

PERSONAL MARKETS TARIFF GUIDE

Effective 5th March, 2019



	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING			
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Monthly management fees								
Health and investment banking covers: management fees, free welcome cheque book, service fees, counter cash withdrawal fees, internal account transfers, SMS alerts					130 000	UGX equivalent		
Private banking - Bundle covers: management fees, free welcome cheque book, service fees, counter cash withdrawal fees, internal account transfers, SMS alerts					80 000	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, SMS alerts	32 000	10.00	10.00	8.00				
SMART banking current account - Bundle covers: management fees, ATM cash withdrawal, SMS alerts and embedded insurance cover	8 500	2.30	2.00	1.70				
Karibu (Salary Account) - Bundle covers: management fees, atm cash withdrawal, SMS alerts	6 500	1.80	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
Every day banking	Free	Free	Free	Free	Free	Free	Free	Free
Every day banking under executive banking	15 000	4.20	4.00	4.00				
Minimum balance								
Pure Save Account	100 000	40.00	32.50	27.50	100 000	40.00	32.50	27.50
Private Banking Account	0.00	0.00	0.00	0.00				
Executive Banking Account	0.00	0.00	0.00	0.00				
Karibu Salary Account	0.00	0.00	0.00	0.00				
Smart Banking Account	0.00	0.00	0.00	0.00				
Everyday Banking Account	0.00	0.00	0.00	0.00				
Contract Save Account	0.00	0.00	0.00	0.00				
Penalty for below minimum balance								
Pure Save Account	10 000	4.50	3.50	3.00	10 000	4.50	3.50	3.00
Private Banking Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Executive Banking Account	0.00	0.00	0.00	0.00				
Karibu Salary Account	0.00	0.00	0.00	0.00				
Smart Banking Account	0.00	0.00	0.00	0.00				
Everyday Banking Account	0.00	0.00	0.00	0.00				
Contract Save Account	0.00	0.00	0.00	0.00				
Cash deposit fees								
Cash deposits fees for all accounts	Free	0.25% Min \$11 Max \$50 Free Below 0.025 0.00	Free	Free	Free	0.25% Min \$11 Max \$50 Free Below 0.025 0.00	Free	Free
Cash withdrawal								
Cash withdrawal fees 5 million and below	12 000		0.25% of the value		12 000		0.25% of the value	
Cash withdrawal fees above 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 *Excludes Correspondent Bank Fees	50 000	25.00	20.00	15.00	50 000	25.00	20.00	15.00
Telegraphic transfers Inward - Customer UGA Accounts *Excludes Correspondent Bank Fees		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	2 500	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
Salary processing fees for Everyday Banking Accounts	5 000	1.40	1.20	1.00	N/A	N/A	N/A	N/A
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
Authorized Debits / Withdrawals against unbalanced 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% Min €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
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) UMEME & NWSC		1 - 500 000 : 2 500				1 - 500 000 : 2 500		
		500 001 - 1 000 000 : 6 000				500 001 - 1 000 000 : 6 000		
		1 000 001 - 4 000 000 : 9 000				1 000 001 - 4 000 000 : 9 000		
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	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00
Loan / Facility Arrangement fees - Salary Loan	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)	2% (Min 120 000)
Loan / Facility Arrangement Fees - Mortgages	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility	1.5% to 2% of the facility
Letter of reference	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00
Account closure	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00
Internet banking								
Monthly Fees	Free	Free	Free	Free	Free	Free	Free	Free
Sign on Fees	Free	Free	Free	Free	Free	Free	Free	Free
		5 000 - 60 000 : 500				5 000 - 60 000 : 500		
		60 001 - 250 000 : 1 000				60 001 - 250 000 : 1 000		
		250 001 - 500 000 : 2 000				250 001 - 500 000 : 2 000		
SBU Account to Mobile Wallet		500 001 - 1 000 000 : 3 000				500 001 - 1 000 000 : 3 000		
		1 000 001 - 2 000 000 : 4 500				1 000 001 - 2 000 000 : 4 500		
		2 000 001 - 4 000 000 : 5 500				2 000 001 - 4 000 000 : 5 500		
Mobile wallet to SBU Account *Telecom charges apply	Free	Free	Free	Free	Free	Free	Free	Free
Utility payments (including eTax)	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A
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
TT 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

	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING			
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Using Flexi Pay								
School Fees payment	500 - 60 000 : 3 000				500 - 60 000 : 3 000			
*Payment of school fees using Online Banking to Stanbic registered schools is FREE.	60 001 - 1 000 000 : 5 000				60 001 - 1 000 000 : 5 000			
*Flexi Pay tariff guide applies	1 000 001 - 2 000 000 : 7 000				1 000 001 - 2 000 000 : 7 000			
	2 000 001 - 4 000 000 : 12 000				2 000 001 - 4 000 000 : 12 000			
Using Flexi Pay								
School Fees payment	500 - 60 000 : 3 000				500 - 60 000 : 3 000			
*Payment of school fees using eTax or the Stanbic App to Stanbic registered schools is FREE.	60 001 - 1 000 000 : 5 000				60 001 - 1 000 000 : 5 000			
*Flexi Pay tariff guide applies	1 000 001 - 2 000 000 : 7 000				1 000 001 - 2 000 000 : 7 000			
	2 000 001 - 4 000 000 : 12 000				2 000 001 - 4 000 000 : 12 000			
Mobile banking								
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free
SMS alerts everyday banking account monthly charge	1 000							
		5 000 - 60 000 : 500				5 000 - 60 000 : 500		
		60 001 - 250 000 : 1 000				60 001 - 250 000 : 1 000		
		250 001 - 500 000 : 2 000				250 001 - 500 000 : 2 000		
		500 001 - 1 000 000 : 3 000				500 001 - 1 000 000 : 3 000		
SBU Account to Mobile Wallet		1 000 001 - 2 000 000 : 4 500				1 000 001 - 2 000 000 : 4 500		
		2 000 001 - 4 000 000 : 5 500				2 000 001 - 4 000 000 : 5 500		
Mobile wallet to SBU Account *Telecom charges apply	Free	Free	Free	Free	Free	Free	Free	Free
Utility payments (including eTax)	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A
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
TT 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
Using Flexi Pay								
School Fees payment	500 - 60 000 : 3 000				500 - 60 000 : 3 000			
*Payment of school fees using *eTax or the Stanbic App to Stanbic registered schools is FREE.	60 001 - 1 000 000 : 5 000				60 001 - 1 000 000 : 5 000			
*Flexi Pay tariff guide applies	1 000 001 - 2 000 000 : 7 000				1 000 001 - 2 000 000 : 7 000			
	2 000 001 - 4 000 000 : 12 000				2 000 001 - 4 000 000 : 12 000			
ATM cardless transactions								
1. Directly off ATM								
2. Using Instant Money		Free				Free		
		1 500				1 500		
		5 000 - 30 000 : 1 100				5 000 - 30 000 : 1 100		
		30 001 - 60 000 : 1 300				30 001 - 60 000 : 1 300		
		60 001 - 125 000 : 2 035				60 001 - 125 000 : 2 035		
		125 001 - 250 000 : 3 795						