

	UGX	USD	EUR	GBP
<b>Monthly Management Fees</b>				
Business Banking - Current Account - COMMERCIAL	40 000	18.00	16.00	15.00
Business Banking - Current Account - SME	36 000	17.00	15.00	14.00
Business Banking - Trader Account (CTRAD) - (Bundle Covers, Management Fees, Service Fees, 4 Free Cash Withdrawals)	25 000	15.00	14.00	13.00
Business Banking - Trader Account (CTRAD) - (PAYAS)	13 000	15.00	14.00	13.00
NGO Account (Bundle covers: Account Management Fees, Inward TT's, Inward EFT's, Inward RTGS and BOL Monthly Fees)	Free	Free	Free	Free
Society Account (Bundle covers: Account Management Fees, Service Fees, Inward TT's, Cash Withdrawals and BOL Monthly Fees)	Free	Free	Free	Free
Business Banking - PAMOJA Account (Bundle covers: Account Management Fees, EFT's, RTGS, TT's, Cash Deposits, Cash Withdrawals and BOL Monthly Fees)	Free	Free	Free	Free
PureSave (Stand Alone Account)	1 500	1.00	1.00	1.00
PureSave (Secondary Account)	Free	Free	Free	Free

<b>Minimum Balance</b>				
Business Banking - Trader Account (CTRAD)	100 000	50.00	40.00	30.00
NGO Account	1 000 000	1 000.00	1 000.00	600.00
Society Account	50 000	N/A	N/A	N/A
PAMOJA Account (Based on Monthly Average Balance)	2 000 000	570.00	525.00	446.00
PureSave Account	20 000	10.00	5.00	5.00

<b>Penalty for Below Minimum Balance</b>				
Business Banking - Trader Account (CTRAD)	10 000	4.50	3.50	3.00
NGO Account	20 000	8.00	6.00	5.00
Society Account	10 000	N/A	N/A	N/A
PAMOJA Account	25 000	7.00	6.60	5.60
PureSave Account	0.00	0.00	0.00	0.00

<b>Cash Deposit Fees</b>				
Cash Deposit Fees	Free	0.25% of the value, Min \$10 & Max \$2 000	0.25% of the value, Min €10 & Max €48	0.25% of the value, Min £5 & Max £46
Cash Deposit Fees for NGO, Society & Investment Club Accounts	Free	0.25% of the value, Min \$10 & Max \$ 2000 (Deposits below \$ 2 000 free)	0.25% of the value, Min €10 & Max € 48 (Deposits below € 2 000 free)	0.25% of the value, Min £5 & Max £ 46 (Deposits below £ 2 000 free)
Foreign Currency Cash Deposit Fee (For Small Denominations: 1, 2, 5, 10, 20)	N/A	1% of the value		

<b>Cash Withdrawal Fees</b>				
Cash Withdrawal Fees (UGX) 5 Million and below	12 000	0.25% of the value		
Cash Withdrawal Fees Above (UGX) 5 Million up to (UGX) 50 Million	0.25% Max 35 000	0.25% of the value		
Cash Withdrawal Fees Above (UGX) 50 Million up to (UGX) 500 Million	0.25% Max 50 000	0.25% of the value		
Cash Withdrawal Fees Above (UGX) 500 Million	0.25% Max 75 000	0.25% of the value		
Cash Withdrawal Fees for Trader (CTRAD) Account - First 4 Transactions in a month	Free	Free	Free	Free
Cash Withdrawal Fees for Trader (CTRAD) (UGX) 5 Million and Below	12 000	0.25% of the value		
Cash Withdrawal Fees for Trader (CTRAD) Above (UGX) 5 Million	0.25% Max 50 000	0.25% of the value		

<b>Payments</b>				
Real Time Gross Settlement (RTGS) - Outward	20 000	8.00	6.00	5.00
Real Time Gross Settlement (RTGS) - Inward	2 000	0.53	0.44	0.40
Telegraphic Transfers Outward - *Excludes Correspondent Bank Fees	60 000	UGX Equivalent		
Telegraphic Transfers Inward - *Excludes Correspondent Bank Fees	0.25% Min \$10, Max \$50			
Electronic Funds Transfer (EFT) Inward (Per entry)	4 000	1.20	1.00	0.90
Electronic Funds Transfer (EFT) Outwards (Per entry)	6 000	1.60	1.50	1.30
Inter Account Transfers (IAT)	5 000	1.33	1.10	1.00
Direct Debit	2 500	1.00	0.80	0.75
Salary Processing Fees (SBU)	4 000	1.20	1.00	0.90
Salary Processing Fees (Non-SBU)	6 000	1.60	1.50	1.30

<b>Standing Order/Standing Instructions</b>				
Standing Order Set up	10 000	5.00	3.00	3.00
Standing Order to Stanbic Account	5 000	2.50	2.00	1.50
Standing Order to Other Banks	20 000	8.00	6.00	5.00
Standing Order / Debit Account in Own Name (Client Stanbic Bank)	Free	Free	Free	Free
Standing Orders (Unpaid)	130 000	55.00	48.00	43.00
Standing Orders to Stanbic Account (Unpaid)	Free	Free	Free	Free
Standing Order Amendments / Termination	10 000	5.00	3.00	3.00

<b>Cheques</b>				
Cheque Book (Cost per Leaf)	1 200	0.50	0.50	0.50
Counter Cheque Leaf	Free	Free	Free	Free
Fees per Cheque Written (Service Fees)	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
Stop Payments	40 000	20.00	15.00	13.00
Agent Bank Cheque within clearing area	Free	Free	Free	Free

<b>Bank Draft</b>				
Bank Cheques Issued	25 000	14.00	12.00	11.00
Bank Cheque Repurchase/ Cancellation	20 000	8.00	6.00	5.00

<b>Unpaid Cheques</b>				
Unpaid Direct Debits	130 000	55.00	48.00	43.00
Returned Cheque - Insufficient Funds	250 000	70.42	64.00	56.00
Unpaid Cheque - Technical Reasons	25 000	14.00	12.00	11.00
Post Dated Cheque Deposited / Written	35 000	10.00	9.00	8.00

<b>Statements</b>				
Previous Month Statement Requests	Free	Free	Free	Free
Interim / Provisional Statement (Per page)	7 000 per page, Max 200,000	1.80 per page, Max \$10	1.80 per page, Max €10	1.50 per page, Max £5
Duplicate Statement (Per page)	7 000 per page, Max 200,000	1.80 per page, Max \$10	1.80 per page, Max €10	1.50 per page, Max £5
Email Statement	Free	Free	Free	Free

	UGX	USD	EUR	GBP
<b>Other Fees</b>				
URA	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UEDCL Light	From 1 000 000 to 4 000 000	1.00 to 4.00	0.80 to 3.20	0.75 to 2.90
Utilities Payments - NWSC (Branch)	Free			
Utilities Payments - NWSC (Agency Banking)	UGX 1 000			
Search Fees (Lost/ Missing Slips per Slip/ Cheque)	30 000	9.50	8.00	7.50
Certificate of Balance	20 000	8.00	6.00	5.00
Loan Annual Monitoring Fees	0.5% - 2% of the total exposure			
Loan / Facility Arrangement Fees - Business Loan	2% of the facility			
Letter of Reference	20 000	8.00	6.00	5.00
MT940 SWIFT Statements (Monthly per Account)	100 000	31.25	26.32	23.81
Convenant Fees	5% plus interest rate advised	5% plus interest rate advised	5% plus interest rate advised	5% plus interest rate advised
Account Closure	20 000	8.00	6.00	5.00

<b>Business Online (BOL)</b>				
Monthly Fees	60 000	18.75	15.79	14.29
Monthly Fees (NGO Accounts)	Free	Free	Free	Free
Monthly Fees (Society Accounts)	Free	Free	Free	Free
Sign on Fees	Free	Free	Free	Free
Transfer between Own Accounts (AT)	Free	Free	Free	Free
Account Payments to 3rd Party (Stanbic Bank as Beneficiary)	Free	Free	Free	Free
Account Payments to Agent Bank Beneficiary (by EFT)	2 000	1.20	1.00	0.90
RTGS	10 000	5.00	4.00	3.00
Online Statements	Free	Free	Free	Free
Telegraphic Transfer	40 000	UGX Equivalent		
Salary Processing Handling Fees	Free	Free	Free	Free
SBU Account to MTN / Airtel Wallet (Per entry)	1 500	N/A	N/A	N/A
Internal BOL Direct Debit	2 500	N/A	N/A	N/A
Failed BOL Direct Debit	25 000	N/A	N/A	N/A

<b>Enterprise Online (EOL)</b>				
Monthly Fees	Free	Free	Free	Free
Sign on Fees	Free	Free	Free	Free
Online Statements	Free	Free	Free	Free
Request Cheque Book	1200 per year	N/A	N/A	N/A
Inter Account Transfers (IAT)	Free	Free	Free	Free
EFT Outwards	2 000	N/A	N/A	N/A
RTGS Outwards	10 000	N/A	N/A	N/A
Airtel Recharge	Free	Free	Free	Free
Utility Payments (including eTax)	1 000	N/A	N/A	N/A
Telegraphic Transfer	40 000	UGX Equivalent		

<b>Card</b>				
<b>Credit Cards</b>				
Credit Card (Gold) - Annual Fees	150 000	N/A	N/A	N/A
Credit Card (Silver) - Annual Fees	150 000	N/A	N/A	N/A
Late Fees	30 000	N/A	N/A	N/A
Credit Card Issuance/Replacement	22 600			
Currency Conversion Fees		4%		

<b>Prepaid Cards</b>				
Card Issuance/Replacement	20 000	10	N/A	N/A
ATM Withdrawal	2 000	1	N/A	N/A
ATM Withdrawal (Other banks)	10 000	3	N/A	N/A
ATM Withdrawal (International)	2% Min 5 000	2% Min 1.25	N/A	N/A
Withdrawal at Agent	7 000	N/A	N/A	N/A
Monthly Management Fees	Free	Free	Free	Free
SMS Alert	Free	Free	Free	Free
Currency Conversion Fees		7%		

<b>Debit Cards</b>				
ATM Card Issuing 1st Issuance Classic/Electron	15 000	4.50	3.50	3.00
ATM Card Issuing 1st Issuance Gold	17 500	5.50	5.00	4.00
ATM Card Issuing 1st Issuance Platinum	20 000	7.00	6.50	5.00
ATM card issuing 1st Issuance Infinite	Free	Free	Free	Free
ATM Card Replacement (Lost / Damaged Cards / Expired) Classic / Electron	15 000	6.10	5.40	4.10
ATM Card Replacement (Lost / Damaged Cards/ Expired) Gold	17 500	9.00	8.00	6.00
ATM Card Replacement (Lost / Damaged Cards / Expired) Platinum	20 000	18.00	16.00	12.00
ATM Card Replacement (Lost / Damaged Cards / Expired) Infinite	20 000	18.00	16.00	12.00
ATM Bill Payments	Free	Free	Free	Free
ATM Mini Statement	Free	Free	Free	Free
ATM Balance Inquiry	Free	Free	Free	Free
Currency Conversion Fees		7%		
Insufficient Funds Decline Transaction	300	0.10	0.10	0.10

<b>ATM Withdrawal</b>				
ATM Withdrawal- Pure Save accounts: Withdrawals <= 500,000 and above	1 400	0.40	0.30	0.25
ATM Withdrawal at Local Banks	10 000	2% Min USD 5	2% Min EUR 5	2% Min GBP 4
ATM Withdrawal at International Banks	20 000	2% Min USD 5	2% Min EUR 5	2% Min GBP 4
ATM Balance Inquiry at Other Bank ATMs	2 000	0.55	0.45	0.39
Dollar ATM Cash Withdrawals	N/A	1.50	N/A	N/A
Other Bank Customers Withdrawal at Stanbic ATM Machines *Domestic Cards	10 000	N/A	N/A	N/A
Other Bank Customers Withdrawal at Stanbic ATM Machines *International Cards	25 000	N/A	N/A	N/A

<b>Bi - Annual Visa Card Fees (*Excise Duty Excluded)</b>				
ATM Bi Annual Visa Fees Classic / Electron	17 500	6.50	5.50	4.50
ATM Bi Annual Visa Fees Gold	20 000	7.00	6.50	5.00
ATM Bi Annual Visa Fees Platinum	30 000	10.50	9.50	7.00
ATM Bi Annual Visa Fees Infinite	110 000	30.00	28.50	23.50
ATM Camera viewing (False Fraud Claims)	105 000	29.58	26.92	23.60

<b>School Fees Payments</b>				
Over the Counter	2 500	1.00	0.80	0.75
FlexiPay (Mobile) * Refer to Separate Tariff Guide				
Inter Account Transfers for School Fees (Stanbic Accounts)	Free	Free	Free	Free
School Fees Drafts Issued	25 000	14.00	12.00	11.00
Direct Debit	2 500	1.20	1.00	0.90

<b>Cash in Transit Services (VAT Exclusive)</b>				
CIT Per Service Run	55 000	UGX Equivalent		
Roving Teller - Cash Packaging (Per Month)	575 000	UGX Equivalent		
Roving Teller - Banking (Per Teller)	575 000	UGX Equivalent		
Implant Teller (Per Month)	1 430 000	UGX Equivalent		
CIT - Long Trips (Per Kilometre)	5 200	UGX Equivalent		

	UGX	USD	EUR	GBP
<b>Borderless Banking</b>				
Cash Withdrawal	10 000	3.00	2.50	2.00
Cash Deposit	Free	Free	Free	Free
Funds Transfer Online (EOL & ROL)	20 000	6.00	UGX Equivalent	
Funds Transfer (Branch)	40 000	12.00	UGX Equivalent	

<b>Cross Border Payments</b>				
East African Payments (Regional) RTGS	50 000	15.63	13.16	11.19
<b>Recall of Funds and Amendment Charges</b>				
Amendment	35 000	10.00	USD Equivalent	
Returned Funds (To Other Banks)	USD Equivalent	10.00	USD Equivalent	
Recalling Funds (From Other Banks)	USD Equivalent	10.00	USD Equivalent	

<b>Company Search Fee</b>				
Incorporated Entities	25 000			
Sole Proprietors	35 000			

<b>Open API Pricing</b>				
Statement	Free			
Account Validation	Free			
Balance Inquiry	Free			
Electronic Funds Transfer	2 000			
RTGS	10 000			
Mobile Money Transfer	1 200			
School Fees Biller Per Entry (Tax incl.)	590			

<b>Direct Debits</b>				
Set up Debtors	Free			
Processing Fee	2 500			
Unsuccessful Charge to Debtors	25 000			
Retry Fee (Number of Attempts)				
Up to 5	1 000			
Up to 10	2 500			
Up to 28	10 000			

<b>Trade Finance</b>				
<b>General Services</b>				
Facility Fee		50.00	1% Min. UGX 150 000	
Swift Fee (Communication)	75 000			
Local Courier	35 000			
International Courier Fee	USD Equip 50.00	USD Equip 50.00	USD Equip 50.00	
Temporary Excess Arrangement Fee			1% Min. UGX 150 000	
Structuring Fee			As per agreement	

<b>Guarantees</b>				
Establishment Fee: 100% Cash Cover	0.5% Min UGX 150K			
Establishment Fee: No Cash Cover	1% Min. UGX 150 000			
Quarterly commission: 100% Cash Cover	0.5% p.q Min 150 000			
Quarterly commission: No Cash Cover				