

Stanbic Bank Zambia Pricing 2018



Type of Transaction	Private	Executive	Achiever	Corporate	Commercial	Enterprise	Tamanga
Administration							
Monthly Management fee	ZMW 300	ZMW 99	ZMW 49	ZMW 182	ZMW 150	ZMW 140	ZMW 94
Debit Activity Fees	1.2% min ZMW 9 max ZMW 36	1.2% min ZMW 7 max ZMW 36	1.2% min ZMW 7 max ZMW 28	1.2% min ZMW 16 max ZMW 55	1.2% min ZMW 16 max ZMW 55	1.2% min ZMW 16 max ZMW 55	1.1% min ZMW 11 max ZMW 25
Credit Activity Fees	Free	Free	Free	Free	Free	Free	Free
Bundle Pricing:	ZMW 350	ZMW 150	ZMW 79	NA	NA	NA	NA
Deposit							
Local cheque deposit at branch	Free	Free	Free	Free	Free	Free	Free
Own Bank cheque within clearing area	Free	Free	Free	Free	Free	Free	Free
Own Bank cheque outside clearing area	Free	Free	Free	Free	Free	Free	Free
Agent Bank cheque within clearing area	Free	Free	Free	Free	Free	Free	Free
Agent Bank cheque outside clearing area	Free	Free	Free	Free	Free	Free	Free
Cash Deposit at Branch	Free	Free	Free	Free	Free	Free	Free
Withdrawals							
At branch within K10,000 ATM limit	Free	Free	ZMW 120	Free	Free	Free	ZMW 110
Own ATM	ZMW 8	ZMW 8	ZMW 8	Free	Free	Free	ZMW 8
Own ATM (International)	ZMW 20	ZMW 20	ZMW 20	Free	Free	Free	ZMW 20
At other Bank's ATM (in country)	ZMW 15	ZMW 15	ZMW 15	Free	Free	Free	ZMW 15
At other Bank's ATM (International)	ZMW 20	ZMW 20	ZMW 20	Free	Free	Free	ZMW 19
VISA transaction dispute fee	USD 55	USD 55	USD 55	USD 55	USD 55	USD 55	USD 55
FCY Withdrawal Fee	1%	1%	1%	1%	1%	1%	1%
Payments							
Standing Order							
i. Standing order set up [One off]*	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31
ii. Standing order amendment [One off]*	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31
iii. Standing order to Internal account *	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36
iv. Standing order to External account *	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61
Direct Debit and Credit Clearing Payments (DDACC)							
USD 0							
Real Time Gross Settlement System Payments (RTGS)-Manual							
Telegraphic Transfer / SWIFT (Electronic)* excludes correspondent bank charges	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70
Bank cheque issued	ZMW 218	ZMW 218	ZMW 218	ZMW 218	ZMW 218	ZMW 218	ZMW 218
Stop payments*	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605
Funds Transfer (Internal via Branch request)	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61	ZMW 61
Telegraphic Transfer / SWIFT (Manual)* excludes correspondent bank charges	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70	1% min US\$ 35 max US\$ 70
Overdraft / Loans							
Facility set up fee (Advalem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Arrangement fee when facility not taken up [One off]- (Advalem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Facility extension fee [One off]- (Advalem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Renewal fee [One off]- (Advalem, Min Amount)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Excess interest (Margin above policy rate)	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based
Ad-Hoc overdraft - Referral fee	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089
Post dated cheque issued	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330
Personal Instalment Loans - Arrangement fee(Advalem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Guarantees by Bank							
Tender / Bid bonds - Arrangement fee [One off] (Ad valorem, minimum)*	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Tender / Bid bonds - commission Per quarter	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040
Warehousing Bond - Arrangement fee [One off] (Ad valorem, Minimum)	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Warehousing Bond - commission Per quarter*	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040
Performance Bond/ Other indemnities Arrangement fee [One off] (Ad valorem, minimum)*	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Performance Bond - Commission per quarter	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.6% to 1.7% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300
Advance Payment/Cheque Guarantee Arrangement fee [One off] (Ad valorem, minimum)*	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150
Advance Payment/Cheque Guarantee - - commission Per quarter	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150	0.25% to 2.2% min ZMW 1,150
Inward Re- Issuance Fee- Commission Per quarter	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040
Amendment fee	\$10	\$10	\$10	\$10	\$10	\$10	\$10
In ward Advisory fee	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600
Other fees							
Fixed deposit breakage*	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275
Certificate of balance*	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462
Certification of documents*	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275
Commission of Oaths*	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462
Form G for Treasury Bills & Govt bonds bid to BOZ	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363
Auditors Report*	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572
Sealing of documents*	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572
Photocopying*	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Letter of reference*	ZMW 352	ZMW 352	ZMW 352	ZMW 352	ZMW 352	ZMW 352	ZMW 352
Search Fee*	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242
Tracers (Swift)*	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286
Monthly statement (Current Account excl. TransactPlus)	Free	Free	Free	Free	Free	Free	Free
Monthly Statement (TransactPlus & Savings) >1*	Free	Free	Free	Free	Free	Free	Free
Interim/duplicate Statement per page	ZMW 66	ZMW 66	ZMW 66	ZMW 66	ZMW 66	ZMW 66	ZMW 66
Over the counter mini-statement	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39
Over the counter balance enquiry*	ZMW 22	ZMW 22	ZMW 22	ZMW 22	ZMW 22	ZMW 22	ZMW 22
Unpaid / Dishonoured Cheques and DDAC	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument
e- Statement							
Additional Statement							
i. Up to 6 months back statement*	ZMW 121	ZMW 121	ZMW 121	ZMW 121	ZMW 121	ZMW 121	ZMW 121
ii. Over 6 months back statements*	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242
iii. On a Closed account*	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363
Salary processing							
i. Salary processing manual (inter bank) per item	ZMW 165	ZMW 165	ZMW 165	ZMW 165	ZMW 165	ZMW 165	ZMW 165
ii. Salary processing manual (internal) per item	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105
iii. Salary processing electronic per item (SFI)	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39	ZMW 39
iv. Salary processing electronic per item (BOL)	ZMW 19	ZMW 19	ZMW 19	ZMW 19	ZMW 19	ZMW 19	ZMW 19
Other ATM charges							
i. ATM Card Replacement Fee*	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105
ii. ATM Wallet Replacement	Free	Free	Free	Free	Free	Free	Free
iii. Quarterly Card Fees	ZMW 28	ZMW 22	ZMW 17	ZMW 28	ZMW 17	ZMW 28	ZMW 28
Cheque Books							
40 Leafs	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138
100 Leafs	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220
200 Leafs	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440
Deposit Book							
Deposit book	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79
Credit Card							
Monthly Fee	ZMW 28	ZMW 17	ZMW 11	ZMW 220	ZMW 220	ZMW 220	ZMW 220
Card Replacement Fee	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105	ZMW 105
Cash Advance	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8
Cash at ATM	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8	ZMW 8
OTC Withdrawal	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Quasi Cash-Domestic	ZMW 15	ZMW 15	ZMW 15	ZMW 15	ZMW 15	ZMW 15	ZMW 15
Quasi Cash-International	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Quasi Cash-On Us	ZMW 8	ZMW 8	ZMW 8	ZMW 15	ZMW 15	ZMW 15	ZMW 15
Out of Order Fees	ZMW 429	ZMW 429	ZMW 429	ZMW 429	ZMW 429	ZMW 429	ZMW 429
Cash Authorisations Limit (ATM/OTC)	ZMW 10,000	ZMW 10,000	ZMW 10,000	ZMW 10,000	ZMW 10,000	ZMW 10,000	ZMW 10,000
Minimum Repayment	10% of Balance or ZMW 200	10% of Balance or ZMW 200	10% of Balance or ZMW 200	10% of Balance or ZMW 200	10% of Balance or ZMW 200	10% of Balance or ZMW 200	10% of Balance or ZMW 200

Invoice Financing	
Arrangement Fee	2.5% Secured 5% unsecured
Interest rate LCY	Customised
Interest rate FCY	Customised

Distributor Finance	
Arrangement fee	2.5% Secured 5% unsecured
Management fee per quarter	Customised
Roller fee	Customised
Interest rate (ZMW)	Customised
Interest rate (USD)	Customised

Foreign Currency Services	
Purchase of Foreign Exchange	
Travellers cheques	1.7% min US\$375
Foreign notes	No charge
Telegraphic Transfer/SWIFT (inward)	US\$15 Flat
Drafts/Bills/Cheques	1.1% min US\$375 plus VAT + Foreign charges

Sale Foreign Exchange	
Travellers cheques	1.9% min US\$375
Foreign notes*	1.4% on min K123
Telegraphic Transfer/SWIFT (outward) *excludes correspondent bank charges	1% min US\$35, max US\$70
Drafts/Bills/Cheques	1.2% min US\$55, max US\$330

Other Foreign Exchange Services	
Stop payment of drafts	US\$148 VAT inclusive
Repurchase of drafts	US\$42 Flat
Reissue of drafts	1.2% min US\$62, max US\$350

Letters of Credit	
Outward	
Handling Charges	US\$188
Extensions & increases to amounts	US\$188
Amend/Cancel	1.1% min US\$94, max US\$295
Risk fee	
Other Security	0.3% - 1.1% per quarter (min US\$250)
Cash Cover	0.3% - 0.6% per quarter (min US\$235)
Inward	
Advising	US\$188
Advising with confirmation	Depends on issuing bank
Amend/Cancel	US\$188
Payments (Negotiation fee)	0.2% and min US\$250
Negotiation of discrepant documents	US\$188

Bills of Exchange	
Outwards	
Clean bills for collection	US\$48 Flat payable in advance
Documents for collections	US\$75 plus courier charges
Holding charges	0.6% min US\$188
Inward	
Documents for collections	0.9% min US\$144 max US\$673
Holding charges per month	US\$72
Clean bills for collection	0.9% min US\$144 max US\$338
Clean bills returned unpaid	US\$145
Agent Correspondent bank Charges	Recovered in full from customer without any addon

Internet / Mobile banking	
Registration	Free
Monthly subscription fee	Free
Password Reset	Free
Ad hoc Statement	Free
Internal transfers (within Stanbic)	ZMW 5
Internal transfers (Cross Currency)	ZMW 5
Value Added Services	ZMW 2
DDACC (interbank transfer)	ZMW 19
DDACC (Credit/Debit)	ZMW 19