

BUSINESS AND COMMERCIAL TARIFF GUIDE

EFFECTIVE 5th SEPTEMBER 2021



	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)	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
Pure Save Account	100 000	40.00	33.00	28.00

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
Pure Save Account	10 000	4.50	3.50	3.00

Cash Deposit Fees				
Cash deposit fees	Free	0.25% of the value Max \$2 000.	0.25% min €10, max \$48	0.25% min £3, max \$46

Cash Withdrawal Fees				
Cash Withdrawal Fees (Ugx) 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

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

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)	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
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 Statements	Free	Free	Free	Free
Interim / Provisional Statement (Per Month)	10 000	2.73	2.23	1.93
Duplicate Statement (Per Month)	10 000	2.73	2.23	1.93
Email Statement	Free	Free	Free	Free

	UGX	USD	EUR	GBP
Other Fees				
URA	2 500	1.00	0.80	0.75
Utility Payments (Over The Counter) UMEME	1.00	500 000	:	2 500
	500 001	1 000 000	:	6 000
	1 000 001	4 000 000	:	9 000
	Free			
Utilities Payments - NWSC (Branch)	UGX 1 000			
Utilities Payments - NWSC (Agency Banking)	30 000	9.50	8.00	7.50
Search Fees (Lost/ Missing Slips per slip/ Cheque)	20 000	8.00	6.00	5.00
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
Convenient fees	5% plus interest rate advised	5% plus interest rate advised	5% plus interest rate advised	5% plus interest rate advised
	20 000	8.00	6.00	5.00
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
Token replacement for lost token	60 000	UGX Equivalent		
Token replacement for lost token	Free	Free	Free	Free

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
SBU Account to Mobile Wallet	5 000	-	60 000	: 1 500
	60 001	-	125 000	: 1 800
	125 001	-	250 000	: 2 300
	250 001	-	500 000	: 2 500
	500 001	-	1 000 000	: 3 500
	1 000 001	-	2 000 000	: 5 000
	2 000 001	-	4 000 000	: 6 000
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
School Fees payment *Payment of school fees using Online Banking to Stanbic registered schools is FREE. *Flexi Pay tariff guide applies	Using FlexiPay			
	500	-	60 000	: 3 000
	60 001	-	1 000 000	: 5 000
	1 000 001	-	2 000 000	: 7 000
	2 000 001	-	4 000 000	: 12 000
	1 000	N/A	N/A	N/A
Utility Payments (Including eTax)	1 000	N/A	N/A	N/A

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	1200	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

	UGX	USD	EUR	GBP
Dollar ATM Cash Withdraws				
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

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	47 000	UGX Equivalent
Temporary Teller (per month)	575 000	UGX Equivalent
Perment Teller (per month)	2 300 000	UGX Equivalent

Borderless Banking			
Cash withdrawal	10 000 Transaction Amount applied at UGX 20 Million	5 000 Transaction amount applied at UGX 5 000	USD Equivalent
Cash deposit	Free	Free	Free
Transfer	20 000		UGX Equivalent

Trade Finance			
General Services			
Facility Fee		1% Min. UGX 150,000	
Swift Fee (Communication)	75,000		
Local Courier	35,000		
International Courier Fee	USD Equiv 50.00	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 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	

Export Letters of Credit			
Amendment Fee	100,000	UGX Equiv.	
Discounting/ Negotiation fee		0.25% Min. UGX 150,000	
Confirmation fee		As per Invoice	
Discrepancy Fee	USD Equiv.	150.00	USD Equiv.
Export LC advising (same bank)	100,000	UGX Equiv.	
Export LC advising (other banks)	200,000	UGX Equiv.	

Export Collections	
Handling/Collection Charge	0.25% Min. UGX 150,000

Import Collections	
Handling/Collection Charge	0.25% Min. UGX 150,000
Avalisation	1% of the value

Open Account Trade	
Supplier Finance	Per Facility Letter
Invoice Discounting	
Receivables Discounting	

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.

For charges in other currencies not listed in this guide, please contact your nearest Stanbic Branch or call us