



# ZWL Tariffs



## Lending

Minimum Lending Rate (MLR)	40%
Penalty interest rate	15%
Home Loan Application Fees	ZWL 1.500
Loan and Advances	
Est fee-corporates (O/D)	4% flat
Est Fee - personal	4% flat

## Cash Withdrawal

Cash Withdrawal Fees (Over The Counter) - Personal	2.25% of amount being withdrawn min ZWL15
Cash Withdrawal Fees (Over The Counter) - Business	2% of amount being withdrawn min ZWL15
ATM - Cash Withdrawal Fees over ATM (VISA and Local debit card) (us on us)	2% of amount being withdrawn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 – Blue	ZWL20.00
Personal – Silver	ZWL100.00
Personal - Executive Banking	ZWL200.00
Personal - Private Banking	ZWL500.00
Business Banking	ZWL600.00- ZWL \$2500
Corporate & Investment Banking	ZWL1000.00- ZWL\$3500

## Current Accounts

Copy statements per page	ZWL10.00
Over 4 mths per page	ZWL10.00
Mini statement (Personal)	ZWL10.00
Mini statement (Business)	ZWL10.00
Copy deposit slips	ZWL20.00
Error in cast	n/a

## Auditors Certificates

Certificate of balance	ZWL100.00
Auditors certified return	ZWL200.00

## Deposit Books

Triplicate  
Loose Dep Slips  
Document/Voucher search charge

\$8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00  
ZWL0.10  
ZWL20.00 for below three months, ZWL50.00 above three months

## US\$ Transfers

Telegraphic Transfers - Individuals

1% Min US\$25.00 Max US\$150.00 or equivalent in the currency of transfer

Telegraphic Transfers - Corporates

1% Min US\$30.00 Max US\$200.00 or equivalent in the currency of transfer

Telegraphic Transfer Recall

US\$100.00

MT 191

\$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00

Telegraphic Transfer Enquiry Charge

US\$15.00

## ZWL Transfers

RTGS (Interbank Transfers)

1% min ZWL250.00, maxZWL2500.00

Internal transfers (on digital platforms)

0.5% min ZWL50.00, max ZWL500.00

ZIPIT transfers

1% min ZWL50.00, max ZWL500.00

Rejected RTGS

ZWL100.00

RTGS Recall Charge - initiated by customer

ZWL400.00

Erroneous Incoming RTGS Sending Back to Sender Bank Charge

ZWL50.00

## Manual Inter Account Transfers (Transfer between Stanbic Accounts)

Inter Account Personal

ZWL600.00 per transaction

Inter Account Business

ZWL600.00 per transaction

Manual RTGS

Flat ZWL2500.00

## Exchange Control

CD1'S - Individuals

ZWL6.00

CD1'S - Companies

ZWL6.00

PTSI/GSD/TRI Forms

ZWL6.00

Other applications - Individuals

ZWL2.00

Other applications - Companies

ZWL2.00

Follow ups - Individuals

ZWL1.00

Follow ups - Companies

ZWL1.00

CD1/CD3 CHARGE for reminders and advance payments

ZWL20.00 per letter

Follow up on overdues CD1/CD3 CHARGE

ZWL20.00

## Foreign Currency Transactions

Purchases

No charge

Sales-Market funds

1% Min ZWL25.00 Max ZWL100.00

Sales-Foreign Currency Account funds

No charge

## Guarantees

Commission	0.5% Min mthly
Establishment fee	2%-6%
Bid bond	2% min ZWL500.00

Shipping Guarantees	3% Min ZWL1.00
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### Outward Guarantees

Amendments: Extensions, increases in amount or cancellations	US\$50.00
Issuance Commission	US\$50.00

### Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations	\$50.00
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## Letters of Credit

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

### Import Letters of Credit

Discrepancy Fee	US\$50.00
Draft LC Fees	US\$50.00

### Export Letters of Credit

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

## Bills For Collection

### Inward bills for collection

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

### Outward bills for collection

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

### Import Documentary Collections

Amendments: Extensions, increases in amount or cancellations	US\$50.00
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### Export Documentary Collections

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

## Reports

Category report	ZWL20.00
Full general report	ZWL30.00

## Business Online (BOL)

Internal Transfer/ Inter Account Transfer	0.5% Min ZWL 50.00 Max ZWL 500.00
RTGS (Urgent)	1% Min ZWL 250.00 Max ZWL 2500.00 per transaction
Batches (Normal)	0.5% min ZWL 30.00 per transaction max ZWL 300 per transaction
RTGS per bank (Normal)	ZWL 200.00 per bank
BOL monthly fee	ZWL 200.00 per month
Token replacement	ZWL500.00

## E-Statement (set-up fee)

Personal Accounts	ZWL2.00
Corporates	ZWL5.00

## ZimSwitch POS transaction fees

Zimswitch POS Purchase below \$100	ZWL5.00
Zimswitch POS Purchase above \$100	1% min ZWL 30.00 Max ZWL 1500.00
Zimswitch balance enquiry	ZWL 5.00
Zimswitch POS purchase insufficient funds	ZWL 5.00
Stanbic Card on Stanbic POS	0.5% Min ZWL1.00

## International transactions using RTGS card

International VISA ATM Cash withdrawal - Stanbic FCA VISA Debit Card	2% of amount being withdrawn
International VISA ATM Cash withdrawal - Stanbic RTGS/ZWL Debit Card	2% of amount being withdrawn Min ZWL30.00
VISA Card - Balance Enquiry (Stanbic Card on Stanbic ATM)	ZWL0.30
VISA Card - Balance Enquiry (Stanbic Card on International ATM)	US\$0.90
VISA Card - POS purchase on International POS	1%
ATM Access Charge for International cards	US\$5.00

## VISA Blue and VISA Silver Card

New card/ Replacement/ lost/ expired/ stolen	ZWL300.00
Monthly card maintenance fee	ZWL20.00

## VISA Gold Card

New card/ Replacement/ lost/ expired/ stolen	ZWL600.00
Monthly card maintenance fee	ZWL50.00

## VISA Gold Card - FCA

New card/ Replacement	US\$5.00
Monthly card maintenance fee	US\$2.00

## VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen	ZWL900.00
Monthly card maintenance fee	ZWL100.00
Priority Pass - Airport Lounge Access	US\$27.00

## FCA Charges

New/Replacement: FCA VISA Gold Card with Chip Card	US\$5.00
Monthly Card Maintenance	US\$2.00
Service Fees	
Personal - Executive Banking	US\$6.00
Personal - Private Banking	US\$10.00

## Online Banking

Registration	Free
Funds transfer Own Accounts	Free
Stanbic to Stanbic Payments	0.5% Min ZWL50.00 Max ZWL500.00
Balance inquiry and mini statement request	ZWL 5.00
Stanbic to Other Banks	1% Min ZWL250.00 Max ZWL2500.00
Airtime Purchases and Data purchases	1% Min ZWL0.50 Max ZWL1.00
ZESA Prepaid Token Purchase	ZWL50.00 per transaction
Bill Payments	ZWL50.00 per transaction
DStv Payments	US\$2.00

## Blue247 Mobile Banking

Registration	Free
Balance Enquiry	ZWL5 per enquiry
Mini - statement	ZWL5 per enquiry
Self funds transfer	Free
Internal transfers (on digital platforms)	0.5% Min ZWL50.00 Max ZWL500.00
RTGS (Interbank transfers)	1% Min ZWL250.00 Max ZWL2500.00
ZIPIT transfers	1% Min ZWL50.00 Max ZWL500.00
ZOL Bill Payment	ZWL3.00 per transaction
Telone Phone Bill Payment	ZWL3.00 per transaction
University Fees Payments	ZWL3.00 per transaction
Bill payment	ZWL50.00 per transaction
ATM Purchases	Free
Post Paid Mobile Phone Bills – Telecel, Econet and Netone	ZWL3.00 per transaction
Powertel	ZWL3.00 per transaction
Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home)	ZWL3.00 per transaction
DSTV Payments	US\$2.00 per transaction
ZESA Prepaid Token Purchase	ZWL50.00 per transaction

## Enterprise Online Banking

Registration	Free
Funds transfer own accounts	Free
Stanbic to Stanbic payments	0.5% Min ZWL 50.00 Max ZWL 500.00
Stanbic to other banks (RTGS)	1% Min ZWL 250.00 Max ZWL 2500.00
Balance inquiry and mini statement request	ZWL5.00
ZESA Prepaid Token Purchase	ZWL 50.00
Airtime Purchases and Data purchases	1% Min ZWL0.50 Max ZWL1.00
Monthly maintenance Fee: Commercial	ZWL 100.00 per month
Agribusiness	ZWL 100.00 per month
SME	ZWL 20.00 per month
SMS Alert Charges	ZWL 3.00
DStv Payments	US\$ 2.00

## 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

POS hire (Special events)	ZWL2000.00
Zimswith POS Fees	1% - 3% minimum ZWL2000
International VISA & Mastercards & UPI	2.5% - 3%
Slydepay QR and Ecocash POS	0.75% min ZWL1000

## CIT

CIT Establishment fees	ZWL3000
CIT Monthly fee	ZWL3000

## Foreign Currency Charges

RTGS (interbank) - Business	USD10
Internal transfers	USD2
Cash Withdrawal (Personal)	2.50%
Cash Withdrawal (Business)	2.50%

## Other

SMS Alerts	ZWL3.00 per alert (collected month-end)
Ecocash bank to wallet	2% Min ZWL10.00
EcoCash Excesses Penalty Charge	ZWL50.00
Consolidated payments	ZWL1.00 per entry
Photocopying	ZWL5.00

# Investor Services

## Retail Clients through a Nominee Structure

Transactional Fees  
Custody Fees  
Account Minimum

Up to ZWL200.00  
By Negotiation maximum 30basis points  
Up to ZWL300.00

## Local Institutional Investors

Transactional Fees  
Custody Fees  
Account Minimum

Up to ZWL500.00  
By Negotiation maximum 30basis points  
Up to ZWL1000.00

## International Clients

Transactional Fees  
Custody Fees  
Account Minimum

Up to ZWL100.00  
By Negotiation maximum 30basis points  
Up to ZWL1000.00