# PERSONAL MARKETS TARIFF GUIDE / EFFECTIVE 15TH DECEMBER 2017

| MONTHLY MANAGEMENT Fees | PERSONAL BANKING | | | | PRIVATE BANKING | | | |
|---|---|---|---|---|---|---|---|---|
| | Local | Foreign | | | Local | Foreign | | |
| | UGX | USD | EUR | GBP | UGX | USD | EUR | GBP |
| Private Banking Bundle covers; Management Fees, Free welcome Cheque Book,Service Fees, Counter Cash withdrawal Fees, Internal Account Transfers, Email Alerts, SMS Alerts | | | | | 75,000 | 28.00 | 24.00 | 18.00 |
| Private Banking (PAYT) | | | | | 52,500 | 16.00 | 14.00 | 10.00 |
| Executive Banking Bundle covers; Management Fees, Free welcome Cheque Book, Service Fees, 1 EFT, 2 Inward clearing Cheques, Internal Account Transfers, Email Alerts, SMS Alerts | 30,000 | 10.00 | 10.00 | 8.00 | | | | |
| SMART Banking Current Account - Bundle covers; Management Fees, ATM Cash withdrawals, SMS Alerts and embedded insurance cover benefits | 4,500 | 1.20 | 1.20 | 1.20 | | | | |
| Karibu Account - Bundle covers; Management Fees, ATM Cash withdrawals, SMS Alerts | 5,500 | 1.50 | 1.50 | 1.50 | | | | |
| Pure Save (Stand Alone Account) | 1,500 | 1.00 | 1.00 | 1.00 | 1,500 | 1.00 | 1.00 | 1.00 |
| Pure Save (Secondary Account) | Free | Free | Free | Free | Free | Free | Free | Free |
| Contract Save Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Everyday Banking (PAYAS Account) | Free | Free | Free | Free | N/A | N/A | N/A | N/A |
| **Minimum Balance** | | | | | | | | |
| Pure Save | 100,000 | 40.00 | 32.50 | 27.50 | 100,000 | 40.00 | 32.50 | 27.50 |
| SMART Banking Current Account | 20,000 | 8.00 | 6.00 | 5.00 | | | | |
| Private, Executive, Karibu, Everyday & Contract Save Banking Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Penalty for Below Minimum Balance** | | | | | | | | |
| Pure Save Account | 10,000 | 4.50 | 3.50 | 3.00 | 10,000 | 4.50 | 3.50 | 3.00 |
| SMART Banking Current Account | 5,500 | 1.50 | 1.50 | 1.50 | | | | |
| Private, Executive, Karibu, Everyday & Contract Save Banking Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Cash Deposit** | | | | | | | | |
| Cash Deposits Fees for all Accounts | Free | Free | Free | Free | Free | Free | Free | Free |
| Coin Deposits for all Accounts | Free | Free | Free | Free | Free | Free | Free | Free |
| **Cash Withdrawal** | | | | | | | | |
| Cash Withdrawal Fees UGX 5 Million and below | 12,000 | 0.25% of the value | | | 12,000 | 0.25% of the value | | |
| Cash Withdrawal Fees Above UGX 5 Million | 0.25% Max 35 000 | 0.25% of the value | | | 0.25% Max 35,000 | 0.25% of the value | | |
| **Payments** | | | | | | | | |
| Real time Gross Settlement (RTGS) - Outward | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6.00 | 5.00 |
| Real time Gross Settlement (RTGS) - Inward | Free | Free | Free | Free | Free | Free | Free | Free |
| Telegraphic Transfers Outward | 50,000 | 25.00 | 20.00 | 15.00 | 50,000 | 25.00 | 20.00 | 15.00 |
| Telegraphic Transfers Inward - Customer UGX Accounts | 0.25% Min $10 Max $50 | | | | 0.25% Min $10 Max $50 | | | |
| Electronic Funds Transfer (EFT) Inwards | 4 ,000 | 1.20 | 1.00 | 0.90 | 4,000 | 1.20 | 1.00 | 0.90 |
| Electronic Funds Transfer (EFT) Outwards | 5 000 per entry | 1.20 | 1.00 | 0.90 | 5 000 per Entry | 1.20 | 1.00 | 0.90 |
| Inter Account Transfers (IAT) | Free | Free | Free | Free | Free | Free | Free | Free |
| Direct Debit | 2,500 | 1.00 | 0.80 | 0.75 | 2,000 | 1.00 | 0.80 | 0.75 |
| Salary Processing Fees (SBU) | 4,000 | 1.20 | 1.00 | 0.90 | 4,000 | 1.20 | 1.00 | 0.90 |
| Salary Processing Fees (Non - SBU) | 5,000 | 1.20 | 1.00 | 0.90 | 5,000 | 1.20 | 1.00 | 0.90 |
| **Standing Order/Standing Instructions** | | | | | | | | |
| Standing Order Set up | 10,000 | 5.00 | 3.00 | 3.00 | 10,000 | 5.00 | 3.00 | 3.00 |
| Standing Order to Stanbic Account | 5,000 | 2.50 | 2.00 | 1.50 | 5,000 | 2.50 | 2.00 | 1.50 |
| Standing Order to Other Banks | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6.00 | 5.00 |
| Standing Order/Debit Account in Own Name (Client Stanbic Bank) | Free | Free | Free | Free | Free | Free | Free | Free |
| Standing Orders (Unpaid) | 130,000 | 55.00 | 48.00 | 43.00 | 130,000 | 55.00 | 48.00 | 43.00 |
| Standing Orders to Stanbic Account (Unpaid) | 65,000 | 27.50 | 24.00 | 21.50 | 65,000 | 27.50 | 24.00 | 21.50 |
| Standing Order Amendments/Termination | 10,000 | 5.00 | 3.00 | 3.00 | 10,000 | 5.00 | 3.00 | 3.00 |
| **Cheques** | | | | | | | | |
| Cheque book (Cost per leaf) | 1,200 | 0.50 | 0.50 | 0.50 | 1,200 | 0.50 | 0.50 | 0.50 |
| Counter Cheque leaf | 30,000 | 9.50 | 8.00 | 7.50 | 30,000 | 9.50 | 8.00 | 7.50 |
| Fees per Cheque written (Service Fees) | 2,000 | 0.70 | 0.60 | 0.40 | 2,000 | 0.70 | 0.60 | 0.40 |
| Authorised Debits/Withdrawals against uncleared balances | 1% Min 30,000 | 1% Min 14.00 | 1% Min 12.00 | 1% Min 11.00 | 1% Min 30,000 | 1% Min 14.00 | 1% Mini 12.00 | 1% Min 11.00 |
| Stop Payments | 40,000 | 20.00 | 15.00 | 13.00 | 40,000 | 20.00 | 15.00 | 13.00 |
| Agent Bank Cheque within clearing area | 6,000 | 10.00 | 7.00 | 6.00 | 6,000 | 10.00 | 7.00 | 6.00 |
| Agent Bank Cheque outside clearing area | | | | | | | | |
| **Bank Draft** | | | | | | | | |
| Bank Cheques issued | 25,000 | 14.00 | 12.00 | 11.00 | 25,000 | 14.00 | 12.00 | 11.00 |
| Bank Cheque Repurchase/Cancellation | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6.00 | 5.00 |
| **Unpaid Cheques** | | | | | | | | |
| Unpaid Direct Debits | 130,000 | 55.00 | 48.00 | 43.00 | 130,000 | 55.00 | 48.00 | 43.00 |
| Returned Cheque - Insufficient Funds | 250,000 | 70.00 | 64.00 | 56.00 | 250,000 | 70.00 | 64.00 | 56.00 |
| Unpaid Cheque - Technical Reasons | 25,000 | 14.00 | 12.00 | 11.00 | 25,000 | 14.00 | 12.00 | 11.00 |
| Post Dated Cheque Deposited/Written | 35,000 | 10.00 | 9.00 | 8.00 | 35,000 | 10.00 | 9.00 | 8.00 |
| **Statements** | | | | | | | | |
| Previous Month Statements | Free | Free | Free | Free | Free | Free | Free | Free |
| Interim/Provisional Statement | 15,000 Per month | 4.23 | 3.85 | 3.37 | 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 | 15,000 per Month | 4.23 | 3.85 | 3.37 |
| Email Statement | Free | Free | Free | Free | Free | Free | Free | Free |
| **Other Fees** | | | | | | | | |
| URA | 2,500 | 1.00 | 0.80 | 0.75 | 2,500 | 1.00 | 0.80 | 0.75 |
| Utility Payments (Over The Counter) | 2,000 | 0.80 | 0.60 | 0.55 | 2,000 | 0.80 | 0.60 | 0.55 |
| Search Fees (Lost/Missing slips per slip/Cheque) | 30,000 | 9.50 | 8.00 | 7.50 | 30,000 | 9.50 | 8.00 | 7.50 |
| Certificate of Balance | | | | | | | | |
| Loan Annual Monitoring Fees | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6.00 | 5.00 |
| Loan/Facility Renewal Fees (Arrangement Fees) - Salary Loan | 2% (Min 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min 120,000) | 2% (Min equivalent of UGX 120 000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120 000) |
| Loan/Facility Renewal Fees (Arrangement Fees) - Home Loan | 1.5%(Min 120,000) | 1.5% (Min equivalent of UGX 120,000) | 1.5% (Min equivalent of UGX 120 000) | 1.5% (Min equivalent of UGX 120,000) | 1.5%(Min 120,000) | 1.5% (Min equivalent of UGX 120,000) | 1.5% (Min equivalent of UGX 120,000) | 1.5% (Min equivalent of UGX 120 000) |
| Loan/Facility Renewal Fees (Arrangement Fees) - Building Loan | 2% (Min 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) | 2% (Min equivalent of UGX 120,000) |
| Letter of Reference | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6 | 5.00 |
| Account Closure | 20,000 | 8.00 | 6.00 | 5.00 | 20,000 | 8.00 | 6.00 | 5.00 |
| **Internet Banking** | | | | | | | | |
| Monthly Fees, Sign on Fees | Free | Free | Free | Free | Free | Free | Free | Free |
| SBU Account to Mobile Wallet | 5,000-30,000 : 500<br>30,001-60,000 : 500<br>60,001-125,000 : 1,000<br>125,001-250,000 : 1,000<br>250,001-500,000 : 2,000<br>500,001-1M : 5,000<br>1,000,001 -2M : 8,000<br>2,000,001- 4M : 8,000 | N/A | N/A | N/A | 5,000-30,000 : 500<br>30,001-60,000 : 500<br>60,001-125,000 : 1,000<br>125,001-250,000 : 1,000<br>250,001-500,000 : 2,000<br>500,001-1M : 5,000<br>1,000,001 -2M : 8,000<br>2,000,001- 4M : 8,000 | N/A | N/A | N/A |
| Mobile Wallet to SBU Account *Telecom charges apply | Free | N/A | N/A | N/A | Free | N/A | N/A | N/A |
| Utility Payments and E-Tax | 1,000 | Free | Free | Free | 1,000 | Free | Free | Free |
| Inter Account Transfers (IAT) | Free | Free | Free | Free | Free | Free | Free | Free |
| EFT Outward | 2,000 | N/A | N/A | N/A | 2,000 | N/A | N/A | N/A |
| RTGS Outward | 10,000 | N/A | N/A | N/A | 10,000 | N/A | N/A | N/A |
| Telegraphic Transfer Outward | 30,000 | N/A | N/A | N/A | 30,000 | N/A | N/A | N/A |
| Airtime Recharge | Free | Free | Free | Free | Free | Free | Free | Free |
| **Mobile Banking** | | | | | | | | |
| Balance Enquiry | Free | Free | Free | Free | Free | Free | Free | Free |
| Utility Payments and E-Tax | 1,000 | N/A | N/A | N/A | 1,000 | N/A | N/A | N/A |
| Mini Statement | Free | Free | Free | Free | Free | Free | Free | Free |
| SMS Alerts | 200 | N/A | N/A | N/A | 200 | N/A | N/A | N/A |
| SBU Account to Mobile Wallet | 5,000-30,000: 500<br>30,001-60,000: 500<br>60,001-125,000: 1,000<br>125,001-250,000: 1,000<br>250,001-500,000: 2,000<br>500,001-1,000,000: 5 000<br>1,000,001 -2,000,000: 8,000<br>2,000,001- 4,000,000: 8,000 | N/A | N/A | N/A | 5,000-30,000: 500<br>30,001-60,000: 500<br>60,001-125,000: 1,000<br>125,001-250,000: 1,000<br>250,001-500,000: 2,000<br>500,001-1,000,000: 5 000<br>1,000,001 -2,000,000: 8,000<br>2,000,001- 4,000,000: 8,000 | N/A | N/A | N/A |
| Mobile wallet to SBU Account *Telecom Charges Apply | Free | N/A | N/A | N/A | Free | N/A | N/A | N/A |
| EFT Charge | 2,000 | | | | 3,000 | | | |
| Airtime Recharge | Free | Free | Free | Free | Free | Free | Free | Free |
| **ATM Cardless Transactions** | 1. Directly off ATM - Free<br>2. Using Instant Money<br>10,000-30,000: 500<br>30,001-60,000: 500<br>60,001-125,000: 800<br>125,001-250,000: 800<br>250,001-500,000: 800<br>500,001-1,000,000: 1,000<br>1,000,001 -2,000,000: 1,000<br><br>3.ATM Mobile money Withdrawal (MTN & Airtel)<br>10,000-30,000 : 1,100<br>30,001-60,000 : 1,320<br>60,001-125,000 : 2,035<br>125,001-250,000 : 3,795<br>250,001-500,000 : 6,325<br>500,001- 1,000,000 : 11.385<br>1,000,001 - 2,000,000 : N/A<br>2,000,001-4,000,000 : N/A | | | | 1. Directly off ATM - Free<br>2. Using Instant Money<br>10,000-30,000: 500<br>30,001-60,000: 500<br>60,001-125,000: 800<br>125,001-250,000: 800<br>250,001-500,000: 800<br>500,001-1,000,000: 1,000<br>1,000,001 -2,000,000: 1,000<br><br>3.ATM Mobile money Withdrawal (MTN & Airtel)<br>10,000-30,000 : 1,100<br>30,001-60,000 : 1,320<br>60,001-125,000 : 2,035<br>125,001-250,000 : 3,795<br>250,001-500,000 : 6,325<br>500,001- 1,000,000 : 11.385<br>1,000,001 - 2,000,000 : N/A<br>2,000,001-4,000,000 : N/A | | | |
| **Card** | | | | | | | | |
| **Credit Cards** | | | | | | | | |
| Credit Card (GOLD) - Annual Fees | 169,500 | N/A | N/A | N/A | 169,500 | N/A | N/A | N/A |
| Credit Card (SILVER) - Annual Fees | 169,500 | N/A | N/A | N/A | 169,500 | N/A | N/A | N/A |
| Failed Direct Debits | 30,000 | 9.50 | 8.00 | 7.50 | 30,000 | 9.50 | 8.00 | 7.50 |
| Late Fees (5 days after the bounced Direct Debit) | 30,000 | 9.50 | 8.00 | 7.500 | 30,000 | 9.50 | 8.00 | 7.50 |
| Credit Card replacement | 22,600 | | | | 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 | | | | | |
| 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 | N/A | 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 | Free | Free | Free | Free | Free | Free | Free | Free |
| ATM Mini Statement | Free | Free | Free | Free | Free | Free | Free | Free |
| ATM Balance Inquiry | Free | Free | Free | Free | Free | Free | Free | Free |
| ATM Mini Statement (For Everyday Banking PAYAS Product) | 250 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| ATM Withdrawal - Pure Save Accounts | Free | Free | Free | Free | Free | Free | Free | Free |
| ATM Balance Inquiry (For Everyday Banking PAYAS Product) | 250 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| **ATM Withdrawal** | | | | | | | | |
| SMART Banking Current Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Private Banking Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Executive Banking Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Karibu Salary Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Contract Save Account | Free | Free | Free | Free | Free | Free | Free | Free |
| Pure Save Account | 750 | 0.3 | 0.25 | 0.25 | 750 | 0.30 | 0.25 | 0.25 |
| Everyday Banking Account | (First four transactions in a month-UGX 1,000. Subsequent transactions-UGX 3,000) | N/a | N/a | N/a | N/a | N/a | N/a | N/a |
| ATM withdrawal at other Banks ATMs | UGX 10,000 | N/A | N/A | N/A | UGX 10,000 | N/A | N/A | N/A |
| Others Banks customers withdrawing at Stanbic ATM Machines | 5,500 | N/A | N/A | N/A | 5,500 | N/A | N/A | N/A |
| **Debit Cards** | | | | | | | | |
| 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 Vewing (False Fraud Claims) | 105,000 | 29.58 | 26.92 | 23.60 | 105,000 | 29.58 | 26.92 | 23.60 |
| **School Fees** | | | | | | | | |
| Over the Counter | 2,500 | 1.00 | 0.80 | 0.75 | 2,500 | 1.00 | 0.80 | 0.75 |
| Inter Account Transfers for School Fees (Stanbic Accounts) | Free | Free | Free | Free | Free | Free | Free | Free |
| School Fees drafts issued | 25,000 | 14.00 | 12.00 | 11.00 | 25,000 | 14.00 | 12.00 | 11.00 |
| Direct Debit | 2,500 | 1.20 | 1.00 | 0.90 | 2,500 | 1.20 | 1.00 | 0.90 |
| **Company Search Fee** | | | | | | | | |
| Company Search Fee | UGX 60,000 | | | | | | | |
| Financial Card | UGX 25,000 | | | | UGX 25,000 | | | |
| Credit Application | UGX 20,000 | | | | UGX 20,000 | | | |
| **Garnishees** | UGX 100,000 per appearance by bank staff in court | | | | UGX 100,000 per appearance by bank staff in court | | | |
| **Letters of Administration** | UGX 50.000 | | | | UGX 50,000 | | | |

**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.

Stanbic Bank Moving Forward™