CONSUMER AND HIGH NET WORTH
TARIFF GUIDE
EFFECTIVE 23rd APRIL 2021

	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING			
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
Monthly management fees								
Wealth 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, counter cash withdrawal fees, 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 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, UGX ATM cash withdraws, SMS Alerts and embedded insurance cover	8 500	2.30	2.00	1.70				
Karibu (Salary Account) - Bundle covers: management fees, UGX ATM cash withdraws and 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				
	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 deposit fees for all accounts	Free	0.25% of the value Max $2 000. (Deposits below $ 2 000 free)	Free	Free	Free	0.25% of the value Max $2 000. (Deposits below $ 2 000 free)	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		
Cash withdrawal fees for Diaspora account	Free	2% of the value			Free	2% 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	1.50
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) - 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)	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								
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
Authorised Debits/ 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								
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 (Per month)	10 000	2.73	2.23	1.93	10 000	2.73	2.23	1.93
Duplicate statement (Per month)	10 000	2.73	2.23	1.93	10 000	2.73	2.23	1.93
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	1 - 500 000 : 2 500 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 9 000				1 - 500 000 2 500 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 9 000			
Utilities Payments - NWSC (Branch)	Free				Free			
Utilities Payments - NWSC (Agency Banking)	UGX 1 000				UGX 1 000			
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 UGX equivalent)	2%(Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min 120 000)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)
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

	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING			
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
SBU Account to Mobile Wallet		5 000 - 60 000 : 1 500 60 001 - 125 000 : 1 800 125 001 - 250 000 : 2 300 250 001 - 500 000 : 2 500 500 001 - 1 000 000 : 3 500 1 000 001 - 2 000 000 : 5 000 2 000 001 - 4 000 000 : 6 000				5 000 - 60 000 : 1 500 60 001 - 125 000 : 1 800 125 001 - 250 000 : 2 300 250 001 - 500 000 : 2 500 500 001 - 1 000 000 : 3 500 1 000 001 - 2 000 000 : 5 000 2 000 001 - 4 000 000 : 6 000		
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
School Fees payment *Payement of school fees using Online Banking to Stanbic registered schools is FREE. *Flexi Pay tariff guide applies	Using Flexi Pay 500 - 60 000 : 3 000 60 001 - 1 000 000 : 5 000 1 000 001 - 2 000 000 : 7 000 2 000 001 - 4 000 000 : 12 000				Using Flexi Pay 500 - 60 000 : 3 000 60 001 - 1 000 000 : 5 000 1 000 001 - 2 000 000 : 7 000 2 000 001 - 4 000 000 : 12 000			
Mobile banking								
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free
SMS alerts everday banking account monthly charge	1 000	UGX Equivalent						
SBU Account to Mobile Wallet		5 000 - 60 000 : 1 500 60 001 - 125 000 : 1 800 125 001 - 250 000 : 2 300 250 001 - 500 000 : 2 500 500 001 - 1 000 000 : 3 500 1 000 001 - 2 000 000 : 5 000 2 000 001 - 4 000 000 : 6 000				5 000 - 60 000 : 1 500 60 001 - 125 000 : 1 800 125 001 - 250 000 : 2 300 250 001 - 500 000 : 2 500 500 001 - 1 000 000 : 3 500 1 000 001 - 2 000 000 : 5 000 2 000 001 - 4 000 000 : 6 000		
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
Balance enquiry	Free	Free	Free	Free	Free	Free	Free	Free
Inter accounts transfer	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
Airtime recharge	Free	Free	Free	Free	Free	Free	Free	Free
School Fees payment *Payement of school fees using *290# or the Stanbic App to Stanbic registered schools is FREE. *Flexi Pay tariff guide applies	Using FlexiPay 500 - 60 000 : 3 000 60 001 - 1 000 000 : 5 000 1 000 001 - 2 000 000 : 7 000 2 000 001 - 4 000 000 : 12 000				Using Flexi Pay 500 - 60 000 : 3 000 60 001 - 1 000 000 : 5 000 1 000 001 - 2 000 000 : 7 000 2 000 001 - 4 000 000 : 12 000			
ATM cardless transactions								
1. Directly off ATM	Free				Free			
2. Using Instant Money	1 500				1 500			
3. ATM mobile money withdrawal (MTN & Airtel)		5 000 - 30 000 : 1 100 30 001 - 60 000 : 1 320 60 001 - 125 000 : 2 035 125 001 - 250 000 : 3 795 250 001 - 500 000 : 6 325 500 001 - 1 000 000 : 11 385 1 000 001 - 4 000 000 : N/A				5 000 - 30 000 : 1 100 30 001 - 60 000 : 1 320 60 001 - 125 000 : 2 035 125 001 - 250 000 : 3 795 250 001 - 500 000 : 6 325 500 001 - 1 000 000 : 11 385 1 000 001 - 4 000 000 : N/A		

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	9.50	8.00	7.50	30 000	9.50	8.00	7.50
Late fees (5 days after the bounced direct debit)	30 000	9.50	8.00	7.50	30 000	9.50	8.00	7.50
Credit card replacement	22 600				22 600			
Debit cards								
ATM card Issuing 1st issuance Classic/Electron	10 000	4.50	3.50	3.00				
ATM card Issuing 1st issuance Gold	15 000	5.50	5.00	4.00				
ATM Card Issuing 1st issuance Platinum					20 000	7.00	6.50	5.00
ATM card replacement (lost / Damaged Cards / expired) classic/Electron	16 900	6.10	5.40	4.10				
ATM card replacement (Lost / damaged Cards/ Expired) Gold	25 000	9.00	8.00	6.00				
ATM card replacement (Lost / damaged Cards/ Expired) Platinum					50 000	18.00	16.00	12.00
ATM bill payments	Free	Free	Free	Free	Free	Free	Free	Free
ATM mini statement	Free	Free	Free	Free	Free	Free	Free	Free
ATM Balance Inquiry	Free	Free	Free	Free	Free	Free	Free	Free
ATM Mini statement for Everyday Banking product	250	0.10	0.10	0.10	N/A	N/A	N/A	N/A
ATM withdrawal								
SMART Banking Current Account	Free	1.50	N/A	N/A	Free	1.50	N/A	N/A
Private Banking Account	Free	1.50	N/A	N/A	Free	1.50	N/A	N/A
Executive Banking Account	Free	1.50	N/A	N/A	Free	1.50	N/A	N/A
Karibu Salary Account	Free	1.50	N/A	N/A	Free	1.50	N/A	N/A
Contract Save Account	Free	1.50	N/A	N/A	Free	1.50	N/A	N/A
Pure Save Account	1 200	0.40	0.30	0.25	1 200	0.40	0.30	0.25
Everyday Banking Account	1 200	0.40	0.30	0.25	1 200	0.40	0.30	0.25
ATM Withdrawal at other Banks ATMs	10 000	2.75	2.32	2.04	10 000	2.75	2.32	2.04
ATM balance inquiry at other Banks ATMs	2 000	0.55	0.45	0.39	2 000	0.55	0.45	0.39
Dollar ATM Cash Withdraws	N/A	1.50	N/A	N/A	N/A	1.50	N/A	N/A
Others Banks customers withdrawing at Stanbic ATM Machines *Domestic cards	6 500	N/A	N/A	N/A	6 500	N/A	N/A	N/A
Others Banks customers withdrawing at Stanbic ATM Machines *International cards	10 000	N/A	N/A	N/A	10 000	N/A	N/A	N/A
Card annual fees								
ATM Bi - Annual Visa fees Classic/Electron	32 000	12.00	10.00	8.00				
ATM Bi Annual Visa fees Gold	37 000	13.00	12.00	9.00				
ATM Bi Annual Visa fees Platinum					55 000	20.00	18.00	13.00
ATM camera viewing (False Fraud Claims)	105 000	29.58	26.92	23.60	105 000	29.58	26.92	23.60
School fees payments								
Over the counter	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75
Flexi Pay (Mobile)	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75
Inter account transfers for school fees (Stanbic Accounts)	Free	Free	Free	Free	Free	Free	Free	Free
School fees drafts issued	25 000	140	12.00	11.00	25 000	14.00	12.00	11.00
Direct debit	2 500	1.20	1.00	0.90	2 500	1.20	1.00	0.90
Borderless Banking								
Cash withdrawal	10 000 Transaction Amount capped at UGX 20Million	3.00 Transaction amount capped at USD 5,000	USD Equivalent		10 000 Transaction Amount capped at UGX 20Million	3.00 Transaction amount capped at USD 5,000	USD Equivalent	
Cash deposit	Free	Free	Free	Free	Free	Free	Free	Free
Transfer	20 000	UGX Equivalent			20 000	UGX Equivalent		
Other								
Financial card	UGX 25 000				UGX 25 000			
Credit application	UGX 20 000				UGX 20 000			
Garnishees	UGX 100 000 Per appearance by bank staff in court				UGX 100 000 Per appearance by bank staff in court			
Letters of Administration	UGX 50 000				UGX 50 000			
Company Search Fee	UGX 60 000				UGX 60 000			

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.

The Forex conversions of the prices displayed in this guide are fixed.
For charges in other currencies not listed in this guide, please contact your nearest Stanbic Branch or call us on the toll free lines: 0800150150/ 0800250250.

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