



Stanbic Bank

PERSONAL AND PRIVATE BANKING
TARIFF GUIDE
EFFECTIVE 13th MAY 2024

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, 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 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				
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
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	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				
Everyday Banking Account	0.00	0.00	0.00	0.00				

Penalty for below minimum balance								
Pure Save Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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				
Everyday Banking 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)	0.25% of the value Min 10, Max 48 (Deposits below € 2 000 free)	0.25% of the value Min 9, Max 46 (Deposits below £ 2 000 free)	Free	0.25% of the value Max \$ 2 000 (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 9, Max 46 (Deposits below £ 2 000 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	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) - Inwards	4 000	1.20	1.00	0.90	4 000	1.20	1.00	0.90
Electronic Funds Transfer (EFT) - Outwards	5 000 1% min	1.20	1.00	0.90	5 000 1% min	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)	6 000	1.60	1.50	1.30	6 000	1.60	1.50	1.30
Electronic Funds Transfer (EFT) - Inwards for Everyday Banking	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	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 Debits/ Withdrawals against uncleared balances	1% Min. 30 Min.	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 statement requests	Free	Free	Free	Free	Free	Free	Free	Free
Interim / provisional statement (Per page)	5,000 per page Max 100,000	141 per page. Max \$30	115 per page. Max €23	0.99 per page. Max £20	5,000 per page. Max 100,000	141 per page. Max \$30	115 per page. Max €23	0.99 per page. Max £20
Duplicate statement (Per page)	5,000 per page Max 100,000	141 per page. Max \$30	115 per page. Max €23	0.99 per page. Max £20	5,000 per page. Max 100,000	141 per page. Max \$30	115 per page. Max €23	0.99 per page. Max £20
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 60 000)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min 60 000)	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
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
Online banking								
SBU Account to Mobile Wallet		5 000 - 60 000 : 1 700 60 001 - 125 000 : 2 300 125 001 - 250 000 : 2 700 250 001 - 500 000 : 3 200 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 12 000				5 000 - 60 000 : 1 700 60 001 - 125 000 : 2 300 125 001 - 250 000 : 2 700 250 001 - 500 000 : 3 200 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 12 000		
	Free	Free	Free	Free	Free	Free	Free	Free
	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A
	Free	Free	Free	Free	Free	Free	Free	Free
	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

Mobile banking								
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free
SMS alerts everyday banking account monthly charge	1 000	UGX Equivalent						
SBU Account to Mobile Wallet		5 000 - 60 000 : 1 700 60 001 - 125 000 : 2 300 125 001 - 250 000 : 2 700 250 001 - 500 000 : 3 200 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 12 000				5 000 - 60 000 : 1 700 60 001 - 125 000 : 2 300 125 001 - 250 000 : 2 700 250 001 - 500 000 : 3 200 500 001 - 1 000 000 : 6 000 1 000 001 - 4 000 000 : 12 000		
	Free	Free	Free	Free	Free	Free	Free	Free
	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A
	Free	Free	Free	Free	Free	Free	Free	Free
	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

Atm cardless transactions								
1. Directly off ATM		Free				Free		
2. Using Instant Money		2 500				2 500		
3. ATM mobile money withdrawal (MTN & Airtel)		2 501 - 30 000 : 1 150 30 001 - 60 000 : 1 400 60 001 - 125 000 : 2 150 125 001 - 250 000 : 4 000 250 001 - 500 000 : 6 650 500 001 - 1 000 000 : 11 950				2 501 - 30 000 : 1 150 30 001 - 60 000 : 1 400 60 001 - 125 000 : 2 150 125 001 - 250 000 : 4 000 250 001 - 500 000 : 6 650 500 001 - 1 000 000 : 11 950		

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			
Currency conversion Fees		4%				4%		

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
Currency conversion Fees	7%							