

CONSUMER AND HIGH NET WORTH TARIFF GUIDE

EFFECTIVE 10th APRIL 2023



	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING					
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP		
Monthly management fees										
Wealth and investment banking covers: management fees, free welcome cheque book, service fees, counter cash withdrawal fees, internal account transfers, SMS alerts					80 000	28.00	24.00	18.00		
Private banking - Bundle covers: management fees, free welcome cheque book, service fees, counter cash withdrawal fees, internal account transfers, SMS alerts					80 000	28.00	24.00	18.00		
Private banking - Pay As You Transact (PAYT)					52 500	16.00	14.00	10.00		
Diaspora banking: bundle covers management fees, service fees, UGX counter cash withdrawals, internal account transfers, free USD Cash deposits below \$4,000, Inward and Outward Telegraphic Bank commission					40 000	10.00	8.60	7.80		
Executive banking - Bundle covers: management fees, free welcome cheque book, service fees, 1 EFT, 2 inward clearing cheques, internal account transfers, SMS alerts	32 000	10.00	10.00	8.00						
SMART banking current account - Bundle covers: management fees, UGX ATM cash withdrawals, SMS Alerts and embedded insurance cover	8 500	2.30	2.00	1.70						
Karibu (Salary Account) - Bundle covers: management fees, UGX ATM cash withdrawals and SMS Alerts	6 500	1.80	1.50	1.50						
Pure Save (Stand Alone Account)	1 500	1.00	1.00	1.00	1 500	1.00	1.00	1.00		
Pure Save (secondary Account)	Free	Free	Free	Free	Free	Free	Free	Free		
Contract Save Account	Free	Free	Free	Free	Free	Free	Free	Free		
Every day banking	Free	Free	Free	Free	Free	Free	Free	Free		
Every day banking under executive banking	15 000	4.20	4.00	4.00						
Minimum balance										
Pure Save Account	20 000	10.00	5.00	5.00	20 000	10.00	5.00	5.00		
Private Banking Account	0.00	0.00	0.00	0.00						
Executive Banking Account	0.00	0.00	0.00	0.00						
Karibu Salary Account	0.00	0.00	0.00	0.00						
Smart Banking Account	0.00	0.00	0.00	0.00						
Everyday Banking Account	0.00	0.00	0.00	0.00						
Penalty for below minimum balance										
Pure Save Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Private Banking Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Executive Banking Account	0.00	0.00	0.00	0.00						
Karibu Salary Account	0.00	0.00	0.00	0.00						
Smart banking Account	0.00	0.00	0.00	0.00						
Everyday Banking Account	0.00	0.00	0.00	0.00						
Cash deposit fees										
Cash deposit fees for all accounts	Free	0.25% of the value Min \$1,000 (0.25% fee) Max \$2,000	0.25% of the value Min \$1, Max 48	0.25% of the value Min \$1, Max 48	Free	0.25% of the value Min \$1,000 (0.25% fee) Max \$2,000	0.25% of the value Min \$1, Max 48	0.25% of the value Min \$1, Max 48		
Cash withdrawal										
Cash withdrawal fees 5 million and below	12 000		0.25% of the value		12 000		0.25% of the value			
Cash withdrawal fees above 5 million	0.25% Max 35 000		0.25% of the value		0.25% Max 35 000		0.25% of the value			
Cash withdrawal fees for Diaspora account	Free		2% of the value		Free		2% of the value			
Payments										
Real time Gross Settlement (RTGS) - Outward	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Real time Gross Settlement (RTGS) - Inward	Free	Free	Free	Free	Free	Free	Free	Free		
Telegraphic transfers outward *Excludes Correspondent Bank Fees	50 000	25.00	20.00	15.00	50 000	25.00	20.00	15.00		
Telegraphic transfers Inward - Customer UGX Accounts *Excludes Correspondent Bank Fees		0.25% Min \$10 Max \$50					0.25% Min \$10 Max \$50			
Electronic Funds Transfer (EFT) - Inwards	4 000	1.20	1.00	0.90	4 000	1.20	1.00	0.90		
Electronic Funds Transfer (EFT) - Outwards	5 000 Per entry	1.20	1.00	0.90	5 000 Per entry	1.20	1.00	0.90		
Inter Account Transfers (IAT)	Free	Free	Free	Free	Free	Free	Free	Free		
Direct Debit	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75		
Salary processing fees (SBU)	4 000	1.20	1.00	0.90	4 000	1.20	1.00	0.90		
Salary processing fees (Non-SBU)	5 000	1.20	1.00	0.90	5 000	1.20	1.00	0.90		
Electronic Funds Transfer (EFT) - Inwards for Everyday Banking	5 000	1.40	1.20	1.00	N/A	N/A	N/A	N/A		
Standing order / standing instructions										
Standing order set up	10 000	5.00	3.00	3.00	10 000	5.00	3.00	3.00		
Standing order to Stanbic Account	5 000	2.50	2.00	1.50	5 000	2.50	2.00	1.50		
Standing order to other banks	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Standing order / Debit Account in own name (Client Stanbic Bank)	Free	Free	Free	Free	Free	Free	Free	Free		
Standing orders (Unpaid)	130 000	55.00	48.00	43.00	130 000	55.00	48.00	43.00		
Standing orders to Stanbic account (Unpaid)	Free	Free	Free	Free	Free	Free	Free	Free		
Standing order amendments / Termination	10 000	5.00	3.00	3.00	10 000	5.00	3.00	3.00		
Cheques										
Cheque book (cost per leaf)	1 200	0.50	0.50	0.50	1 200	0.50	0.50	0.50		
Counter cheque leaf	30 000	9.50	8.00	7.50	30 000	9.50	8.00	7.50		
Fees per cheque written (service fees)	2 000	0.70	0.60	0.40	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	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	40 000	20.00	15.00	13.00		
Agent Bank Cheque within clearing area	6 000	10.00	7.00	6.00	6 000	10.00	7.00	6.00		
Bank draft										
Bank cheques issued	25 000	14.00	12.00	11.00	25 000	14.00	12.00	11.00		
Bank cheque repurchase / cancellation	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Unpaid Cheques										
Unpaid direct debits	130 000	55.00	48.00	43.00	130 000	55.00	48.00	43.00		
Returned cheque - insufficient funds	250 000	70.00	64.00	56.00	250 000	70.00	64.00	56.00		
Unpaid cheque - technical reasons	25 000	14.00	12.00	11.00	25 000	14.00	12.00	11.00		
Post dated cheque deposited / written	35 000	10.00	9.00	8.00	35 000	10.00	9.00	8.00		
Statements										
Previous month statement requests	Free	Free	Free	Free	Free	Free	Free	Free		
Interim / provisional statement (Per page)	5,000 per page Max 30,000	1.45 per page Max \$35	1.15 per page Max €25	0.99 per page Max \$20	5,000 per page Max 30,000	1.45 per page Max \$35	1.15 per page Max €25	0.99 per page Max \$20		
Duplicate statement (Per page)	5,000 per page Max 30,000	1.45 per page Max \$35	1.15 per page Max €25	0.99 per page Max \$20	5,000 per page Max 30,000	1.45 per page Max \$35	1.15 per page Max €25	0.99 per page Max \$20		
Email statement	Free	Free	Free	Free	Free	Free	Free	Free		
Other fees										
URA	2 500	1.00	0.80	0.75	2 500	1.00	0.80	0.75		
Utility Payments (Over The Counter) UME/ME		1 - 500 000 : 2 500					1 - 500 000 : 2 500			
		500 001 - 1 000 000 : 6 000					500 001 - 1 000 000 : 6 000			
		1 000 001 - 4 000 000 : 9 000					1 000 001 - 4 000 000 : 9 000			
Utilities Payments - NWSC (Branch)		Free					Free			
Utilities Payments - NWSC (Agency Banking)		UGX 1 000					UGX 1 000			
Search Fees (Lost / Missing Slips per slip / Cheque)	30 000	9.50	8.00	7.50	30 000	9.50	8.00	7.50		
Certificate of balance	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Loan / Facility Arrangement fees - Salary Loan	2% (Min 60 000)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min 60 000)	2% (Min UGX equivalent)	2% (Min UGX equivalent)	2% (Min UGX equivalent)		
Loan / Facility Arrangement Fees - Mortgages	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility	15% to 2% of the facility		
Letter of reference	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Account closure	20 000	8.00	6.00	5.00	20 000	8.00	6.00	5.00		
Internet banking										
Monthly Fees	Free	Free	Free	Free	Free	Free	Free	Free		
Sign on Fees	Free	Free	Free	Free	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.

	PERSONAL BANKING				PRIVATE / WEALTH & INVESTMENT BANKING					
	UGX	USD	EUR	GBP	UGX	USD	EUR	GBP		
Online banking										
		5 000 - 60 000 : 1 700				5 000 - 60 000 : 1 700				
		60 001 - 125 000 : 2 300				60 001 - 125 000 : 2 300				
		125 001 - 250 000 : 2 700				125 001 - 250 000 : 2 700				
		250 001 - 500 000 : 3 200				250 001 - 500 000 : 3 200				
		500 001 - 1 000 000 : 5 000				500 001 - 1 000 000 : 5 000				
		1 000 001 - 2 000 000 : 10 000				1 000 001 - 2 000 000 : 10 000				
		2 000 001 - 4 000 000 : 12 000				2 000 001 - 4 000 000 : 12 000				
Mobile wallet to SBU Account *Telecom charges apply	Free	Free	Free	Free	Free	Free	Free	Free		
Utility payments (including eTax)	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A		
Inter Account Transfers (IAT)	Free	Free	Free	Free	Free	Free	Free	Free		
EFT outward	2 000	N/A	N/A	N/A	2 000	N/A	N/A	N/A		
RTGS outward	10 000	N/A	N/A	N/A	10 000	N/A	N/A	N/A		
TT outward	30 000	N/A	N/A	N/A	30 000	N/A	N/A	N/A		
Airtime recharge	Free	Free	Free	Free	Free	Free	Free	Free		
Mobile banking										
Mini Statement	Free	Free	Free	Free	Free	Free	Free	Free		
SMS alerts everyday banking account monthly charge	1 000	UGX Equivalent				1 000	UGX Equivalent			
		5 000 - 60 000 : 1 700				5 000 - 60 000 : 1 700				
		60 001 - 125 000 : 2 300				60 001 - 125 000 : 2 300				
		125 001 - 250 000 : 2 700				125 001 - 250 000 : 2 700				
		250 001 - 500 000 : 3 200				250 001 - 500 000 : 3 200				
		500 001 - 1 000 000 : 5 000				500 001 - 1 000 000 : 5 000				
		1 000 001 - 2 000 000 : 10 000				1 000 001 - 2 000 000 : 10 000				
		2 000 001 - 4 000 000 : 12 000				2 000 001 - 4 000 000 : 12 000				
Mobile wallet to SBU Account *Telecom charges apply	Free	Free	Free	Free	Free	Free	Free	Free		
Utility payments (including eTax)	1 000	N/A	N/A	N/A	1 000	N/A	N/A	N/A		
Balance enquiry	Free	Free	Free	Free	Free	Free	Free	Free		
Inter accounts transfer	Free	Free	Free	Free	Free	Free	Free	Free		
EFT outward	2 000	N/A	N/A	N/A	2 000	N/A	N/A	N/A		
Airtime recharge	Free	Free	Free	Free	Free	Free	Free	Free		
ATM cardless transactions										
1. Direct off ATM		Free					Free			
2. Using Instant Money		1 500					1 500			
		5 000 - 30 000 : 1 100				5 000 - 30 000 : 1 100				
		30 001 - 60 000 : 1 300				30 001 - 60 000 : 1 300				
		60 001 - 125 000 : 2 035				60 001 - 125 000 : 2 035				
		125 001 - 250 000 : 3 795				125 001 - 250 000 : 3 795				
		250 001 - 500 000 : 6 325				250 001 - 500 000 : 6 325				
		500 001 - 1 000 000 : 11 385				500 001 - 1 000 000 : 11 385				
		1 000 001 - 4 000 000 : N/A				1 000 001 - 4 000 000 : N/A				
Credit cards										
Credit card (GOLD) - annual fees	169 500	N/A	N/A	N/A	169 500	N/A	N/A	N/A		
Credit card (SILVER) - annual fees	169 500	N/A	N/A	N/A	169 500	N/A	N/A	N/A		
Failed direct debits	30 000	9.50	8.00	7.50	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	30 000	9.50	8.00	7.50		
Credit card replacement	22 600				22 600					
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						