



/ FCA Tariffs



Lending: Loans and Advances

Prime lending rate
Penalty interest rate

Fixed from time to time by the ALCO
8%

Loans and Advances
Est fee-corporates
Est Fee - personal

2% 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)

3% of amount being withdrawn Min US\$ 2.00
3% of amount being withdrawn Min US\$ 2.00
2.5% of amount being withdrawn Min US\$ 1.00

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 and Blue
Personal - Executive Banking Clients
Personal - Private Banking Clients
Business - Enterprise Banking
Business - Corporate

US\$ 5.00 per month
US\$ 6.00 per month
US\$ 10.00 per month
US\$ 20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.
US\$ 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

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

Auditors Certificates

Certificate of balance
Auditors certified return

US\$ 5.00
US\$ 10.00

Deposit Books

Triplicate
Loose Dep Slips
Document/Voucher search charge

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

Transfers

Telegraphic Transfers - Individuals
Telegraphic Transfers - Corporates
Inter - account Personal
Inter - account Business
Telegraphic Transfer Recall
MT 191

1% Min US\$ 30.00 Max US\$ 160.00 or equivalent in the currency of transfer
1.5% Min US\$ 30.00 Max US\$ 300.00 or equivalent in the currency of transfer

Telegraphic Transfer Enquiry Charge

US\$ 2.00

RTGS-personal

US\$ 2.00

RTGS-Business and corporate

US\$ 100.00

Rejected RTGS

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

RTGS Recall Charge - initiated by customer

US\$ 15.00

Erroneous Incoming RTGS Beneficiary Details Correction Charge

US\$ 5.00 per transaction

Erroneous Incoming RTGS Sending Back to Sender Bank Charge

US\$ 10.00 per transaction

Personalised RTGS Stationery recovery

US\$ 5.00 per transaction

Return of incoming funds after failing to apply

US\$ 25.00

Incoming transfers to other banks

No charge
US\$ 2.50 (per instruction)
US\$ 8.00 per pad
US\$ 50 flat
US\$ 25 flat

Exchange Control

CD1'S - Individuals

US\$ 6.00

CD1'S - Companies

US\$ 6.00

PTSI/GSD/TRI Forms

US\$ 6.00

Other applications - Individuals

US\$ 2.00

Other applications - Companies

US\$ 2.00

Follow ups - Individuals

US\$ 1.00

Follow ups - Companies

US\$ 1.00

CD1/CD3 CHARGE for reminders and advance payments

US\$ 20.00 per letter

Follow up on overdues CD1/CD3 CHARGE

US\$ 20.00

Guarantees

Commission

0.5% Min mthly

Establishment fee

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

Shipping Guarantees

3% Min US\$ 100.00

Bid bond

2% min US\$ 100.00

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 US\$ 50.00

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	US\$ 5.00
Full general report	US\$ 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	US\$ 25.00
BOL monthly fee	US\$ 10.00
Internal Transfer	US\$ 2.00 per transaction
RTGS	US\$ 10.00 per transaction

E-Statement (set-up fee)

Personal Accounts	US\$ 2.00
Corporates	US\$ 5.00

VISA Gold Card

New card/ Replacement: FCA VISA Gold Card with Chip Card	US\$10.00
Monthly card maintenance fee	US\$ 2.00
International ATM Cash withdrawal (Stanbic VISA card on international VISA ATM)	2% of amount being withdrawn min US\$ 2.00
VISA POS Purchase (Stanbic Card on International POS Purchase)	1%
Card Monthly fees	US\$ 2.00
Card Issuing Fees	US\$ 5.00

VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen	US\$ 15.00
Monthly card maintenance fee	US\$ 5.00
Priority Pass - Airport Lounge access	US\$ 27 per visit

Online Banking

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

Blue247 Mobile Banking

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

Enterprise Online Banking

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

External Loan Application

Applications below USD10M approved by ourselves	US\$ 50.00
Applications above USD10M submitted to RBZ for approval	US\$ 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	US\$ 0.03 per alert (collected month end)
Ecocash bank to wallet	1% minimum \$1
EcoCash Excesses Penalty Charge	US\$ 20.00
Consolidated payments	US\$ 1.00 per entry
Photocopying	US\$ 1.00