



Stanbic Bank

A stack of various coins, including gold and silver ones, is shown against a dark blue background. A white, stylized shield outline is superimposed over the stack, framing the text.

ZWG Tariffs

Digital Banking

RTGS (Interbank transfers)	1.5% max ZWG 342
Internal transfers (on digital platforms)	1% max ZWG 170
ZIPIT transfers	1% max ZWG 85
Bill payments	1% max ZWG 85
Bank to Wallet	2% min ZWG 17
Balance inquiry and mini statement request	ZWG 9
SMS Alerts Charges	ZWG 0.9 per alert
Electronic stamped Statement	ZWG 6 per Statement downloaded

Blue247 Mobile Banking

Registration	
Balance Enquiry and mini statement request	ZWG 9
Self funds transfer	
Internal transfers (on digital platforms)	1% max ZWG 170
RTGS (interbank transfers)	1.5% max ZWG 342
ZIPIT transfer	1% max ZWG 85
ZOL bill payment	1% max ZWG 85
Telone phone bill payment	1% max ZWG 85
University fees payments	1% max ZWG 85
Bill payment	1% max ZWG 85
Airtime purchases	
Post Paid mobile phone bills	
- Telecel, Econet, Netone and Powertel	1% max ZWG 85
Pay merchants	
(Edgars, Jet, Truworths, Topics,TV Sales and Home)	1% max ZWG 85
DSTV Payments	ZWG 50 flat fee
ZESA prepaid token purchase	1% max ZWG 85

Enterprise Online Banking

Registration

Funds transfer own accounts

1.5% max ZWG 342

Stanbic to Stanbic payments

1.5% max ZWG 342

Stanbic to other banks RTGS

1.5% max ZWG 342

ZESA prepaid token purchase

1.5% max ZWG 342

Data purchases

Monthly maintenance fee: Commercial

ZWG 57 per month

Agribusiness

ZWG 57 per month

SME

ZWG 29 per month

SMS Alert charges

DSTV payments

ZWG 50 flat fee

Manual charges

Inter account Personal

1% max ZWG 170

Inter account Business

1% max ZWG 170

Manual RTGS

1.5% max ZWG 342

RTGS Recall Charge - initiated by customer

Flat ZWG 42

Erroneous Incoming RTGS

Sending Back to Sender Bank Charge

Flat ZWG 42

EOL Monthly Maintenance Fee:

Commercial

ZWG 57 per month

Agribusiness

ZWG 57 per month

SME

ZWG 29 per month

Zimswitch POS Transaction Fees

Zimswitch POS Purchase below ZWG 266.54

ZWG 2.20

Zimswitch POS Purchase above ZWG 266.54

1% max ZWG 400

Zimswitch Balance Enquiry

ZWG 3.00

Zimswitch POS purchase insufficient funds

ZWG 4.00

Stanbic Card on Stanbic POS

0.25% MIN ZWG 0.71

Cash Withdrawal Fees (ZWG)

-Personal

3% of amount withdrawn min ZWG 12

-Business

2.5% of amount withdrawn min ZWG 23

ATM - Cash Withdrawal Fees over ATM

(VISA and Local debit card)

Business Online

Internal transfer

1% max ZWG 170

RTGS/Off us (Urgent)

1.5% max ZWG 342

Batches (Normal) per transaction

1% max ZWG 170

Onward Bank Charge (Normal)

ZWG 114 per bank

BOL Monthly fees

ZWG 85

Token replacement

ZWG 85

CIT

CIT Monthly fee

ZWG 342

CIT Establishment fee

ZWG 342

E-Statement (set-up fee)

Personal accounts

ZWG 29

Corporates

ZWG 57

Deposit books

Loose deposit slips

ZWG 2

Cash deposit book (24 pages)

ZWG 33

Triplicate

Lending

Minimum Lending Rate (MLR) - Business

min 25% max 33%

Individuals

min 20% max 35%

Penalty Interest rate

8%

Loan and advances

min 20%

Home loan application fee

ZWG 257

Other Charges

SMS Alerts

ZWG 0.85

Ecocash bank to wallet

2%

Consolidated payments

ZWG 24

Photocopying

ZWG 24

Document/voucher search charge

ZWG 342

Current accounts

Copy statements per page

ZWG 0.60

Over 4 months per page

ZWG 0.60

Mini statement (Personal)

ZWG 0.60

Mini statement (Business)

ZWG 0.60

Copy deposit slips

ZWG 1

Auditors certificates

Certificate of balance

ZWG 58

Auditor certified return

ZWG 58

Investor Services Transactional Fees

Retail Clients through a Nominee Structure

Transactional Fees

Up to ZWG 428

Custody Fees

By Negotiations maximum 30 basis points

Account Minimum

Up to ZWG 570

Local Institutional Investors

Transactional Fees

Up to ZWG 715

Custody Fees

By Negotiations maximum 30 basis points

Account Minimum

Up to ZWG 1430

Monthly Service Fees

Personal - Blue

ZWG 125

Personal - Silver

ZWG 125

Personal - Executive Banking

ZWG 150

Personal - Private Banking

ZWG 250

Business Banking

ZWG 500

Corporate & Investment Banking

ZWG 1000

Enterprise Direct

ZWG 500

VISA Blue and VISA Silver Card

New card/ Replacement/ lost/ expired/ stolen

ZWG 250

Monthly card maintenance fee

ZWG 50

VISA Gold Card

New card/ Replacement/ lost/ expired/ stolen

ZWG 375

Monthly card maintenance fee

ZWG 50

VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen

ZWG 375

Monthly card maintenance fee

ZWG 175

Priority Pass - Airport Lounge Access

ZWG 675

Exchange Control

TRAS2 acquittal letter

ZWG 86

GSD acquittal letter

ZWG 86

Contract registration

ZWG 86

Capital Account application

ZWG 860

Advance payment Extension

ZWG 86

Advance payment Acquittal

ZWG 86

Auction Administration

Telegraphic Transfers

Telegraphic Transfers - Individuals

ZWG 750 max ZWG 4500

Telegraphic Transfers - Corporates

ZWG 514 max ZWG 5146

Telegraphic Transfer recalls

ZWG 2500

Telegraphic Transfer Enquiry Charge MT191

ZWG 257

ZWG TRANSFERS

RTGS Interbank Transfers

1.5% max ZWG 342

Internal transfers (on digital platforms)

1% max ZWG 170

ZIPIT transfers

1% max ZWG 85

Rejected RTGS

ZWG 18

RTGS Recall Charge-initiated by customer

ZWG 230

Erroneous Incoming RTGS

ZWG 18

Change Fees And Soiled Notes

Change for non-customers

1%

Change for customers

2%

Soiled noted

5%

REPORTS

Category report	ZWG 86
Full general report	ZWG 170

International Transactions Using Rtgs Card

International VISA ATM Cash Withdrawal	
- Stanbic ZWG Debit Card	ZWG 34 equivalent
Visa Card-POS purchase on international POS	1%

External Loan Application

Applications below USD10M approved by ourselves	ZWG 860
Application above 10M submitted to RBZ for approval	ZWG 860

Merchant Pos Acquiring Fees

POS HIRE (Special events)	1% local cards 2.5% international cards
Zimswitch POS Fees	1% local
International VISA and Mastercards and UPI	2.50%
Slyde QR and Ecocash POS	0.75%

International Clients

Transactional Fees	ZWG 1715
Custody Fees	30 basis points
Account Minimum	ZWG 8575

Guarantees

Commission	0.5% min monthly
Establishement fee	2%-6%
Bid Bond	2% of ZWG 1715
Shipping guarantees	3% of ZWG 1715

Outward Guarantees

Amendments: Extensions, increase in amount
or cancellations

ZWG 860

Issuance Commission

ZWG 860

Inwards Guarantees

Amendments: Extensions, increase in amounts
or cancellations

ZWG 860

Letter Of Credit

Outward-commission

ZWG 860

Extensions

ZWG 860

Increase in amount

ZWG 860

Inward - commision

ZWG 1715

Confirmation

0.5% per month on sight min ZWG 1715

Payments/Negotiation

0.5%

Amendments/Cancellations

ZWG ZWG 860

Transferable credits

ZWG ZWG 860

Swift charge per each letter of credit

ZWG ZWG 860

Cancellations fees

ZWG ZWG 860

Documentary collections

- Handling and processing fees

ZWG 1715

Import Letters of Credit

Discrepancy fee

ZWG 860

Draft LC fees

ZWG 860

Export Letters of Credit

Courier Fees

ZWG 860

Documents Check/ Pre-check

ZWG 860

BILLS FOR COLLECTION

Inward bills for collection

Exchange

Refer to treasury

Commission

3% of bill value min ZWG 430

max ZWG 1715

Unpaid Bills

ZWG 430

Outward bills for collection

Exchange

Refer to treasury

Commission (waived on pension cheques)

ZWG 1715

Confirmed Certified list for auditors

ZWG 86

Preparing certificates

ZWG 86

Certificate of balance

ZWG 172

Bills Discounted

Refer to treasury for discount rates

Import Documentary Collections

Amendments: Extensions, increases in amount
or cancellations

ZWG 860

Export Documentary Collections

Courier fees

ZWG 860

Amendments: Extensions, increases in amount
or cancellation

ZWG 860