



Stanbic Bank

BUSINESS AND COMMERCIAL
TARIFF GUIDE
EFFECTIVE 25th APRIL 2025

	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 EFTs, IAT's and BOL monthly fees)	Free	Free	Free	Free
Society Account (Bundle covers: Account management fees, service fees, inward TT's, IAT's, cash withdrawals and BOL monthly fees)	Free	Free	Free	Free
Business Banking - PAMOJA Account (Bundle covers: Account management fees, EFT's, TT's, cash deposits, cash withdrawals and BOL monthly fees)	Free	Free	Free	Free
Pure Save (Stand Alone Account)	1500	1.00	1.00	1.00
Pure Save (secondary Account)	Free	Free	Free	Free

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
PAMOJA Account (Based on monthly average balance)	2 000 000	570.00	525.00	446.00
Pure Save Account	20 000	10.00	5.00	5.00

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
PAMOJA Account	25 000	7.00	6.60	5.60
Pure Save Account	0.00	0.00	0.00	0.00

Cash Deposit Fees				
Cash deposit fees	Free	0.25% of the value Max \$2 000	0.25% Min €10, Max €48	0.25% Min \$9, Max \$46
Cash deposit fees for NGO, Society & Investment club 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)

Cash Withdrawal Fees				
Cash Withdrawal Fees(UGX) 5 Million and below	12 000	0.25% of the value		
Cash Withdrawal Fees Above 5 Million	0.25% Max 35 000	0.25% of the value		
Cash Withdrawal Fees for Trader (CTRAD) Account - First 4 transactions in a month	Free	Free	Free	Free

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	60 000	UGX Equivalent		
Telegraphic transfers Inward - *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)	6 000	1.60	1.50	1.30
Internal 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)	6 000	1.60	1.50	1.30

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

Cheques				
Cheque book (cost per leaf)	1200	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

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

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

Statements				
Previous month statement requests	Free	Free	Free	Free
Interim / Provisional Statement (Per page)	7 000 per page, Max 100 000	1.90 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21
Duplicate Statement (Per page)	7 000 per page, Max 100 000	1.90 per page, Max \$30	1.80 per page, Max €26	1.50 per page, Max £21
Email Statement	Free	Free	Free	Free

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.

	UGX	USD	EUR	GBP
Other Fees				
URA	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UEDCL Light	1 000 001 - 500 000	500 000 - 1 000 000		2 500
	500 001 - 1 000 000	1 000 000 - 500 000		6 000
	1 000 001 - 500 000	500 000 - 1 000 000		9 000
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

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
SBU Account to MTN/Airtel Wallet (per entry)	1 200	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

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	1 200 per leaf	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
Airtime Recharge	Free	Free	Free	Free
Utility Payments (Including eTax)	1 000	N/A	N/A	N/A
Telegraphic transfer	30 000	UGX Equivalent		

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

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

ATM Withdrawal				
ATM Withdrawal- Pure Save accounts: Withdrawals < = 500,000 Withdrawals 500,001 and above	1 400 2 000	0.40	0.30	0.25
ATM Withdrawal at other Banks ATMs	10 000	2.75	2.32	2.04
ATM balance inquiry at other Banks ATMs	2 000	0.55	0.45	0.39
Dollar ATM Cash Withdraws	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	25 000	N/A	N/A	N/A
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 Camera viewing (False Fraud Claims)	105 000	29.58	26.92	23.60

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

Cash in Transit Services (VAT Exclusive)				
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 kilo metre)	5 200	UGX Equivalent		

	UGX	USD	EUR	GBP
Borderless Banking				
Cash withdrawal	10 000	3.00	USD Equivalent	
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	

Cross border payments				
Recall of funds and amendment charges				
Amendment	35,000	10	USD Equivalent	
Returned funds (to other banks)	USD Equivalent	10	USD Equivalent	
Recalling funds (from other banks)	USD Equivalent	10	USD Equivalent	

Company Search Fee				
Incorporated entities	25 000			
Sole Proprietors	35 000			

Open API Pricing				
Statement	Free			
Account Validation	Free			
Balance Inquiry	Free			
Electronic Funds Transfer	2 000			
RTGS	10 000			
Mobile Money Transfer	1200			

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

Guarantees			
Establishment Fee: Cash Cover	0.5% Min. Min 150 000		
Establishment Fee: No Cash Cover	1% Min. UGX 150 000		
Quarterly commission: Cash Cover	0.5% p.q Min 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	0.5% 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)	Waived	UGX Equiv.	

Import Letters of Credit			
Issuance Commission: Cash Covered LC	0.5% Min 150 000		
Issuance Commission: Non Cash Covered LC	1% Min. UGX 150 000		
Quarterly Commission: Cash Covered LC	0.5% Min 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	0.5% Min. UGX 150 000		
Amendment Fee (Amount & Tenor): No Cash Cover	1% Min. UGX 150 000		
Discrepancy Fee	USD Equiv.	150.00	USD Equiv.
Cancellation Fee	100 000	UGX Equiv.	
Transferable LC Charge	1% Min. UGX 150 000		
Confirmation fee	As per Invoice		
Stamp duty	15 000	N/A	