



Stanbic Bank

A stack of various coins, including silver and gold, is shown in the background. A blue shield-shaped graphic is overlaid on the stack, containing the text 'ZWL Tariffs'.

# ZWL Tariffs

## Lending

Minimum Lending Rate (MLR)	Business	200%
	Individuals	100%
Penalty interest rate		15%
Home Loan Application Fees		ZWL 90 000
Loan and Advances		
Est Fee - personal		4% flat

## Cash Withdrawal

Cash Withdrawal Fees (Over The Counter) - Personal	3% of amount being withdrawn min ZWL 4 000
Cash Withdrawal Fees (Over The Counter) - Business	2.5% of amount being withdrawn min ZWL 8 000
ATM - Cash Withdrawal Fees over ATM (VISA and Local debit card) (us on us)	2.5% of amount being withdrawn

## Change Fees and soiled notes

Change for non-customers	2% of amount being changed
Change for customers	1% of amount being changed
Soiled notes	5% of amount deposited as soiled notes

## Monthly Service Fees

Personal – Blue	ZWL 6 000
Personal – Silver	ZWL 30 000
Personal - Executive Banking	ZWL 36 000
Personal - Private Banking	ZWL 60 000
FCA Personal - Executive Banking	ZWL 36 000
FCA Personal - Private Banking	ZWL 60 000
Business Banking	ZWL 120 000
Corporate & Investment Banking	ZWL 240 000
Enterprise Direct	ZWL 90 000

## Current Accounts

Copy statements per page	ZWL200
Over 4 mths per page	ZWL200
Mini statement (Personal)	ZWL200
Mini statement (Business)	ZWL200
Copy deposit slips	ZWL350

## Auditors Certificates

Certificate of balance	ZWL 20 000
Auditors certified return	ZWL 20 000

## Deposit Books

Triplicate  
Loose Dep Slips  
Cash Deposit Book (24 pages)

ZWL 2 000  
ZWL 500  
ZWL 5 000

## Telegraphic Transfers

Telegraphic Transfers - Individuals

1% Min ZWL 180 000 Max ZWL 960 000

Telegraphic Transfers - Corporates

1.5% Min ZWL 180 000 Max ZWL 1, 800 000

Telegraphic Transfer Recall

US\$ 100.00

MT 191  
Telegraphic Transfer Enquiry Charge

\$40.00, GBP 30.00, EURO 40 .00, JPY 5000.00

US\$ 15.00

## ZWL Transfers

RTGS (Interbank Transfers)

1.5% min ZWL 4400, max ZWL 44 000

Internal transfers (on digital platforms)

1% min ZWL 2200, max ZWL 19 000

ZIPIT transfers

1% min ZWL 2200, max ZWL 9 500 Per Transaction

Rejected RTGS

ZWL 800.00

RTGS Recall Charge - initiated by customer

ZWL 1 600.00

Erroneous Incoming RTGS Sending Back to Sender Bank Charge

ZWL 50.00

## Manual Inter Account Transfers

Inter Account Personal

1% min ZWL 25 000, max ZWL 60 000

Inter Account Business

1% min ZWL 25 000, max ZWL 60 000

Manual RTGS

1.5% min ZWL50 000, max ZWL 120 000

RTGS recall charge- initiated by customer

Flat ZWL 15 000

Erroneous incoming RTGS sending back to sender bank charge

Flat ZWL 15 000

## Exchange Control

TRAS2 acquittal letter

ZWL 30 000

GSD acquittal letter

ZWL 30 000

Contract registration

ZWL 120 000

Capital Account application

ZWL 300 000

Advance payment Extension

ZWL 30 000

Advance payment Acquittal

ZWL 30 000

Auction Administration

2.50%

## Guarantees

Commission	0.5% Min monthly
Establishment fee	2% - 6%
Bid bond	2% min ZWL 600 000

Shipping Guarantees	3% Min ZWL 600 000
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### Outward Guarantees

Amendments: Extensions, increases in amount or cancellations	US\$ 50.00
Issuance Commission	US\$ 50.00

### Inwards Guarantees

Amendments: Extensions, increases in amounts or cancellations	US\$ 50.00
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## Letters of Credit

Outward-commission	US\$ 50.00
Extensions	US\$ 50.00
Increases in amt	US\$ 50.00
Inward - commission	US\$ 100.00
Confirmation	0.5% per month on sight Min US\$ 100.00
Payments/Negotiation	0.5% Min US\$ 50.00
Amendments/ Cancellations	US\$ 50.00
Transferable credits	US\$ 50.00
Swift charge per each letter of credit	US\$ 50.00
Cancellation fees	US\$ 50.00
Documentary collections- Handling and processing fees	US\$ 100.00

### Import Letters of Credit

Discrepancy Fee	US\$ 50.00
Draft LC Fees	US\$ 50.00

### Export Letters of Credit

Courier Fees	US\$ 50.00
Documents Check/Pre-check	US\$ 50.00

## Bills For Collection

### Inward bills for collection

Exchange	Refer to Treasury
Commission	3% of bill value Min US\$ 25.00 Max US\$ 100.00
Unpaid Bills	US\$ 25.00 flat

### Outward bills for collection

Exchange	Refer to Treasury
Commission (waived on pension cheques)	3% of bill value Min US\$ 25.00 Max US\$ 100.00
Confirmed Certified list for Auditors	US\$ 5.00
Preparing certificates	US\$ 5.00
Certificate of balance	US\$ 10.00
Bills Discounted	Refer to Treasury for Discount Rates

### Import Documentary Collections

Amendments: Extensions, increases in amount or cancellations	US\$ 50.00
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### Export Documentary Collections

Courier Fees	US\$ 50.00
Amendments: Extensions, increases in amount or cancellation	US\$ 50.00

## Reports

Category report	ZWL 20.00
Full general report	ZWL 30.00

## Business Online (BOL)

Internal Transfer/ Inter Account Transfer	1% Min ZWL6 000 Max ZWL 60 000
RTGS/Off us (Urgent)	1.5% Min ZWL12 000 Max ZWL 120 000
Batches (Normal) per transaction	1% Min ZWL 6 000 Max ZWL 60 000
Onward bank charge (Normal)	ZWL 15 000 per bank
BOL monthly fee	ZWL 30 000
Token replacement	ZWL 30 000

## E-Statement (set-up fee)

Personal Accounts	ZWL 10 000
Corporates	ZWL 20 000

## ZimSwitch POS transaction fees

Zimswitch POS Purchase below \$1000	ZWL 250
Zimswitch POS Purchase above \$1000	1% Min ZWL 1500 Max ZWL 100 000
Zimswitch balance enquiry	ZWL 600
Zimswitch POS purchase insufficient funds	ZWL 2000
Stanbic Card on Stanbic POS	0.25% Min ZWL 500

## International transactions using RTGS card

International VISA ATM Cash withdrawal - Stanbic RTGS/ZWL Debit Card	2% of amount being withdrawn Min ZWL 30.00
VISA Card - POS purchase on International POS	1%

## VISA Blue and VISA Silver Card

New card/ Replacement/ lost/ expired/ stolen	ZWL 30 000
Monthly card maintenance fee	ZWL 6 000

## VISA Gold Card

New card/ Replacement/ lost/ expired/ stolen	ZWL 60 000
Monthly card maintenance fee	ZWL12 000

## VISA Platinum Card

New card/ Replacement/ lost/ expired/ stolen	ZWL 90 000
Monthly card maintenance fee	ZWL 18 000
Priority pass-Airport Lounge Access	ZWL 162 000

New card/ Replacement/ lost/ expired/ stolen  
Monthly card maintenance fee  
Priority Pass - Airport Lounge Access

US\$ 15.00 @ prevailing interbank rate equivalent  
US\$ 3.00  
US\$ 27.00

## Digital Banking

Registration  
Funds transfer Own Accounts  
Internal transfers (on digital platforms)  
ZIPIT Transfers  
RTGS (Interbank transfers)  
Bank to wallet  
Balance inquiry & mini statement requests  
SMS alerts charges  
Electronic stamped statement  
Airtime Purchases Free and Data purchases  
ZESA Prepaid Token Purchase  
Bill Payments  
DStv Payments

Free  
Free  
1% Min ZWL6000.00 Max ZWL60000.00  
1% Min ZWL6000.00 Max ZWL30000.00 per transaction  
1.5% Min ZWL12000.00 Max ZWL120000.00  
2% Min ZWL6000  
ZWL3000  
ZWL300 per alert  
ZWL2100 per statement downloaded  
1% Min ZWL400.00 Max ZWL 1750.00  
1% Min ZWL400.00 Max ZWL 1750.00  
1% Min ZWL6000.00 Max ZWL 30000.00 per transaction  
US\$ 2.00

## Blue247 Mobile Banking

Registration  
Balance Enquiry and Mini statement request  
Self funds transfer  
Internal transfers (on digital platforms)  
RTGS (Interbank transfers)  
ZIPIT transfers  
ZOL Bill Payment  
Telone Phone Bill Payment  
University Fees Payments  
Bill payment  
Airtime purchases  
Post Paid Mobile Phone Bills – Telecel, Econet and Netone  
Powertel  
Pay Merchants (Edgars, Jet, Truworths, Topics, TV Sales & Home)  
DSTV Payments  
ZESA Prepaid Token Purchase

Free  
ZWL75.00 per enquiry  
Free  
1% Min ZWL 400.00 Max ZWL 3500.00  
1% Min ZWL 850.00 Max ZWL 8500.00  
1% Min ZWL400.00, max ZWL1750.00  
1% Min ZWL400.00, Max ZWL1750.00  
1% Min ZWL400.00, Max ZWL 1750.00  
1% Min ZWL400.00, Max ZWL 1750.00  
1% Min ZWL400.00, Max ZWL1750.00  
Free  
1% Min ZWL 400.00, Max ZWL 1750.00  
1% Min ZWL 400.00, Max ZWL 1750.00  
1% Min ZWL 400.00, Max ZWL 1750.00  
US\$ 2.00 per transaction  
1% Min ZWL 400.00, Max ZWL 1750.00

## Enterprise Online Banking

Registration  
Funds transfer own accounts  
Stanbic to Stanbic payments  
Stanbic to other banks (RTGS)  
ZESA Prepaid Token Purchase  
Data purchases  
Monthly maintenance Fee: Commercial  
Agribusiness  
SME  
SMS Alert Charges  
DStv Payments

Free  
Free  
1% Min ZWL400.00 Max ZWL3500.00  
1% Min ZWL 850.00 Max ZWL 8500.00  
1% Min ZWL 400.00 Max ZWL 1750.00  
1% Min ZWL 400.00 Max ZWL 1750.00  
ZWL 20 000.00 per month  
ZWL20 000.00 per month  
ZWL10 000.00 per month  
ZWL 15 per alert  
US\$ 2.00

## External Loan Application

Applications below USD10M approved by ourselves  
Applications above USD10M submitted to RBZ for approval

US\$ 50.00  
US\$ 50.00

## Merchant POS Acquiring Fees

POS hire (Special events)  
Zimswith POS Fees  
International VISA & Mastercards & UPI  
Slydepay QR and Ecocash POS

ZWL 8000.00  
1% - 3% minimum ZWL 8000.00  
2.5%  
0.75% min ZWL 4000.00

## CIT

CIT Establishment fees  
CIT Monthly fee

ZWL 120 000  
ZWL 120 000

## Other

SMS Alerts  
Ecocash bank to wallet  
EcoCash Excesses Penalty Charge  
Consolidated payments  
Photocopying  
Document/ voucher search charge

ZWL 70 per alert (collected month-end)  
2% Min ZWL 400.00  
ZWL 50.00  
ZWL 1.00 per entry  
ZWL 100.00 per page  
ZWL 120 000

## Investor Services

### Retail Clients through a Nominee Structure

Transactional Fees  
Custody Fees  
Account Minimum

Up to ZWL 150 000  
By Negotiation maximum 30 basis points  
Up to ZWL 200 000

### Local Institutional Investors

Transactional Fees  
Custody Fees  
Account Minimum

Up to ZWL 250 000  
By Negotiation maximum 30 basis points  
Up to ZWL 500 000

### International Clients

Transactional Fees  
Custody Fees  
Account Minimum

Up to US \$ 100.00  
By Negotiation maximum 30 basis points  
Up to US \$ 1000.00