

BUSINESS BANKING TARIFF GUIDE / EFFECTIVE 15TH DECEMBER 2017



MONTHLY Management Fees	BUSINESS BANKING			
	Local UGX	USD	Foreign EUR	GBP
Monthly Management Fees				
Business Banking (Commercial) - Current Account	40,000	18.00	16.00	15.00
Business Banking (SME) - Current Account	36,000	17.00	15.00	14.00
Business Banking - Trader Account (CTRAD) - (Bundle Covers: Management Fees, Service Fees, 4 free cash withdrawals and Internal Account Transfers)	25,000	15.00	14.00	13.00
Business Banking - Trader Account (CTRAD) - (PAYAS)	13,000	15.00	14.00	13.00
NGO Account (Bundle covers: Account Management Fees, Inward TTs, Inward EFTs, Cheque deposits and BOL monthly Fees)	Free	Free	Free	Free
Society Account (Bundle covers: Account Management Fees, Service Fees, Inward TT's, LCY cash deposits, Cheque deposits, IAT's and BOL monthly Fees)	Free	Free	Free	Free
Pure Save Stand (Alone Account)	1,500	1.00	1.00	1.00
Pure Save (Secondary Account)	Free	Free	Free	Free
Minimum Balance				
Business Banking - Trader Account (CTRAD)	100,000	50.00	40.00	30.00
NGO Account	1,000,000	1000.00	1,000	600.00
Society Account	50,000	N/A	N/A	N/A
Pure Save Account	100,000	40.00	33	28.00
Penalty for below minimum balance				
Business Banking - Trader Account (CTRAD)	10,000	4.50	3.50	3.00
NGO Account	20,000	8.00	6.00	5.00
Society Account	10,000	N/A	N/A	N/A
Pure Save Account	10,000	4.50	3.50	3.00
Cash Deposit Fees				
Cash deposits Fees for all Accounts	Free	0.25% min \$11, max. \$50	0.25% min €10, max. € 48	0.25% min £ 9, max. £ 46
Coin deposits for all Accounts	Free	Free	Free	Free
Cash Withdrawal Fees				
Cash Withdrawal Fees (UGX) 5 Million and below (SME Accounts)	10,000		0.25% of the value	
Cash Withdrawal Fees (UGX) 5 Million and below	10,000		0.25% of the value	
Cash Withdrawal Fees above (UGX) 5 Million	0.25%, Max 25,000		0.25% of the value	
Cash Withdrawal Fees for Trader (CTRAD) Account - First 4 transactions in a month	Free	Free	Free	Free
Payments				
Real Time Gross Settlement (RTGS) - Outward	20,000	8.00	6.00	5.00
Real Time Gross Settlement (RTGS) - Inward	Free	Free	Free	Free
Telegraphic Transfers - Outward	50,000	25.00	20.00	15.00
Telegraphic Transfers Inward - Customer UGX Accounts		0.25% Min \$10, Max \$50		
Electronic Funds Transfer (EFT) Inwards	4,000	1.20	1.00	0.90
Electronic Funds Transfer (EFT) Outwards	5,000 per entry	1.20	1.00	0.90
Inter Account Transfers (IAT)	Free	Free	Free	Free
Direct Debit	2,500	1.00	0.80	0.75
Salary Processing Fees (SBU)	4,000	1.20	1.00	0.90
Salary Processing Fees (Non - SBU)	5,000	1.20	1.00	0.90
Salary Processing - Schedule handling Fees - Manual	50,000	18.00	16.00	12.00
Salary Processing - Schedule handling Fees - Online	Free	Free	Free	Free
Standing Order/Standing Instructions				
Standing Order Set up	10,000	5.00	3.00	3.00
Standing Order to Stanbic Account	5,000	2.50	2.00	1.50
Standing Order to Other Banks	20,000	8.00	6.00	5.00
Standing Order/Debit to Account in own name (Client Stanbic Bank)	Free	Free	Free	Free
Standing Orders (Unpaid)	130,000	55.00	48.00	43.00
Unpaid Standing Orders to Stanbic Account	Free	Free	Free	Free
Standing Order Amendments/Termination	10,000	5.00	3.00	3.00
Cheques				
Cheque book (cost per leaf)	800	0.50	0.50	0.40
Counter Cheque leaf	30,000	9.50	8.00	7.50
Fees per Cheque written (Service Fees)	2,000	0.70	0.60	0.40
Authorised Debits/Withdrawals against uncleared balances	1% Minimum 30,000	1% Minimum 14	1% Minimum 12.00	1% Minimum 11.00
Stop Payments	40,000	20.00	15.00	13.00
Bank Draft				
Bank Cheques issued	25,000	14.00	12.00	11.00
Bank Cheque Repurchase/Cancellation	20,000	8.00	6.00	5.00
Unpaid Cheques				
Unpaid Direct Debits	130,000	55.00	48.00	43.00
Returned Cheque - Insufficient Funds	250,000	70.42	64.00	56.00
Unpaid Cheque - Technical Reasons	25,000	14.00	12.00	11.00
Post Dated Cheque Deposited/Written	35,000	10.00	9.00	8.00
Statements				
Previous Month Statements (Email Statements)	Free	Free	Free	Free
Interim/Provisional Statement	15,000 Per month	4.23	3.85	3.37
Duplicate Statement (Per Month requested)	15,000 Per month	4.23	3.85	3.37
Other Fees				
URA	2,500	1.00	0.80	0.75
Utility Payments (Over The Counter)	Free	Free	Free	Free
Search Fees (Lost/Missing Slips per slip/Cheque)	30,000	9.50	8.00	7.50
Certificate of Balance	20,000	8.00	6.00	5.00
Loan Annual Monitoring Fees		0.5% - 2% of the total exposure		
Loan/Facility Renewal Fees (Arrangement Fees) - Business Loan		2% of the facility		
Letter of Reference	20,000	8.00	6.00	5.00
Convenant Fees		5% plus interest rate advised		
Account Closure	20,000	8.00	6.00	5.00
Electronic Banking: Business Online (BOL)				
Monthly Fees	50,000	18.00	16.00	12
Monthly fees (NGO accounts)	Free	Free	Free	Free
Monthly fees (Society accounts)	Free	Free	Free	Free
Sign on Fees	Free	Free	Free	Free
Transfer between Own Accounts (IAT)	Free	Free	Free	Free
Account Payments to 3rd party (Stanbic Bank as beneficiary)	Free	Free	Free	Free
Account Payments to Agent Bank beneficiary (by EFT)	2,000	1.20	1.00	0.90
RTGS	10,000	5.00	4.00	3.00
Online Statements	Free	Free	Free	Free
Telegraphic Transfer Outwards	30,000		Equivalent of 30,000	
Salary processing handling Fees	Free	Free	Free	Free
Token replacement for lost token	60,000		Equivalent of 60,000	
Token issuance	Free	Free	Free	Free
Enterprise Online (EOL)				
Monthly Fees, Sign on Fees	Free	Free	Free	Free
Online statements	Free	Free	Free	Free
Request Cheque Book	800 per leaf	N/A	N/A	N/A
SBU Account to Mobile Wallet	5,000-30,000: 500 30,001-60,000: 500 60,001-125,000: 1,000 125,001-250,000: 1,000 250,001-500,000: 2,000 500,001-1M: 5,000 1,000,001 -2M: 8,000 2,000,001-4M: 8,000			
Mobile Wallet to SBU Account	Free	N/A	N/A	N/A
*Telecom charges apply				
EFT Outwards	2,000	N/A	N/A	N/A
RTGS Outwards	10,000	N/A	N/A	N/A
Telegraphic Transfer Outwards	30,000	N/A	N/A	N/A
Airtime Recharge	Free	Free	Free	Free
Utility Payments (Including E Tax)	1,000	N/A	N/A	N/A
Card				
Credit Cards				
Credit Card (GOLD) - Annual Fees	169,500	N/A	N/A	N/A
Credit Card (SILVER) - Annual Fees	169,500	N/A	N/A	N/A
Failed Direct Debits	30,000	9.50	8.00	7.50
Late Fees (5 days after the bounced Direct Debit)	30,000	9.50	8.00	7.50
Credit Card Replacement	22,600			
Debit Cards				
ATM Card Issuing 1st issuance Classic/Electron	5,000	1.80	1.60	1.20
ATM Card Issuing 1st issuance Gold	15,000	5.50	5.00	4.0
ATM Card Issuing 1st issuance Platinum	20,000	7.00	6.50	5.00
ATM Card Replacement (Lost/ Damaged Cards/Expired) Classic/Electron	16,900	N/A	N/A	N/A
ATM Card Replacement (Lost/ Damaged Cards/Expired) Gold	25,000	9.00	8.00	6.00
ATM Card Replacement (Lost/ Damaged Cards/Expired) Platinum	50,000	18.00	16.00	12.00
ATM Bill Payments, ATM Mini Statement, ATM Balance Inquiry	Free	Free	Free	Free
ATM Withdrawal				
ATM Withdrawal - Pure Save Accounts	750	0.30	0.25	0.25
ATM Withdrawal at other Banks ATMs		10,000		
Other Bank customers withdrawing at Stanbic ATM Machines	5,500	N/A	N/A	N/A
ATM Bi Annual Visa Fees Classic/Electron	32,000	12.00	10.00	8.00
ATM Bi Annual Visa Fees Gold	37,000	13.00	12.00	9.00
ATM Bi Annual Visa Fees Platinum	55,000	20.00	18.00	13.00
ATM Camera viewing (False Fraud Claims)	105,000	29.58	26.92	23.60
POS Machines - Non Usage < UGX 5 Million turnover	100,000	28.17	25.64	22.47
School Fees Payments				
Over the Counter	2,500	1.00	0.80	0.75
Inter Account Transfers for School Fees (Stanbic Accounts)	Free	Free	Free	Free
School Fees drafts issued	25,000	14.00	12.00	11.00
Direct Debit	2,500	1.20	1.00	0.90
Cash in Transit Services (VAT Exclusive)				
CIT per Service Run	47,000		Equivalent in UGX 47,000	
Temporary Teller (per month)	575,000		Equivalent in UGX 575,000	
Permanent Teller (per month)	2,300,000		Equivalent in UGX 2,300,000	
Trade Finance				
Letters of Credit (LC)				
LC (Establishment Commission), LC (Quarterly Commission)		0.75% or 1% min UGX 100,000		
LC Confirmation	1.4% per annum -STB			
Facility Fee	0.5% of the facility			
LC Amendment (General Fields)	UGX 100,000			
LC Amendment (Amount/Tenor)		Same as establishment/quarterly (Minimum UGX 100,000)		
Import LC Reimbursement		USD 200		
Swift				
Export LC advising (Same bank customers)	UGX 70,000			
Export LC advising (Other banks)	UGX 100,000			
Export LC payment/handling charges	UGX 200,000			
LC Cancellation	0.5% Min UGX 100,000			
Discrepancy Fees	UGX 100,000			
LC Transfer	1% Minimum UGX 100,000	USD 150		
Courier			As per courier charges plus USD 10.00	
Bills Of Collection				
Handling Fee	0.25% Flat Min 100,000	0.25% Flat, Min - FCY equivalent of UGX 100,000		
Swift	UGX 70,000			
Courier			As per courier charges plus USD 10.00	
Charges on overdue bills	UGX 75,000 per month			
Guarantees (Establishment Commission)				
Local Guarantees (Establishment commission)		0.75% or 1% minimum UGX 100,000		
Local Guarantees (Quarterly commission)		0.75% or 1% minimum UGX 100,000		
Facility Fee	0.5% of the facility			
Guarantee Amendment (General Fields)	UGX 100,000			
Guarantee Amendment (Amount/Tenor)		Same as establishment/quarterly (Minimum UGX 100,000)		
Foreign Guarantee Commission		1% Per quarter Minimum 500.00		
Foreign Guarantee (General Fields)	USD 150			
Foreign Guarantee (Amount/Tenor)		Same as above for issuance min USD 150.00		
Guarantee Cancellation	UGX 100,000			
Copy of Guarantee	5,000	1.41	1.28	1.12
Avalisation				
Issuance, Amendment		As per Guarantee		
Invoice discounting				
Handling Charges	0.5% Min UGX 100,000			
Interest		As per agreement		
Import Loans				
Handling Charges	0.5% Min UGX 100,000			
Interest		As per agreement		
Company Search Fee				
Company Search Fee	UGX 60,000	UGX 25,000		
Financial Card		UGX 20,000		
Credit Application		UGX 100,000 per appearance by bank staff in court		
Garnishes				
Letters of Administration				
Sweeping Charge				
		UGX 50,000		
		0.5% min 15,000		

Disclaimer

Please note that the above prices will all be accompanied by an additional charge to cover the excise duty payable by the Bank to URA on bank charges. The Forex conversions of the prices displayed in this guide are fixed. For charges in other currencies not listed in this guide, please contact your nearest Stanbic Branch or call us on the toll free lines: 0800150150/ 0800250250.