

# TARIFF GUIDE 2016



**Stanbic Bank**

A member of Standard Bank Group

## Lending

Prime lending rate  
Penalty interest rate

Fixed from time to time by the ALCO  
8%

Advances  
Est fee-corporates (O/D)  
Est fee - personal  
Per transaction service fee

4% flat  
4% flat  
Minimum fixed monthly service fee

## Cash Withdrawal

Over the counter- Personal and Business  
ATM

1.25% of the value  
1% of the value

## Change Fees and soiled notes

Change for non-customers  
Change for customers  
Soiled notes

2% of amount being changed  
1% of amount being changed  
2% of amount deposited as soiled notes

## Service Fees

Personal - Silver  
Personal - Executive Banking Clients  
Personal - Private Banking Clients  
Personal - Private Banking Club - Joining Fee  
Business - Small Business Account  
Business - Corporate  
Cheque Transactions

\$5.00 per month  
\$10.00 per month  
\$15.00 per month  
Once-off on opening of account \$20.00  
\$20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.  
\$40.00, EURO 30.00, ZAR 488.00, GBP 25.00, BWP 270.00.  
1% of cheque value (included in monthly service fee application)

## Current Accounts

Copy statements per page  
Over 4 mths per page  
Mini statement (Personal)  
Mini statement (Business)  
Copy deposit slips  
Error in cast

\$0.50  
\$0.50  
\$0.50  
\$0.50  
\$1.00 per deposit slip  
n/a

## Auditors Certificates

Certificate of balance  
Auditors certified return

\$5.00  
\$10.00

## Cheque Books

Personal - 25 page	\$4.75	Inclusive of \$1.25 Stamp duty
Executive 25 page	\$5.00	Inclusive of \$1.25 Stamp duty
Company - 25 page	\$5.00	Inclusive of \$1.25 Stamp duty
Technical Irregularities	\$5.00	
Stop Payment Instruction	\$10.00	
Refer to Drawer/Insufficient Funds	\$50.00	

## Deposit Books

Triplicate	\$8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00
Loose deposit slips	\$0.10
Document/Voucher search charge	\$20.00 for below three months, \$50.00 above three months

## Transfers

Telegraphic Transfers - Individuals	1% Min \$25.00 Max \$150.00 or equivalent in the currency of transfer
Telegraphic Transfers - Corporates	1% Min \$30.00 Max \$200.00 or equivalent in the currency of transfer
Inter-account Personal	\$2.00
Inter-account Business	\$2.00
Telegraphic Transfer Recall	\$100.00
MT 191	\$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00
Telegraphic Transfer Enquiry Charge	\$15.00
RTGS - personal	\$5.00 per instruction
RTGS - Business and corporate	\$5.00 per instruction
Rejected RTGS	\$5.00 per instruction
RTGS Recall Charge - initiated by customer	\$25.00 per instruction
Erroneous Incoming RTGS Beneficiary Details Correction Charge	No charge
Erroneous Incoming RTGS Sending Back to Sender Bank Charge	\$2.50 per instruction
Personalised RTGS Stationery recovery	\$8.00 per pad
Return of incoming funds after failing to apply	\$50 flat
Incoming transfers to other banks	\$25 flat

## Exchange Control

CD1'S - Individuals	\$6.00
CD1'S - Companies	\$6.00
PTSI/GSD/TRI Forms	\$6.00
Other applications - Individuals	\$2.00
Other applications - Companies	\$2.00
Follow ups - Individuals	\$1.00
Follow ups - Companies	\$1.00
CD1/CD3 CHARGE for reminders and advance payments	\$20.00 per letter
Follow-up on overdues CD1/CD3 CHARGE	\$20.00

## Foreign Currency Transactions

Purchases	No charge
Sales - Market, space	1% Min \$25.00 Max \$100.00
Sales-Foreign Currency Account funds	No charge

## Guarantees

Commission	0.5% Min monthly
Establishment fee	4% with Security, 2.5% Back to back with 1st Class bank, 2% pledge, 6% no security Min \$1.00
Shipping Guarantees	3% Min \$1.00

## Letters of Credit

Outward - commission	\$50.00
Extensions	\$50.00
Increases in amt	\$50.00
Inward - commission	\$100.00
Confirmation	0.5% per month on sight Min \$100.00
Payments/Negotiation	0.5% Min \$50.00
Amendments/Cancellations	\$50.00
Transferable credits	\$50.00
Swift charge per each letter of credit	\$150.00
Cancellation fees	\$50.00
Documentary collections- Handling and processing fees	\$100.00

## Bills For Collection

### Inward bills for collection

Exchange	Refer to Treasury
Commission	3% of bill value Min \$25.00 Max \$100.00
Unpaid Bills	\$25.00 flat

### Outward bills for collection

Exchange	Refer to Treasury
Commission (waived on pension cheques)	3% of bill value Min \$25.00 Max \$100.00
Confirmed Certified list for Auditors	\$5.00
Preparing certificates	\$5.00
Certificate of balance	\$10.00
Bills Discounted	Refer to Treasury for Discount Rates

## Reports

Category report	\$5.00
Full general report	\$10.00

## Safe Custody

Open packets-payable in advance	\$10.00
Blocked account holders	\$10.00
Lodgement	\$5.00
Deposit Fee	\$5.00
Sealed packets-annual	\$10.00
Deed Boxes	\$5.00
Inspection Fee	\$5.00
Confirming Certificates	\$5.00
Preparing Certificates	\$10.00

## Safe Deposit Lockers

Small (annually- paid in advance)	\$5.00
Medium (annually- paid in advance)	\$5.00
Large (annually- paid in advance)	\$5.00
Access Fee	\$5.00
Inspection Fee	\$5.00

## Standard File Interchange (SFI)

Installation fee	\$20.00
Annual fees	\$20.00
Re-Installation fee	\$20.00
Late diskette Submission fee	\$5.00 per file
Additional Machines	\$5.00 per machine
Salaries	\$1.00
Salaries - Onward Passing	\$1.20 per entry-Onward passing
Salary recall	\$2.00 per txn or \$20.00 per file
Debit Order	\$1.00 per transaction

## Paynet

Salaries Module	\$1.00 per transaction
Trade Payments Module	\$3.00 per transaction

## New Business Online (nBOL)

Nbol Installation fee	\$25.00
Nbol fee	\$10.00
Nbol annual fee	Free
Internal Transfer	\$1.00 per transaction
Late salary fee	\$1.00 per transaction
RTGS	\$5.00 per transaction

## E-Statement (set-up fee)

Personal Accounts	\$2.00
Corporates	\$5.00

## Local Debit Card

Local Debit Card fee	First Debit card free and thereafter \$5.00. Debit cards are mandatory.
Renewal	\$5.00
ZimSwitch POS	\$0.10 for purchases up to \$10; \$0.45 for purchases above \$10
ZimSwitch ATM Charge	\$4.00 per transaction
ZimSwitch balance enquiry	\$0.15

## International Cards

ATM Cash withdrawal - International Mastercard and VISA Card on Stanbic ATM (other bank cards)	2% Min \$2.00
International ATM Cash withdrawal - Stanbic VISA Card on International VISA ATM (Stanbic Cards)	2%
VISA Card - Balance Enquiry	\$0.30

## VISA Blue and VISA Silver Card

Replacement of existing Magstripe with chip cards	Free
New card/ Replacement/ lost/ expired/ stolen	\$1.00
Monthly card maintenance fee	\$0.50

## VISA Gold Card

Replacement of existing Magstripe with chip cards	Free
New card/ Replacement/ lost/ expired/ stolen	\$7.00
Monthly card maintenance fee	\$2.00

## VISA Platinum Card

Replacement of existing Magstripe with chip cards	Free
New card/ Replacement/ lost/ expired/ stolen	\$10.00
Monthly card maintenance fee	\$5.00
Priority Pass - Airport Lounge access	\$25.00 per visit

## Internet Banking

Stanbic to Stanbic Payments	\$1.00 per transaction
Stanbic to Other Banks	\$5.00 per transaction
Bill Payments	\$2.00 per transaction
Funds Transfer Own Accounts	Free
Balance and Statement download	Free

## Mobile Banking - Blue 247

Balance Enquiry	\$0.10 per inquiry
Mini statement	\$0.10 per inquiry
Self-funds transfer	\$0.50 per transfer
Funds transfer Inter Account (Same Bank)	\$0.50 per transfer
Funds transfer Inter bank - ZIPIT	\$0.33 per transfer
Funds transfer Inter bank - RTGS	\$5.00 per transfer
Bill Payment	\$2.00 per payment
Airtime purchases	NIL

## External Loan Application

Applications below USD10M approved by ourselves	\$50.00
Applications above USD10M submitted to RBZ for approval	\$50.00

## Other

EcoCash Excesses Penalty Charge	\$20.00
Consolidated payments	\$1.00 per entry
Photocopying	\$1.00