



# 2020 FCA Tariffs



## Lending: Loans and Advances

Prime lending rate  
Penalty interest rate

Fixed from time to time by the ALCO  
8%

Advances  
Est fee-corporates  
Est Fee - personal

4% flat  
4% flat

## Cash Withdrawal

Cash Withdrawal Fees (Over the counter) - Personal  
Cash Withdrawal Fees (Over the counter) - Business  
ATM - Cash Withdrawal Fees Over ATM  
(VISA and Local debit card) (us on us)

2.25% of amount being withdrawn  
2 % of amount being withdrawn  
2 % of amount being withdrawn

## 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 - Enterprise Banking  
Business - Corporate

\$5.00 per month  
\$6.00 per month  
\$10.00 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.

## 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

## 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

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

### Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations

\$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
<b>Import Letters of Credit</b>	
Discrepancy Fee	\$50.00
Draft LC Fees	\$50.00
<b>Export Letters of Credit</b>	
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
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### 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

## Business Online (BOL)

BOL Installation fee	\$25.00
BOL monthly fee	\$10.00
Internal Transfer	\$1.00 per transaction
RTGS	\$5.00 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 maintainance 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 maintainance 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
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## 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