

# PERSONAL MARKETS TARIFF GUIDE

Effective 6<sup>th</sup> January, 2020



	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING			
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP
<b>Monthly management fees</b>								
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
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
Contract Save Account	Free	Free	Free	Free	Free	Free	Free	Free
Everyday banking	Free	Free	Free	Free	Free	Free	Free	Free
Every day banking under executive banking	15 000	4.20	4.00	4.00				
<b>Minimum balance</b>								
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				
<b>Penalty for below minimum balance</b>								
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				
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				
<b>Cash deposit fees</b>								
Cash deposits fees for all accounts (First 4 deposits per month)	Free	0.25% Min \$11, Max \$50 Free Below USD 2,000	Free	Free	Free	0.25% Min \$11, Max \$50 Free Below USD 2,000	Free	Free
Cash deposits fees for all accounts (Subsequent deposits first month)	Free	1% Min \$20, Max \$100 Free Below USD 2,000	Free	Free	Free	1% Min \$20, Max \$100 Free Below USD 2,000	Free	Free
<b>Cash withdrawal</b>								
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		
<b>Payments</b>								
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	15.00
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
<b>Standing order / standing instructions</b>								
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)	65 000	27.50	24.00	21.50	65 000	27.50	24.00	21.50
Standing order amendments / Termination	10 000	5.00	3.00	3.00	10 000	5.00	3.00	3.00
<b>Cheques</b>								
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
<b>Bank draft</b>								
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
<b>Unpaid Cheques</b>								
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
<b>Statements</b>								
Previous month statements	Free	Free	Free	Free	Free	Free	Free	Free
Interim / provisional statement (Per month)	15 000	4.23	3.85	3.37	15 000	4.23	3.85	3.37
Duplicate statement (Per month)	15 000	4.23	3.85	3.37	15 000	4.23	3.85	3.37
Email statement	Free	Free	Free	Free	Free	Free	Free	Free
<b>Other fees</b>								
URA	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UMEME & NWSA		1 - 500 000 : 2 500			1 - 500 000 : 2 500			
		500 001 - 1 000 000 : 6 000			500 001 - 1 000 000 : 6 000			
		1 000 001 - 4 000 000 : 9 000			1 000 001 - 4 000 000 : 9 000			
Search Fees (Lost / Missing slips per slip / Cheque)	30 000	9.50	8.00	7.50	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
<b>Internet banking</b>								
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
<b>Mobile banking</b>								
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free
SMS alerts everyday banking account monthly charge	1 000	UGX Equivalent						
		5 000 - 60 000 : 1 000				5 000 - 60 000 : 1 000		
		60 001 - 250 000 : 1 300				60 001 - 250 000 : 1 300		
		250 001 - 500 000 : 2 000				250 001 - 500 000 : 2 000		
		500 001 - 1 000 000 : 3 000				500 001 - 1 000 000 : 3 000		
		1 000 001 - 2 000 000 : 4 500				1 000 001 - 2 000 000 : 4 500		
		2 000 001 - 4 000 000 : 5 500				2 000 001 - 4 000 000 : 5 500		
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	30 000	N/A	N/A	N/A	30 000	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
<b>Using Flexi Pay</b>					<b>Using Flexi Pay</b>			
School Fees payment	500	60 000 : 3 000			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			60 001	1 000 000 : 5 000		
*Flexi Pay tariff guide applies	1 000 001	2 000 000 : 7 000			1 000 001	2 000 000 : 7 000		
	2 000 001	4 000 000 : 12 000			2 000 001	4 000 000 : 12 000		
<b>ATM cardless transactions</b>								
1. Directly off ATM	Free				Free			
2. Using Instant Money	1 500				1 500			
		5 000 - 30 000 : 1 100				5 000 - 30 000 : 1 100		
		30 001 - 60 000 : 1 320				30 001 - 60 000 : 1 320		
		60 001 - 125 000 : 2 035				60 001 - 125 000 : 2 035		
		125 001 - 250 000 : 3 795				125 001 - 250 000 : 3 795		
		250 001 - 500 000 : 6 325				250 001 - 500 000 : 6 325		
		500 001 - 1 000 000 : 11 385				500 001 - 1 000 000 : 11 385		
3. ATM mobile money withdrawal (MTN & Airtel)		1 000 001 - 4 000 000 : N/A				1 000 001 - 4 000 000 : N/A		
<b>Card</b>								
<b>Credit cards</b>								
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			
<b>Debit cards</b>								
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ATM withdrawal</b>								
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</		