



Stanbic Bank

BUSINESS CONDITIONS
ZWG DECEMBER 2025

OPENING TIMES

Monday to Friday 0800hrs - 1500hrs | Saturday 0800hrs - 1130hrs
Closed on Sundays and Public Holidays



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Account online

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SERVICE	CHARGE
Digital Banking	
RTGS (Interbank transfers)	1.5% max ZWG 342
Internal transfers (Digital platforms)	1% max ZWG 170
ZIPIT transfers	1% max ZWG 85
Bill payments	1% max ZWG 85
Bank to wallet	2%
Balance inquiry and mini statement request	ZWG 9
SMS alert 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
ZESA prepaid token purchase	1% max ZWG 85
Enterprise Online Banking	
Registration	
Funds transfer own accounts	Free
Stanbic to Stanbic payments	1% Max ZWG 170
Stanbic to other banks RTGS	1.5% Max ZWG 342
ZESA prepaid token purchase	1% Max ZWG 85
Airtime	
Monthly maintenance fee (Commercial)	ZWG 57 per month
Agribusiness	ZWG 57 per month
SME	ZWG 29 per month
SMS alert charges	
	ZWG 0.90 per alert
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	
POS Purchase <ZWG 266.54	ZWG 2.20
POS Purchase >ZWG 266.54	1% max ZWG 400
Balance enquiry	ZWG 3.00
Insufficient funds	ZWG 4.00
Stanbic card on Stanbic POS	0.25%
Cash Withdrawal Fees (ZWG)	
Personal	3% of amount withdrawn min ZWG 12
Business	2.5% of amount withdrawn min ZWG 23
Import Documentary Collections	
Amendment: Extensions, increases in amount or cancellations	ZWG 860
Outward Bills For Collection	
Commission (Waived on pension cheques)	ZWG 1 715
Confirmed certified list for auditors	ZWG 86
Preparing certificates	ZWG 86
Certificate of balance	ZWG 172
Inwards Guarantees	
Amendments: Extensions, increase in amounts or cancellations	ZWG 860
Import Letters Of Credit	
Discrepancy fee	ZWG 860
Draft LC fees	ZWG 860
Merchant POS Acquiring Fees	
POS hire (Special events)	1%
POS/IPOS	1% local cards, 2.5% international cards ZWG 500
Slydepay and POS/IPOS Ecocash	0.75%

SERVICE	CHARGE
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	
Home loan application fee	ZWG 257
Other Charges	
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 negotiation - max 30 basis points
Account minimum	Up to ZWG 570
Local Institutional Investors	
Transactional fees	Up to ZWG 715
Custody fees	By negotiation - max 30 basis points
Account minimum	Up to ZWG 1 430
Monthly Service Fees	
Personal - Blue	NIL
Personal - Silver	ZWG 125
Personal - Executive Banking	ZWG 150
Personal - Private Banking	ZWG 250
Business Banking	ZWG 500
Corporate & Investment Banking	ZWG 1 000
Enterprise Direct	ZWG 500
VISA Cards (ZWG)	
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
Credit interest rates on deposits	
Product	Interest Rate
PureSave	3%
Fixed deposits	2.5%
Credit interest rates on deposits	
Product	Interest Rate
PureSave	9%
Fixed deposits	7.5%
Export Letters Of Credit	
Courier fees	ZWG 860
Documents check/pre-check	ZWG 860

SERVICE	CHARGE
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
Telegraphic Transfers	
Telegraphic transfers - Individuals	1% max ZWG 4 500
Telegraphic transfers - Corporates	1% max ZWG 5 146
Telegraphic transfer recalls	ZWG 2 500
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 sending back to sender bank charge	ZWG 18
Reports	
Category report	ZWG 86
Full general report	ZWG 170
International Transactions Using RTGS Card	
International VISA ATM cash withdrawal - Stanbic ZIG Debit Card	2.5% equivalent
International Clients	
Transactional fees	ZWG 1 715
Custody fees	30 basis points
Account minimum	ZWG 8 575
Guarantees	
Bid bond	3% of ZWG 1 715
Shipping guarantees	3% of ZWG 1 715
Outward Guarantees	
Amendments: Extensions, increase in amount or cancellations	ZWG 860
Issuance commission	ZWG 860
Letter Of Credit	
Outward - commission	ZWG 860
Extensions	ZWG 860
Increase in amount	ZWG 860
Inward - comission	ZWG 1 715
Confirmation	0.5% per month on sight ZWG 1 715
Payments/Negotiation	0.5% ZWG 860
Amendments/Cancellations	ZWG 860
Transferable credits	ZWG 860
Swift charge per letter of credit	ZWG 860
Cancellations fees	ZWG 860
Documentary collections - handling and processing fees	ZWG 1 715
Inward Bills For Collection	
Inward bills for collection	
Commission	3% of bill value ZWG 430 max ZWG 1 715
Unpaid bills	ZWG 430
Personal Loans and Advances - FCY	
Product	Interest Rate
VAF	15.5%
Mortgages	15.5%
Unsecured Personal Loans	17.5%
Overdrafts	18%
Personal Loans and Advances - LCY	
Product	Interest Rate
VAF	45%
Mortgages	45%
Unsecured Personal Loans	50%
Overdrafts	50%
Business loans and advances - FCY	
Minimum 13% across all products	
Business loans and advances - LCY	
Product	Interest Rate
VAF	40%
Commercial Property Loan	40%
Term loans	40%
Overdrafts	45%
Export Documentary Collections	
Courier fees	ZWG 860
Amendments: Extensions, increases in amount or cancellation	ZWG 860

