

Tariff guide

Personal and Private Banking

Effective 15th December 2016



TRANSACTION TYPE	PERSONAL BANKING					PRIVATE BANKING						
	LOCAL	UGX	USD	FOREIGN	EUR	GBP	LOCAL	UGX	USD	FOREIGN	EUR	GBP
Monthly Management Fees												
Private Banking Bundle: Management Fees, Service Fees, Counter Cash Withdrawal Fees, Internal Account Transfers)							75,000	28.00		24.00		18.00
Private Banking (PABT)							52,500	16.00		14.00		10.00
Executive Banking Bundle: Free Welcome Cheque Book, Management Fees, 1 LEFT, 2 Inward Clearing Cheques, Service Fees, Internal Account Transfers, SMS alerts)	30,000		10.00		10.00	8.00						
SMART Banking Current Account - Bundle Covers Management Fees, ATM Cash Withdrawals	4,500		1.20		1.20	1.20						
Karibu (Salary Account) - Bundle Covers Management Fees, ATM Cash Withdrawals	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	Free		Free		Free	Free	Free	Free		Free		Free
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 Banking Account	0		0		0	0						
Executive Banking Account	0		0		0	0						
Karibu Salary Account	0		0		0	0						
Everyday Banking Account	0		0		0	0						
Contract Save Account	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 Banking Account	0		0		0	0	0	0		0		0
Executive Banking Account	0		0		0	0						
Karibu Salary Account	0		0		0	0						
Everyday Banking Account	0		0		0	0						
Contract Save Account	0		0		0	0						
Cash Deposit Fees												
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 5 Million And Below	10,000		0.25% of the value		0.25% of the value		10,000	0.25% of the value		0.25% of the value		
Cash Withdrawal Fees Above 5 Million	0.25% Maximum 35,000						0.25% Maximum 35,000					
Payments												
Real Time Gross Settlement (RTGS) - Outward	20,000		8		6	5	20,000	8		6		5
Real Time Gross Settlement (RTGS) - Inward	Free		Free		Free	Free	Free	Free		Free		Free
Telegraphic Transfers Outward	50,000		25		20	15	50,000	25		20		15
Telegraphic Transfers Inward - Customer UGX Accounts	0.25% Minimum \$10 Maximum \$50						0.25% Minimum \$10 Maximum \$50					
Electronic Funds Transfer (EFT) Inwards	4,000		1.2		1	0.9	4,000	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
Inter Account Transfers (AT)	Free		Free		Free	Free	Free	Free		Free		Free
Direct Debit	2,500		1		0.8	0.75	2,500	1		0.8		0.75
Salary Processing Fees (SBU)	4,000		1.2		1	0.9	4,000	1.2		1		0.9
Salary Processing Fees (Non - SBU)	5,000		1.2		1	0.9	5,000	1.2		1		0.9
Salary Processing - Schedule Handling Fees - Manual												
Salary Processing - Schedule Handling Fees - Online												
Standing Order/Standing Instructions												
Standing Order Set up	10,000		5		3	3	10,000	5		3		3
Standing Order To Stanbic Account	5,000		2.5		1.5	1.5	5,000	2.5		1.5		1.5
Standing Order To Other Banks	20,000		8		6	5	20,000	8		6		5
Standing Order/Debit T Account In Own Name (Client Stanbic Bank)	Free		Free		Free	Free	Free	Free		Free		Free
Standing Orders (Unpaid)	130,000		48		43	43	130,000	48		43		43
Standing Orders To Stanbic Account (Unpaid)	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
Cheques												
Cheque Book (Cost Per Leaf)	1,200		1.5		1.5	1	1,200	1.5		1.5		1
Counter Cheque Leaf	30,000		9.5		8	7.5	30,000	9.5		8		7.5
Fees Per Cheque Written (Service Fees)	2,500		0.7		0.6	0.4	2,500	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
Stop Payments	40,000		20		15	13	40,000	20		15		13
Agent Bank Cheque Within Clearing Area	6,000		7		6	6	6,000	7		6		6
Agent Bank Cheque Outside Clearing Area												
Bank Draft												
Bank Cheques Issued	25,000		14		12	11	25,000	14		12		11
Bank Cheque Repurchase/Cancellation	20,000		8		6	5	20,000	8		6		5
Unpaid Cheques												
Unpaid Direct Debits	130,000		55		48	43	130,000	55		48		43
Returned Cheque - Insufficient Funds	250,000		70		64	56	250,000	70		64		56
Unpaid Cheque - Technical Reasons	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
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												
UPS	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) - Business Loan												
Loan/Facility Renewal Fees (Arrangement Fees) - Salary 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)
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 120,000)	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 120,000)
Loan/Facility Renewal Fees (Arrangement Fees) - Building 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)
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
Transactional Fees	Free		Free		Free	Free	Free	Free		Free		Free
Mobile Banking												
Utility Payments	Free		Free		Free	Free	Free	Free		Free		Free
Balance Enquiry	Free		Free		Free	Free	Free	Free		Free		Free
Airtime Recharge	Free		Free		Free	Free	Free	Free		Free		Free
School Fees Payment	Free		Free		Free	Free	Free	Free		Free		Free
Mini Statement	Free		Free		Free	Free	Free	Free		Free		Free
Inter Accounts Transfer	Free		Free		Free	Free	Free	Free		Free		Free
E-Tax Payment	Free		Free		Free	Free	Free	Free		Free		Free
SMS Alerts	Free		Free		Free	Free	Free	Free		Free		Free
EFT Change	3,000		Free		Free	Free	3,000	Free		Free		Free
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		9.5		8	7.5	30,000	9.5		8		7.5
Late Fees (5 Days After The Bounced Direct Debit)	30,000		9.5		8	7.5	30,000	9.5		8		7.5
Credit Card Replacement	22,600						22,600					
Debit Cards												
ATM Card Issuing 1st Issuance Classic/Electron	5,000		1.8		1.6	1.2						
ATM Card Issuing 1st Issuance Gold	15,000		5.5		5	4						
ATM Card Issuing 1st Issuance Platinum												
ATM Card Replacement (Lost/Damaged Cards/Expired) Clas - sic/Electron	16,900											
ATM Card Replacement (Lost/Damaged Cards/Expired) Gold	25,000		9		8	6						
ATM Card Replacement (Lost/Damaged Cards/Expired) Platinum												
ATM Bill Payments	Free		Free		Free	Free	50,000	18		16		12
ATM Minimum Statement	Free		Free		Free	Free	Free	Free		Free		Free
ATM Balance Inquiry	Free		Free		Free	Free	Free	Free		Free		Free
ATM Minimum Statement For Everyday Banking Product	250		N/A		N/A	N/A	N/A	N/A		N/A		N/A
ATM Balance Inquiry	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	0.3		0.25		0.25
Everyday Banking Account	(1st 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			Equivalent of \$6				Equivalent of \$6					
Others Banks Customers Withdrawing At Stanbic ATM Machines	3,000		0.85		0.77	0.67	3,000	0.85		0.77		0.67
Card Annual Fees												
ATM Bi-Annual Visa Fees Classic/Electron	32,000		12		10	8						
ATM Bi-Annual Visa Fees Gold	37,000		13		12	9						
ATM Bi-Annual Visa Fees Platinum												