



/ FCA Tariffs



Lending: Loans and Advances

Prime lending rate	Fixed from time to time by the ALCO
Penalty interest rate	8%
Advances	
Est fee-corporates	4% flat
Est Fee - personal	4% flat

Cash Withdrawal

Cash Withdrawal Fees (Over the counter) - Personal	2.25% of amount being withdrawn
Cash Withdrawal Fees (Over the counter) - Business	2 % of amount being withdrawn
ATM - Cash Withdrawal Fees Over ATM (VISA and Local debit card) (us on us)	2 % of amount being withdrawn

Change Fees and soiled notes

Change for non-customers	2% of amount being changed
Change for customers	1% of amount being changed
Soiled notes	2% of amount deposited as soiled notes

Service Fees

Personal - Silver and Blue	\$5.00 per month
Personal - Executive Banking Clients	\$6.00 per month
Personal - Private Banking Clients	\$10.00 per month
Personal - Private Banking Club - Joining Fee	Once-off on opening of account \$20.00
Business - Enterprise Banking	\$20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.
Business - Corporate	\$40.00, EURO 30.00, ZAR 488.00, GBP 25.00, BWP 270.00.

Current Accounts

Copy statements per page	\$0.50
Over 4 mths per page	\$0.50
Mini statement (Personal)	\$0.50
Mini statement (Business)	\$0.50
Copy deposit slips	\$1.00 per deposit slip
Error in cast	n/a

Auditors Certificates

Certificate of balance	\$5.00
Auditors certified return	\$10.00

Deposit Books

Triplicate
Loose Dep Slips
Document/Voucher search charge

\$8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00
\$0.10
\$20.00 for below three months, \$50.00 above three months

Transfers

Telegraphic Transfers - Individuals
Telegraphic Transfers - Corporates
Inter - account Personal
Inter - account Business
Telegraphic Transfer Recall
MT 191
Telegraphic Transfer Enquiry Charge
RTGS-personal
RTGS-Business and corporate
Rejected RTGS
RTGS Recall Charge - initiated by customer
Erroneous Incoming RTGS Beneficiary Details Correction Charge
Erroneous Incoming RTGS Sending Back to Sender Bank Charge
Personalised RTGS Stationery recovery
Return of incoming funds after failing to apply
Incoming transfers to other banks

1% Min \$25.00 Max \$150.00 or equivalent in the currency of transfer
1% Min \$30.00 Max \$200.00 or equivalent in the currency of transfer
\$2.00
\$2.00
\$100.00
\$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00
\$15.00
\$5.00 per transaction
\$5.00 per transaction
\$5.00 per transaction
\$25.00
No charge
\$2.50 (per instruction)
\$8.00 per pad
\$50 flat
\$25 flat

Exchange Control

CD1'S - Individuals
CD1'S - Companies
PTSI/GSD/TRI Forms
Other applications - Individuals
Other applications - Companies
Follow ups - Individuals
Follow ups - Companies
CD1/CD3 CHARGE for reminders and advance payments
Follow up on overdues CD1/CD3 CHARGE

\$6.00
\$6.00
\$6.00
\$2.00
\$2.00
\$1.00
\$1.00
\$20.00 per letter
\$20.00

Foreign Currency Transactions

Purchases
Sales-Market funds
Sales-Foreign Currency Account funds

No charge
1% Min \$25.00 Max \$100.00
No charge

Guarantees

Commission
Establishment fee

Shipping Guarantees

Outward Guarantees

Amendments: Extensions, increases in amount or cancellations
Issuance Commission

Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations

0.5% Min mthly
4% with Security, 2.5% Back to back with 1st Class bank,
2% pledge, 6% no security Min \$1.00
3% Min \$1.00

\$50.00
\$50.00

\$50.00

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	\$50.00
Cancellation fees	\$50.00
Documentary collections- Handling and processing fees	\$100.00

Import Letters of Credit

Discrepancy Fee	\$50.00
Draft LC Fees	\$50.00

Export Letters of Credit

Courier Fees	\$50.00
Documents Check/Pre-check	\$50.00

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

Import Documentary Collections

Amendments: Extensions, increases in amount or cancellations	\$50.00
--	---------

Export Documentary Collections

Courier Fees	\$50.00
Amendments: Extensions, increases in amount or cancellation	\$50.00

Reports

Category report	\$5.00
Full general report	\$10.00

Merchant POS Acquiring

QR Code	0.75% of Transaction value
Ecocash POS	0.75% of Transaction value

Slydepay Mobile App

TELONE - ADSL	ZWL 3.00
ZESA	ZWL 3.00
ZOL	ZWL 3.00
Airtime Top-up	Free

Business Online (BOL)

BOL Installation fee	\$25.00
BOL monthly fee	\$10.00
Internal Transfer	\$2.00 per transaction
RTGS	\$10.00 per transaction

E-Statement (set-up fee)

Personal Accounts	\$2.00
Corporates	\$5.00

VISA Gold Card

New card/ Replacement: FCA VISA Gold Card with Chip Card	\$5.00
Monthly card maintenance fee	\$2.00
International ATM Cash withdrawal (Stanbic VISA card on international VISA ATM)	2% of amount being withdrawn min USD2,00
VISA ATM Balance Enquiry (Stanbic Card on International ATM)	USD0,90
VISA POS Purchase (Stanbic Card on International POS Purchase)	1%
ATM CWD (Stanbic Card on Stanbic ATM- Us on Us)	2% of amount being withdrawn min USD2,00
Card Monthly fees	USD2,00
Card Issuing Fees	USD5,00

VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen	\$10.00
Monthly card maintenance fee	\$5.00
Priority Pass - Airport Lounge access	\$27 per visit

Online Banking

Registration	Free
Funds transfer Own Accounts	Free
Stanbic to Stanbic Payments	\$1.00
Balance and Statement download	Free
Stanbic to Other Banks	\$4.95
Airtime Purchases	Free
ZESA Prepaid Token Purchase	Free

Blue247 Mobile Banking

Registration	Free
Mini - statement	\$0.10
Funds transfer own accounts	\$0.50
Stanbic to Stanbic Payments (inter-account transfers)	\$0.50
Balance and statement request	\$0.10
Stanbic to other banks (RTGS)	\$5.00 per transaction
Stanbic to other banks (ZIPIT)	\$1.95
ZIPIT to wallet (Telecash and OneWallet)	\$1.95
Telone ADSL and Wifi	Free
Telone Phone Bill Payment	\$0.50
ZOL Bill Payment	\$0.50
University/ School Fees Payments	\$0.50
Airtime Purchases	Free
Post Paid Mobile Phone Bills – Telecel, Econet and Netone	\$0.50
Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home)	\$0.50
DSTV Payments	\$2.00
ZESA Prepaid Token Purchase	Free
Pay Insurance, Medical Aid and Investments	\$0.50
KWESE TV	\$0.50
City Councils	\$0.50

Enterprise Online Banking

Registration	Free
Funds transfer own accounts	Free
Stanbic to Stanbic payments	\$1.00
Stanbic to other banks (RTGS)	\$5.00 per transaction
Balance and statement download	Free
ZESA Prepaid Token Purchase	Free
Airtime Purchases	Free
Monthly maintenance Fee: Commercial	\$5 per month
Agribusiness	\$5 per month
SME	\$3 per month

External Loan Application

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

Merchant POS Acquiring Fees

International and Local VISA, Mastercard and UnionPay cards on Stanbic POS	3 % of the purchase amount
--	----------------------------

Other

SMS Alerts	\$0.03 per alert (collected month end)
Ecocash bank to wallet	1% minimum \$1
EcoCash Excesses Penalty Charge	\$20.00
Consolidated payments	\$1.00 per entry
Photocopying	\$1.00