# FlexiPay Business Partner Tariff Guide

Stanbic Bank

EFFECTIVE MAY 1st 2026

## KEY FACTS DOCUMENTS – BUSINESS PARTNER SERVICES

This key facts document is important to you. It summarizes the transaction you are considering.
Please only sign after you have read, understood and agreed to the content of this document.

**Ref No: FlexiPay Wallet**
(Licensed and Supervised by Bank of Uganda) Customer deposits are protected by the Deposit Protection Fund of Uganda

**Type of account**
**Flexi**Pay Business Collections, Transfers and Bulk Payments

**Aims and benefits**
A service that aids businesses to disburse and collect funds to/from multiple stores of value: **Flexi**Pay wallets and Mobile money numbers through USSD and Web. The aim is to provide a business with a single transactional interface that enriches convenience, affordability and real time transactional visibility through an interactive dashboard.

**Fees, charges and penalties**

### Deposits, Money Transfers, Cash Outs, Bill Payments and Merchant Payments

| TRANSACTION BANDS IN UGX Min – Max | TRANSFER MONEY TO OTHER FlexiPay WALLET OR STANBIC ACCOUNT | TRANSFER MONEY TO MOBILE MONEY WALLET | PAY BILLS | PAY SCHOOL FEES | RTGS | VOUCHER ISSUANCE |
|---|---|---|---|---|---|---|
| 500 – 2,500 | Free | 250 | Free | 600 | 5,000 | 248 |
| 2,501 – 5,000 | Free | 250 | Free | 600 | 5,000 | 330 |
| 5,001 – 15,000 | Free | 830 | Free | 600 | 5,000 | 525 |
| 15,001 – 30,000 | Free | 830 | Free | 1,000 | 5,000 | 660 |
| 30,001 – 45,000 | Free | 940 | Free | 1,000 | 5,000 | 908 |
| 45,001 – 60,000 | Free | 940 | Free | 1,500 | 5,000 | 1,125 |
| 60,001 – 125,000 | Free | 940 | Free | 1,500 | 5,000 | 1,444 |
| 125,001 – 250,000 | Free | 1,880 | Free | 2000 | 5,000 | 2,681 |
| 250,001 – 500,000 | Free | 2,310 | Free | 2,000 | 5,000 | 5,250 |
| 500,001 – 1,000,000 | Free | 2,310 | Free | 2,500 | 5,000 | 9,375 |
| 1,000,001 – 2,000,000 | Free | 2,500 | Free | 3,000 | 5,000 | 11,250 |
| 2,000,001 – 4,000,000 | Free | 3,325 | Free | 3,000 | 5,000 | 13,500 |
| 4,000,001 – 5,000,000 | Free | 4,975 | Free | 4,000 | 5,000 | 15,000 |
| 20,000,001 – 100,000,000 | N/A | N/A | Free | N/A | 8,000 | N/A |
| 100,000,001 – 10,000,000,000 | N/A | N/A | Free | N/A | 10,000 | N/A |

| Other Services | Charges |
|---|---|
| Change **Flexi**Pay Wallet PIN | Free |
| Liquidation Fees to Other Bank Accounts | 0 -3% |
| Bulk Payments | Negotiable |
| Balance Inquiries and Account Statements | Free |

Dial ***291#** to transact

**Key to Note**: The charges/fees above shall be instantly deducted from your **Flexi**Pay wallet account upon confirmation of the transaction. The fees will be subjected to excise duty payable by the bank to URA on bank charges.

**Caution:** Never share your **PIN, Password** or **Bank details** with anyone. Call **0800251251** to report suspicious requests. Do not pay any agent for your transactions.

**Terms and conditions**

a. **Interest to be earned:** Interest is paid out every quarter of the year
b. **No account opening balance** required
c. Minimum balance in **UGX 500**
d. Maximum balance in **UGX 999,999,999**
e. Maximum daily transfer limit to other **Flexi**Pay wallet in **UGX 20,000,000**

**Risks Accountabilities**

- The Business Partner is responsible for confirming customer payments and reconciling their accounts.
- The Business Partner is responsible for confirming customers **Flexi**Pay wallets and amounts prior to disbursement.

**Further points to consider**

**Inactivity/Dormancy:**
Your wallet account will be considered inactive after **3 months** of no customer activity. You will need to fund your wallet account by depositing money from a **Flexi**Pay wallet, receiving a merchant payment from mobile money or own Stanbic bank account to reactivate. After **9 months** of wallet account inactivity, the wallet account is considered dormant. Reactivation must be done within six months upon receipt of notice from the Bank

**Account Closure:**
You may close your wallet account at any time by contacting our Customer Call Centre on **0800 251 251.** If you close your account, there will be no charge.

**Deposit Protection:**
Your deposits are insured up to **UGX 10 million** by the Uganda Deposit Protection Fund. Please make reference to the bank official communication channels.

**Tax Implications:**
The current withholding tax/excise duty will be debited from your account in compliance with the law.

**How to complain:**
If you are dissatisfied with our services, we welcome you to communicate this to us via our Customer Call Centre on **0800 251 251** or **flexipaywalletug@stanbic.com.** Or via the self-service portal under the issue logs tab. We will acknowledge receipt of your complaint, investigate and give you an answer

**Future communications**:
It is important for us to be able to communicate with you. We will communicate using the contact details availed to us i.e. mobile contact (SMS and telephone calls) or email address (email).

You can opt out of the communication options provided by contacting our Customer Call Centre on **0800 251 251** or Dial ***291#** then option 7, followed by option 8.

**For queries and complaints:**
If you are dissatisfied with our services, we welcome you to communicate this to us via the Self-service portal under the issue logs tab or our Contact Centre on **0800 251 251** or **flexipaywalletug@stanbic.com.** We will acknowledge receipt of your complaint, investigate and give you an answer within **24 hours.**

Where can I find out more? If you want more information on this deposit product or the terms used in this KFD, please contact us on our toll-free line **0800 251251,** email us on **flexipaywalletug@stanbic.com** or visit our website at **www.stanbicbank.co.ug**

## It's secure, convenient and affordable!