

TARIFF GUIDE

effective 1st March 2016



	PERSONAL BANKING				PRIVATE BANKING				BUSINESS BANKING				CORPORATE AND INVESTMENT BANKING				
	Local UGX	USD	Foreign EUR	GBP	Local UGX	USD	EUR	Foreign GBP	Local UGX	USD	EUR	Foreign GBP	Local UGX	USD	EUR	Foreign GBP	
Monthly Management Fees																	
Corporate and Investment Banking																	
Monthly management fees														35,000	14.00	10.00	9.00
Transactional fees														2,000	0.80	0.60	0.55
Business Banking																	
Monthly Management Fees																	
Business Banking - Current Account - Commercial									40,000	18.00	16.00	15.00					
Business Banking - Current Account - SME									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	14	13					
NGO Account (Bundle covers: Account management fees, inward T/U, inward EFTs, cheque deposits and BCL monthly fees)									Free	Free	Free	Free					
Minimum balance																	
Business Banking - Current Account - Commercial									-	-	-	-					
Business Banking - Current Account - SME									-	-	-	-					
Business Banking - Trader account (CTRAD)									100,000	60	40	30					
NGO Account									1,000,000	1,000	1,000	600					
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					
Cash Deposit Fees																	
Cash Withdrawal Fees																	
Cash Withdrawal Fees 5 Million and below									10,000	0.25%	0.25%	0.25%					
Cash Withdrawal Fees Above 5 Million									Maximum 25,000	0.25%	0.25%	0.25%					
Cash Withdrawal Fees for Trader (CTRAD) Account - First 4 transactions in a month									Free	Free	Free	Free					
Private Banking																	
Bundle covers: Management Fees, Service fees, Counter Cash withdrawal fees, Internal Account Transfers									75,000	28.00	24.00	18.00					
Private Banking (PAYT)									52,500	16.00	14.00	10.00					
Executive Banking																	
Bundle covers: Free welcome Cheque book, Management Fees, Service fees, Internal Account Transfers, SMS alerts									40,000	15.00	13.00	10.00					
SMART Banking Current account - Bundle covers Management fees, ATM cash withdrawals									20,000	8.00	6.00	5.00					
Karibu (Salary Account) - Bundle covers Management fees, ATM cash withdrawals									5,500 for balances less than 20,000	1.50	1.50	1.50					
Free for balances above 20,000									10,000	5.00	4.00	3.00					
Transact Plus/ Old Savings									10,000	5.00	4.00	3.00					
Free Save																	
Monthly management fees	1,500	1.0	1.0	1.0	Free	Free	Free	Free	Free	Free	Free	Free					
Minimum balance	200,000	80.0	65.0	55.0	200,000	80.0	65.0	55.0	Free	Free	Free	Free					
Minimum balance breach fee	3,000	4.5	3.5	3.0	10,000	4.5	3.5	3.0	Free	Free	Free	Free					
Cash deposit fee	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Contact save																	
Monthly management fees	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Minimum balance/ initial deposit	10,000	4.5	3.5	3	10,000	4.5	3.5	3	Free	Free	Free	Free					
Contact breaks before maturity	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Cash Deposit																	
Coin Deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Electronic Cash deposits < \$1000 GBP / 1000 Eur / 1000 Foreign Cash deposits > \$1000 GBP / 1000 Eur / 1000	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Cash Withdrawal																	
Cash Withdrawal Fees 5 Million and below	10,000	0.25%	0.25%	0.25%	10,000	0.25%	0.25%	0.25%	10,000	0.25%	0.25%	0.25%					
Cash Withdrawal Fees Above 5 Million	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%					
Maximum 35,000	Maximum 35,000	0.25%	0.25%	0.25%	Maximum 35,000	0.25%	0.25%	0.25%	Maximum 25,000	0.25%	0.25%	0.25%					
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	6	5	20,000	8	6	5	20,000	8	6	5					
Real time Gross Settlement (RTGS) - Inward	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Telegraphic transfers outward	50,000	25	20	15	50,000	25	20	15	50,000	25	20	15					
Telegraphic transfers Inward- Customer UGX Accounts	4,000	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50	4,000	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50	4,000	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50	0.25% Minimum \$10 Maximum \$50					
Electronic Funds Transfer (EFT) Inwards	5,000 per entry	1.2	1	0.9	5,000 per entry	1.2	1	0.9	5,000 per entry	1.2	1	0.9					
Electronic Funds Transfer (EFT) Outwards	5,000 per entry	1.2	1	0.9	5,000 per entry	1.2	1	0.9	5,000 per entry	1.2	1	0.9					
Inter Account Transfers (AT)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Direct Debit	2,000	0.75	0.75	0.75	2,000	0.75	0.75	0.75	2,000	0.75	0.75	0.75					
Salary Processing Fees (SBU)	4,000	1.2	1	0.9	4,000	1.2	1	0.9	4,000	1.2	1	0.9					
Salary Processing Fees (Non-SBU)	3,000	1.2	1	0.9	3,000	1.2	1	0.9	3,000	1.2	1	0.9					
Salary processing - Schedule handling Fees - Manual	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Salary processing - Schedule handling Fees - Online	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Standing Order / Standing Instructions																	
Standing Order / Standing Instructions	10,000	5	3	3	10,000	5	3	3	10,000	5	3	3					
Standing Order to Stanbic Account	5,000	2.5	2	1.5	5,000	2.5	2	1.5	5,000	2.5	2	1.5					
Standing Order to Other Banks	20,000	8	6	5	20,000	8	6	5	20,000	8	6	5					
Standing Order / Debit account in own name (Client Stanbic Bank)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Standing Orders (Unpaid)	130,000	55	43	33	130,000	55	43	33	130,000	55	43	33					
Standing Orders to Stanbic account (Unpaid)	65,000	27.5	24	21.5	65,000	27.5	24	21.5	65,000	27.5	24	21.5					
Standing Order amendments/ Termination	10,000	5	3	3	10,000	5	3	3	10,000	5	3	3					
Cheques																	
Cheque book (cost per leaf)	1,200	1.5	1.5	1	1,200	1.5	1.5	1	800	0.5	0.5	0.4					
Counter Cheque leaf	30,000	9.5	8	7.5	30,000	9.5	8	7.5	30,000	9.5	8	7.5					
For per cheque written (Service Fees)	2,000	0.7	0.6	0.4	2,000	0.7	0.6	0.4	2,000	0.7	0.6	0.4					
Authorised Debits/ Withdrawals against uncleared balances	1% Minimum 30,000	1% Minimum 14	1% Minimum 12	1% Minimum 11	1% Minimum 30,000	1% Minimum 14	1% Minimum 12	1% Minimum 11	1% Minimum 30,000	1% Minimum 14	1% Minimum 12	1% Minimum 11					
Stop Payment	40,000	20	15	13	40,000	20	15	13	40,000	20	15	13					
Agent Bank Cheque outside clearing area	6,000	7	6	5	6,000	7	6	5	6,000	7	6	5					
Agent Bank Cheque outside clearing area	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Bank Draft																	
Bank Cheques issued	25,000	14	12	11	25,000	14	12	11	25,000	14	12	11					
Bank Cheque Repurchase/ Cancellation	20,000	8	6	5	20,000	8	6	5	20,000	8	6	5					
Unpaid Cheques																	
Unpaid Direct Debits	130,000	55	43	33	130,000	55	43	33	130,000	55	43	33					
Returned Cheque - Insufficient Funds	185,000	68	44	35	185,000	68	44	35	185,000	68	44	35					
Unpaid Cheque - Technical Reasons	25,000	14	12	11	25,000	14	12	11	25,000	14	12	11					
Post dated Cheque Deposited / written	35,000	10	9	8	35,000	10	9	8	35,000	10	9	8					
Statements																	
Previous Month Statements	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Interim / Provisional Statement	12,000 Per month	4.6	4	3.6	12,000 Per month	4.6	4	3.6	12,000 Per month	4.6	4	3.6					
Duplicate Statement (Per Month requested)	12,000 Per month	4.6	4	3.6	12,000 Per month	4.6	4	3.6	12,000 Per month	4.6	4	3.6					
Email Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Other Fees																	
UGX	2,500	1	0.8	0.75	2,500	1	0.8	0.75	2,500	1	0.8	0.75					
Utility Payments (Over The Counter)	2,000	0.8	0.6	0.5	2,000	0.8	0.6	0.5	2,000	0.8	0.6	0.5					
Search Fees (Lost/ Missing Slips per slip/ Cheque)	30,000	9.5	8	7.5	30,000	9.5	8	7.5	30,000	9.5	8	7.5					
Certificate of balance	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free					
Loan Annual Monitoring Fees	20,000	8	6	5	20,000	8	6	5	20,000	8	6	5					
Loan / Facility renewal fees (Arrangement Fees)- Business Loan	2% (Minimum 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)	2% (Minimum equivalent of UGX 120,000)					
Loan / Facility renewal fees (Arrangement Fees)- Home Loan	1.5% (Minimum 120,000)	1.5% (Minimum equivalent of UGX 120,000)	1.5% (Minimum equivalent of UGX 120,000)	1.5% (Minimum equivalent of UGX 120,00													