



Stanbic Bank

PERSONAL AND PRIVATE BANKING TARIFF GUIDE EFFECTIVE 27th MARCH 2026

	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					80 000	28.00	24.00	18.00
Private Banking - Bundle covers: Management Fees, Free Welcome Cheque Book, Service Fees up to 4 Free Counter Cash Withdrawals, Free Transactions across our Digital channels, Counter Cheque Leaf Fees, Internal Account Transfers, SMS Alerts					80 000	28.00	24.00	18.00
Private Banking - Pay As You Transact (PAYT)					52 500	16.00	14.00	10.00
Diaspora Banking - Bundle covers: Management Fees, Service Fees, UGX Counter Cash Withdrawals, Internal Account Transfers, Free USD Cash Deposits below \$4 000, Inward and Outward Telegraphic Bank Commission					40 000	10.00	8.60	7.80
Executive Banking - Bundle covers: Management fees, Free Welcome Cheque Book, Service Fees, 1 LEFT, 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, UGX ATM Cash Withdrawals, SMS Alerts and Embedded Insurance Cover	8 500	2.30	2.00	1.70				
Karibu (Salary Account) - Bundle covers: Management Fees, UGX ATM Cash Withdrawals and SMS Alerts	6 500	1.80	1.50	1.50				
PureSave (Stand Alone Account)	1 500	1.00	1.00	1.00	1 500	1.00	1.00	1.00
PureSave (Secondary 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	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
PureSave Account	20 000	10.00	5.00	5.00	20 000	10.00	5.00	5.00
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				
Every day Banking Account	0.00	0.00	0.00	0.00				

Cash Deposit Fees	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Cash Deposit Fees for All Accounts	Free	0.25% of the value Max \$ 2,000 (except below \$ 2,000 free)	0.25% of the value Max 10, Max 40 (except below € 2,000 free)	0.25% of the value Min 5, Max 40 (except below £ 2,000 free)	Free	0.25% of the value Max \$ 2,000 (except below \$ 2,000 free)	0.25% of the value Min 5, Max 40 (except below £ 2,000 free)	0.25% of the value Max 5, Max 40 (except below £ 2,000 free)

Cash Withdrawal	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Cash Withdrawal Fees for Diaspora Account	Free		2% of the value		Free		2% of the value	
Cash Withdrawal Fees Below 2 Million	12 000	0.25% of the value			12 000	0.25% of the value		
Cash Withdrawal Fees 2 Million - 6 Million	15 000	0.25% of the value			15 000	0.25% of the value		
Cash Withdrawal Fees Above 6 Million	0.25% Max 15 000	0.25% of the value			0.25% Max 20 000	0.25% of the value		

Payments	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
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	3 000	1	0.8	0.75	3 000	1	0.8	0.75
Telegraphic Transfers Outward *Excludes Correspondent Bank Fees	60 000	UGX Equivalent			60 000	UGX Equivalent		
Telegraphic Transfers Inward - Customer UGX Accounts *Excludes Correspondent Bank Fees		0.25% Min \$10 Max \$50				0.25% Min \$10 Max \$50		
Electronic Funds Transfer (EFT) - Inward	4 000	1.20	1.00	0.90	4 000	1.20	1.00	0.90
Electronic Funds Transfer (EFT) - Outward	5 500	1.50	1.50	1.20	5 500	1.50	1.50	1.20
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)	6 000	1.60	1.50	1.30	6 000	1.60	1.50	1.30
Electronic Funds Transfer (EFT) - Inwards for Every day Banking	5 000	1.40	1.20	1.00	N/A	N/A	N/A	N/A

Standing Order / Standing Instructions	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
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)	Free	Free	Free	Free	Free	Free	Free	Free
Standing Order Amendments/ Termination	10 000	5.00	3.00	3.00	10 000	5.00	3.00	3.00

Cheques	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Cheque Book (Cost per leaf)	1 200	0.50	0.50	0.50	1 200	0.50	0.50	0.50
Counter Cheque leaf	Free	Free	Free	Free	Free	Free	Free	Free
Fees per Cheque Written (Service Fees)	2 000	0.70	0.60	0.40	2 000	0.70	0.60	0.40
Authorised Debit/ 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% 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	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
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	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
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	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Previous Month Statement Requests	Free	Free	Free	Free	Free	Free	Free	Free
Interim / Provisional Statement (Per page)	7 000 per page, Max 100 000	1.80 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21	7 000 per page, Max 100 000	1.80 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21
Duplicate Statement (Per page)	7 000 per page, Max 100 000	1.80 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21	7 000 per page, Max 100 000	1.80 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21
Email Statement	Free	Free	Free	Free	Free	Free	Free	Free

Other Fees	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
URA	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UEDCL Light	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500	From 1 to 500 000 - 2 500
Utilities Payments - NWSOC (Branch)	Free	Free	Free	Free	Free	Free	Free	Free
Utilities Payments - NWSOC (Agency Banking)	Free	Free	Free	Free	Free	Free	Free	Free
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%	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)
Loan / Facility Arrangement Fees - Mortgages	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility
Cash Advance Processing Fee	7% up to 9%							
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
Monthly SMS alerts for Every day Banking Account	1 500	Equivalent of the UGX 1 500			1 500	Equivalent of the UGX 1 500		
Account Closure	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00

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.

	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING				
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP	
Online Banking									
SBU Account to Mobile Wallet	From 5 000 to 60 000 - 1 700	From 125 000 to 250 000 - 2 300	From 250 001 to 500 000 - 3 200	From 500 001 to 1 000 000 - 6 000	From 1 000 001 to 4 000 000 - 12 000	From 5 000 to 60 000 - 1 700	From 125 000 to 250 000 - 2 300	From 250 001 to 500 000 - 3 200	From 500 001 to 1 000 000 - 6 000
Mobile Wallet to SBU Account *Telecom Charges Apply	Free	Free	Free	Free	Free	Free	Free	Free	
Utility Payments/Billers	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	3 000	1.2	1	0.9	3 000	1.2	1	0.9	
RTGS Outward	10 000	5	4	3	10 000	5	4	3	
TT Outward	30 000	15	16.5	15	30 000	N/A	16.5	15	
Airtime Recharge	Free	Free	Free	Free	Free	Free	Free	Free	
Monthly Fees	Free	Free	Free	Free	Free	Free	Free	Free	
Sign on Fees	Free	Free	Free	Free	Free	Free	Free	Free	
Certified E-Statement		UGX 5 000				UGX 5 000			
Letter for Account confirmation/Embassy/ No Loan obligation		UGX 10 000				UGX 10 000			

Mobile Banking (USSD *290#)	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP	
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free	
SBU Account to Mobile Wallet	From 5 000 to 60 000 - 1 700	From 125 000 to 250 000 - 2 300	From 250 001 to 500 000 - 3 200	From 500 001 to 1 000 000 - 6 000	From 1 000 001 to 4 000 000 - 12 000	From 5 000 to 60 000 - 1 700	From 125 000 to 250 000 - 2 300	From 250 001 to 500 000 - 3 200	From 500 001 to 1 000 000 - 6 000
Mobile Wallet to SBU Account *Telecom Charges Apply	Free	Free	Free	Free	Free	Free	Free	Free	
Utility Payments / Bills	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A	
Balance Inquiry	Free	Free	Free	Free	Free	Free	Free	Free	
Inter Accounts Transfer	Free	Free	Free	Free	Free	Free	Free	Free	
EFT Outward	3 000	N/A	N/A	N/A	3 000	N/A	N/A	N/A	
Airtime Recharge	Free	Free	Free	Free	Free	Free	Free	Free	

ATM Cardless Transactions	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
1. Directly off ATM		Free				Free		
2. Using Instant Money		2 500				2 500		
	From 2 501 to 30 000 - 1150				From 2 501 to 30 000 - 1150			
	From 30 001 to 60 000 - 1400				From 30 001 to 60 000 - 1400			
	From 60 001 to 125 000 - 2150				From 60 001 to 125 000 - 2150			
3. ATM Mobile Money Withdrawal (MTN & Airte)								
	From 125 001 to 250 000 - 4 000				From 125 001 to 250 000 - 4 000			
	From 250 001 to 500 000 - 6 650				From 250 001 to 500 000 - 6 650			
	From 500 001 to 1 000 000 - 11 950				From 500 001 to 1 000 000 - 11 950			

Credit Cards	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Credit Card - Annual Fees	150 000	N/A	N/A	N/A	150 000	N/A	N/A	N/A
Cash Withdrawal Domestic (ATM/SBU Branch)		3% of the value				3% of the value		