

BUSINESS BANKING TARIFF GUIDE

Effective 6th January, 2020



	UGX	USD	EUR	GBP
Monthly Management Fees				
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 and internal account transfers)	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, LCY Cash deposits, cheque deposits, IAT's and BOL monthly fees)	Free	Free	Free	Free
Society Account (Bundle covers: Account management fees, service fees, inward TT's, LCY cash deposits, cheque deposits, IAT's and BOL monthly fees)	Free	Free	Free	Free
Pure Save (Stand Alone Account)	1 500	1.00	1.00	1.00
Pure Save (secondary Account)	Free	Free	Free	Free

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Minimum balance				
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
Pure Save Account	100 000	40.00	33.00	28.00

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Penalty for below minimum balance				
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
Pure Save Account	10 000	4.50	3.50	3.00

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Cash Deposit Fees				
Cash deposit fee (First 4 transactions per month)	Free	0.25% Min \$11, Max \$50	0.25% min €10, max €48	0.25% min £9, max £46
Cash deposit fee (Subsequent transactions that month)	Free	1% Min \$22, Max \$100	0.25% min €10, max €48	0.25% min £9, max £46

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Cash Withdrawal Fees				
Cash Withdrawal Fees (Up to 5 Million and below)	10 000	0.25% of the value		
Cash Withdrawal Fees Above 5 Million	0.25% max 25 000	0.25% of the value		
Cash Withdrawal Fees for Trader (CTRAD) Account - First 4 transactions in a month	Free	Free	Free	Free

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Payments				
Real time Gross Settlement (RTGS) - Outward	20 000	8.00	6.00	5.00
Real time Gross Settlement (RTGS) - Inward	Free	Free	Free	Free
Telegraphic transfers outward *Excludes Correspondent Bank Fees	50 000	25.00	20.00	15.00
Telegraphic transfers Inward - Customer UGX Accounts *Excludes Correspondent Bank Fees		0.25% min \$10, max \$50		
Electronic Funds Transfer (EFT) Inwards (Per entry)	4 000	1.20	1.00	0.90
Electronic Funds Transfer (EFT) Outwards (Per entry)	5 000	1.20	1.00	0.90
Inter Account Transfers (IAT)	Free	Free	Free	Free
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)	5 000	1.20	1.00	0.90
Salary Processing Fees for Everyday Banking Accounts	5 000	1.40	1.20	1.00
Salary processing - Schedule handling Fees - Manual	50 000	18.00	16.00	12.00
Salary processing - Schedule handling Fees - Online	Free	Free	Free	Free

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Standing Order / Standing Instructions				
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

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Cheques				
Cheque book (cost per leaf)	1 200	0.50	0.50	0.50
Counter Cheque leaf	30 000	9.50	8.00	7.50
Fees per cheque written (Service Fees)	2 000	0.70	0.60	0.40
Authorized 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

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Bank Draft				
Bank Cheques issued	25 000	14.00	12.00	11.00
Bank Cheque Repurchase / Cancellation	20 000	8.00	6.00	5.00

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Unpaid Cheques				
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

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Statements				
Previous Month Statements	Free	Free	Free	Free
Interim / Provisional Statement (Per Month)	15 000	4.23	3.85	3.37
Duplicate Statement (Per Month)	15 000	4.23	3.85	3.37
Email Statement	Free	Free	Free	Free
Other Fees				
URA	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UMEME & NWSO	1.00 - 500 000	2 500		
	500 001 - 1 000 000	6 000		
	1 000 001 - 4 000 000	9 000		
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
MT340 SWIFT statements (monthly per account)	100 000	31.25	26.32	23.81
Covenant 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

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Business Online (BOL)				
Monthly Fees	50 000	18.00	16.00	12.00
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 (IAT)	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	30 000	UGX Equivalent		
Salary processing handling fees	Free	Free	Free	Free
Token replacement for lost token	60 000	UGX Equivalent		
Token replacement for lost token	Free	Free	Free	Free

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Enterprise Online (EOL)				
Monthly Fees	Free	Free	Free	Free
Sign on Fees	Free	Free	Free	Free
Online statements	Free	Free	Free	Free
Request Cheque Book	800 Per leaf	N/A	N/A	N/A
	5 000 - 60 000	500		
	60 001 - 250 000	1 000		
	250 001 - 500 000	2 000		
	500 001 - 1 000 000	3 000		
	1 000 001 - 2 000 000	4 500		
	2 000 001 - 4 000 000	5 500		
Mobile Wallet to SBU Account *Telecom charges apply	Free	N/A	N/A	N/A
EFT Outwards	2 000	N/A	N/A	N/A
RTGS Outwards	10 000	N/A	N/A	N/A
TT Outwards	30 000	N/A	N/A	N/A
Airtime Recharge	Free	Free	Free	Free
	Using Flexi Pay			
School Fees payment	500 - 60 000	3 000		
*Payment of school fees using Online Banking to Stanbic registered schools is FREE.	60 001 - 1 000 000	5 000		
*Flexi Pay tariff guide applies	1 000 001 - 2 000 000	7 000		
	2 000 001 - 4 000 000	12 000		
Utility Payments (Including eTax)	1 000	N/A	N/A	N/A

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Card				
Credit Cards				
Credit Card (GOLD) - Annual Fees	169 500	N/A	N/A	N/A
Credit Card (SILVER) - Annual Fees	169 500	N/A	N/A	N/A
Failed Direct Debits	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
Credit card replacement	22 600	9.50	8.00	7.50

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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
ATM Mini statement	Free	Free	Free	Free
ATM Balance Inquiry	Free	Free	Free	Free

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ATM Withdrawal				
ATM Withdrawal - Pure Save accounts	1 200	0.40	0.30	0.25
ATM Withdrawal at other Banks ATMs	10 000	2.75	2.32	2.04
Dollar ATM Cash Withdrawals	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
Others Banks customers withdrawing at Stanbic ATM Machines *International cards	10 000	N/A	N/A	N/A
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
POS Machines - Non Usage < 5 Million turnover	100 000	28.17	25.64	22.47

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School Fees Payments				
Over the Counter	2 500	1.00	0.80	0.75
Flexi Pay (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

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Cash in Transit Services (VAT Exclusive)				
CIT per service run	47 000	UGX Equivalent		
Temporary Teller (per month)	575 000	UGX Equivalent		
Permanent Teller (per month)	2 300 000	UGX Equivalent		

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Trade Finance				
General Services				
Facility Fee		1% Min. UGX 150,000		
Swift Fee (Communication)	75,000			
Courier Fee	USD Equiv.	10.00	USD Equiv.	
Temporary Excess Arrangement Fee		1% Min. UGX 150,000		
Structuring Fee		As per agreement		

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Guarantees				
Establishment Fee: Cash Cover		0.75% Min. UGX 150,000		
Establishment Fee: No Cash Cover		1% Min. UGX 150,000		
Quarterly commission: Cash Cover		0.75% p.q Min. UGX 150,000		
Quarterly commission: No Cash Cover		1% p.q Min. UGX 150,000		
Amendment Fee (General Fields)	100,000		UGX Equiv.	
Amendment Fee (Amount & Tenor): Cash Cover		0.75% Min. UGX 150,000		
Amendment Fee (Amount & Tenor): No Cash Cover		1% Min. UGX 150,000		
Advising Fee	USD Equiv.	150.00	USD Equiv.	
Guarantee Cancellation Fee (Excluding Courier Fees)	100,000		UGX Equiv.	
SWIFT Fee (Communication)	75,000		UGX Equiv.	
Guarantee Sealing Fee	35,000		UGX Equiv.	
Stamp duty: Bid bonds	15,000		N/A	
Stamp duty: All other Guarantees	100,000		N/A	
Guarantee Handling Fee (Unsecured)	100,000		UGX Equiv.	

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Import Letters of Credit				
Issuance Commission: Cash Covered LC		0.75% Min. UGX 150,000		
Issuance Commission: Non Cash Covered LC		1% Min. UGX 150,000		
Quarterly Commission: Cash Covered LC		0.75% p.q Min. UGX 150,000		
Quarterly Commission: Non Cash Covered LC		1% p.q Min. UGX 150,000		
Amendment Fee (General Terms)	100,000		UGX Equiv.	
Amendment Fee (Amount & Tenor): Cash Cover		0.75% Min. UGX 150,000		
Amendment Fee (Amount & Tenor): No Cash Cover		1% Min. UGX 150,000		
Discrepancy Fee	USD Equiv.			