthly maintenance fee	5.53	5.53
Koketso Savings Penalty Charge	75.00	
FOREIGN CURRENCY ACCOUNTS		
Amendments (incoming SWIFT transfers)	144.90	144.90
Amendments (outgoing SWIFT transfers)	73.11	73.11
LENDING AND OVERDRAFT SERVICES		
Unsecured Personal Loan		
Processing/Arrangement	1.12%	
- Min	489.04	
- Max Insurance administration	1,031.19	
Early repayment penalty	30 days interest	
Vehicle and Asset Finance:	30 days interest	
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
Small to Medium Enterprises		
Processing/Arrangement		1.14%
- Min		633.58
- Max		20,000.00
Insurance administration		8.25
Early repayment penalty		30 days interest
Term Loans (Personal and Business):		
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 Small to Medium Enterprises	30 days interest	30 days interest
		1 100/
Processing/Arrangement - Min		1.10%
Processing/Arrangement		
Processing/Arrangement - Min		550.00
Processing/Arrangement - Min - Max		550.00 25,000.00
Processing/Arrangement - Min - Max Insurance administration		550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty	1.14%	550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans):	1.14% 597.71	550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement		550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min	597.71	550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans:	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement	597.71 8,144.40	550.00 25,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15%
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Min - Max	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts:	597.71 8.144.40 30 days interest	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty	597.71 8,144.40	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement	597.71 8.144.40 30 days interest	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts:	597.71 8.144.40 30 days interest	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement	597.71 8.144.40 30 days interest	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement - Min	1.11% 461.23 15,000.00	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement - Min - Max Excess availment	1.11% 461.23 15,000.00 Prime +15%	550.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum Prime +15%
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement - Min - Max Excess availment Unauthorised facility	1.11% 461.23 15,000.00 Prime +15% 3,144.40 30 days interest	550.00 25,000.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum Prime +15% 34.09
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement - Min - Max Excess availment Unauthorised facility ITC Transunion enquiry	1.11% 461.23 15,000.00 Prime +15% 34.09 6.52	550.00 25,000.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum Prime +15% 34.09 6.52
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Overdrafts: Authorised facility arrangement - Min - Max Excess availment Unauthorised facility ITC Transunion enquiry Loan Rescheduling Fee	1.11% 461.23 15,000.00 Prime +15% 3,144.40 30 days interest	550.00 25,000.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum Prime +15% 34.09
Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Home loans (and Building loans): Processing/Arrangement - Min - Max Early repayment penalty Commercial building loans: Processing/Arrangement Commision - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Insurance administration Early repayment penalty Small to Medium Enterprises Processing/Arrangement - Min - Max Latery repayment penalty Overdrafts: Authorised facility arrangement - Min - Max Excess availment Unauthorised facility ITC Transunion enquiry	1.11% 461.23 15,000.00 Prime +15% 34.09 6.52	550.00 25,000.00 25,000.00 8.53 30 days interest 1.15% 597.71 No Maximum 8.53 30 days interest 1.16% 597.71 35,000.00 8.53 30 days interest 1.10% 461.23 No Maximum Prime +15% 34.09 6.52

- Max	PERSONAL	BUSINESS 15,000.00
Excess availment		Prime +15%
Unauthorised facility		34.09
ITC Transunion enquiry		6.52
Loan Rescheduling Fee		106.96
CREDIT CARD Credit Card Application	48.91	
Annual Card Fees	40.51	
- Silver	120.00	
- Gold	180.00	
Secondary Card (Silver, Gold)	Free	
Lost card / replacement	91.05	
Cash withdrawal		
-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	24.45	
- International bank	29.88	
Point of Sale purchases:	1.00	
- Own bank - Other Local bank	1.26	
- International bank	6.57	
Lost card protection insurance	0.00	
Outstanding balance on credit card	0.30% of	
insurance	outstanding balance	
Over the limit cash advance	127.33	
Balance Enquiry		
- Own ATM	1.52	
- Other local ATM	2.95	
- International ATM	2.95	
Interim bank statement Impound credit card:	8.10	
- 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	
Platinum Credit Card		
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 Cash withdrawal at Stanbic ATM	40.00 5.00	
Cash withdrawal at International ATM	36.00	
Technical credit limit maximization	1.00	
Corporate Credit Card		
Credit Card Application		75.00
Annual Card Fee		550.00
Card Replacement Fee		75.89
Emergency Card Replacement Fee Late Payment Fee		150.00 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
Oarly Advances Free Level		500
Cash Advance Fee – Local		26.79 if amount is below 1 400
		and 2% of transaction
		value if above 1 400
Cash Advance Fee - International		35.71 if amount
		is below 1 800 and 2% of
		transaction value if above
		value if above 1800
Balance Transfer Fee		150 + (transaction
		amount * 0.01)
		28%
TRADE FACILITATION CHARGES		
TRADE FACILITATION CHARGES Foreign Exchange Charges		
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer	90.27	90.27
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges	90.27	90.27
Annual interest rate TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and		
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs	9.33	9.33
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs	9.33 16.46	9.33 16.46
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and	9.33	9.33
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer	9.33 16.46	9.33 16.46
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT)	9.33 16.46 0.37%	9.33 16.46 0.37%
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min	9.33 16.46 0.37% 70.00 400.00	9.33 16.46 0.37% 70.00 400.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes	9.33 16.46 0.37% 70.00	9.33 16.46 0.37% 70.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min	9.33 16.46 0.37% 70.00 400.00	9.33 16.46 0.37% 70.00 400.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max - Max Sale of foreign notes - Min	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max Purchase of foreign draft	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max Purchase of foreign draft - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max - Min - Max Sale of foreign notes - Min - Max - Max - Max - Max - Max - Max - Purchase of foreign draft - Min - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 180.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max Purchase of foreign notes - Min - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 20.00 180.00 2.55% 60.00 371.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00 371.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max Purchase of foreign draft - Min - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00 371.00	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00 371.00
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign draft - Min - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 180.00 2.55% 60.00 371.00 2.55% 60.00 360.40	9.33 16.46 0.37% 70.00 400.00 180.00 3.70% 20.00 180.00 2.55% 60.00 371.00 2.55% 60.00 360.40
TRADE FACILITATION CHARGES Foreign Exchange Charges Local SWIFT bank transfer RTGS Charges For DR transfers between 0830 & 1300hrs for DR transfers between 1301hrs and 1630hrs International SWIFT bank transfer (Outward TT) - Min - Max Purchase of foreign notes - Min - Max Sale of foreign notes - Min - Max Purchase of foreign draft - Max	9.33 16.46 0.37% 70.00 400.00 4.20% 20.00 180.00 20.00 180.00 2.55% 60.00 371.00	9.33 16.46 0.37% 70.00 400.00 180.00 180.00 2.55% 60.00 371.00 2.55% 60.00

TARIFF	PERSONAL	BUSINESS
Foreign draft	2.55%	2.55%
- Min	60.00	60.00
- Max	360.00	360.00
Foreign cheque	2.55%	2.55%
- Min - Max	60.00 360.00	60.00 360.00
Transfer to accounts at other local banks	0.40%	0.40%
- Min - Max	65.00 360.00	65.00 360.00
NUX	300.00	300.00
Transfer to accounts at foreign banks - Min	0.37% 65.00	0.37% 65.00
- Max	360.00	360.00
Telegraphic transfer (Inward)	0.35%	0.35%
- Min	68.00	68.00
- Max	400.00	400.00
Dvoft vanlagement	2.70%	2.70%
Draft replacement - Min	62.97	62.97
- 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
- Min	350.00	350.00
Negotiation of documents	0.43%	0.43%
- Min	65.00	65.00
- Max	350.00	350.00
Amondmonts (atherettees	140.04	140.01
Amendments (other than extensions) Cancellation	140.00 65.00	140.00
ouriounium.	55.55	00.00
Extension of tenure	0.41%	0.41%
- Min	80.00	80.00
- Max	310.00	310.00
Letters of Credit (outwards-imports)		
Establishment of letter of credit	0.42% per quarter	0.42% per
	and or part thereof	quarter and or part thereof
- Min	375.00	375.00
CMIET t t - b ii - b t	04.00	0400
SWIFT cost on establishment Extension or renewal of letter of credit	84.80 0.43% per quarter	84.80 0.43% per
Extension of renewal of letter of credit	and or part thereof	quarter and or part thereof
- Min	80.00	80.00
Increase of amount of letter of credit	0.43% per quarter and or part thereof	0.43% per quarter and or
		part thereof
- Min	80.00	80.00
Drawing commission on letter of credit	0.40%	0.40%
- Min	65.00	65.00
- Max	397.50	397.50
	140.00	140.00
Amendment of letter of credit Couriering of documents	140.00 110.00	140.00 110.00
Revolving and standby letter of credit	0.42% per quarter	0.42% per
	and or part thereof	quarter and or part thereof
- Min	375.00	375.00
Cancellation of letter of credit	148.40	148.40
Other***	0.40%	0.40%
- Min	68.90	68.90
- Max	397.50	397.50
Foreign Bills (collection charges)		
Outward collection handling	0.000	0.650/
Documentary bills	0.65%	0.65%
- Min	175.00	175.00
	175.00 375.00	175.00 375.00
- Max	375.00	375.00
- Max Clean bills	375.00 0.35%	375.00 0.35%
- Max Clean bills - Min	375.00	375.00
- Max Clean bills - Min	0.35% 120.00	375.00 0.35% 120.00
- Min - Max Clean bills - Min - Max Inward Collection Handling	375.00 0.35% 120.00 350.00	0.35% 120.00 350.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills	375.00 0.35% 120.00 350.00 0.65%	375.00 0.35% 120.00 350.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min	375.00 0.35% 120.00 350.00 0.65% 175.00	375.00 0.35% 120.00 350.00 0.65% 175.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills	375.00 0.35% 120.00 350.00 0.65%	375.00 0.35% 120.00 350.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min	375.00 0.35% 120.00 350.00 0.65% 175.00	375.00 0.35% 120.00 350.00 0.65% 175.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min	0.35% 120.00 350.00 0.65% 175.00 375.00	0.35% 120.00 350.00 0.65% 175.00 375.00 0.33%
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills	0.35% 120.00 350.00 0.65% 175.00 375.00	0.35% 120.00 350.00 0.65% 175.00 375.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00	0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min	0.35% 120.00 350.00 0.65% 175.00 375.00	0.35% 120.00 350.00 0.65% 175.00 375.00 0.33%
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00	0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return Stop payments of drafts and bills	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 84.80 73.66 180.00 170.00	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return Stop payments of drafts and bills Stop order charge	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean 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	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean bills - Min - Max Clean bills - Min - Max Cable charges Postage/Courier Charges Clean Bill return	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean 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),	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months P60.00 over 6 months.	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months P60.00 over 6 months.
- Max Clean bills - Min - Max Inward Collection Handling Documentary bills - Min - Max Clean 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	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months P60.00 over 6	375.00 0.35% 120.00 350.00 0.65% 175.00 375.00 0.33% 120.00 350.00 84.80 73.66 180.00 170.00 11.46 P31.80 for statements less than 3 months P60.00 over 6

TARIFF	PERSONAL	BUSINESS
- Max	110.00	110.00
Reissue of drafts	2.70%	2.70%
- Min	62.92	62.92
- Max	107.93	107.93
Recievable Discounting	Negotiable	Negotiable
Invoice Finacing	Negotiable	Negotiable
Escrow Services - Min	0.50% of Amount	0.50% of
		Amount
- Max	2.24% of Amount	2.24% of Amount
BONDS GUARANTEES & INDEMNITIES		
Shipping guarantees(bill of lading Indem	nities)	
Establishment per guarantee		147.00
Quarterly commission		1.19% per quarter, or part
		thereof recover- able quarterly in
- Min		advance 110.00
- Max		25000.00
Increase of amounts Extension of tenure		147.00 147.00
Small to Medium Enterprises		111.00
Establishment per guarantee		147.00
Quarterly commission		1.19% per quarter, or part
		thereof recover- able quarterly in
- Min		advance 110.00
- Max		20,000.00
Increase of amounts Extension of tenure		147.00 147.00
Property Guarantees		147.00
Commission		0.67% per quarter or part
		thereof recover- able quarterly in
Establishment fee		advance 148.40
Amendments		155.82
Assessment fee		0.00
Copy of title deed request Performance / Tender bonds		6.20
Establishment:		
For bank customers Amendments		150.00 157.00
Quarterly commission		0.70% per
		quarter, or part thereof recover-
		able quarterly in advance
- Min Copy of bond request		110.00
PAYMENT AND CLEARING CHARGES		0.20
Cheque Books / Forms	53.00	53.00
Cheque Book(Transactional)-40 leaf book Cheque Book(Transactional)-100 leaf book	112.84	
Issue of bank cheque-per cheque leaf	73.45	112.84
Deposit Books Deposit book (small book)		112.84 73.45
	30.00	
Stop Order	30.00	73.45
Stop order within bank (own accounts)	0.00	73.45 30.00 0.00
Stop order within bank (own accounts) Stop order within bank (3rd party accounts)	0.00	73.45 30.00 0.00 12.17
Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments)	0.00	73.45 30.00 0.00
Stop order within bank (own accounts) Stop order within bank (3rd party accounts)	0.00 12.17 0.00	73.45 30.00 0.00 12.17 0.00
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 dishonoured: insufficient funds	0.00 12.17 0.00 22.49 13.67 0.00	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00
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)	0.00 12.17 0.00 22.49 13.67	73.45 30.00 0.00 12.17 0.00 22.49 13.67
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 dishonoured: insufficient funds Establish Standing Order Amend standing order Sweeping charge	0.00 12.17 0.00 22.49 13.67 0.00 5.35	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35
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 dishonoured: insufficient funds Establish Standing Order Amend standing order	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35
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 dishonoured: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of funds debit card	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70
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 dishonoured: insufficient funds Establish Standing Order Amend standing order Sweeping charge PENALTY CHARGES Declined POS transaction due to lack of	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 10.70 1.09 141.28 325.19 325.19
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 (loternational) Stop order dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 35.85
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19	73.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 10.70 1.09 141.28 325.19 325.19
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 35.85 56.24
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 106.95	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 106.95	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 106.95	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international)	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87
Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87
Stop order within bank (own accounts) Stop order within bank (3rd party accounts) Stop order within bank (loan repayments) Stop order within bank (loan repayments) Stop order to other banks (local) Stop order to other banks (International) Stop order dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49 150.00	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49 150.00
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49 150.00 106.96	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87 749 150.00 106.96
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49 150.00 106.96	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87 749 150.00 106.96
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 dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 7.49 150.00 106.96	30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87 749 150.00 106.96
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 to other banks (International) Stop order dishonoured: 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 dishonoured due to lack of funds Debit order unpaid Post dated cheque deposited Post-dated cheques Excess item fee Referral Fee (Calling customer to normalise excess) ACCOUNT SERVICES Investigations on transactions Certificate of Balance: - Audit confirmation Certificate covering interest paid - Balance of account only Full bank history report (international) Stop payment instruction Bank Letters Stamp duty per document Sweep facility one time set up fee Honouring Fee OTHER SERVICES Fax - Local Fax - International Scanning and E-mailing - Photocopying of documents	0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 106.95 315.65 48.94 45.76 42.47 67.30 143.91 24.87 749 150.00 106.96	33.45 30.00 0.00 12.17 0.00 22.49 13.67 0.00 5.35 5.35 10.70 1.09 141.28 325.19 325.19 35.85 56.24 113.49 118.40 315.65 48.94 45.76 42.47 67.30 143.91 24.87 749 150.00 106.96