Stanbic Bank

BUSINESS CONDITIONS

ZWG APRIL 2026

OPENING TIMES

Monday to Friday 0800hrs - 1500hrs | Saturday 0800hrs - 1130hrs

Closed on Sundays and Public Holidays

BANK ON GROWTH

ZIMBABWE IS OUR HOME, WE DRIVE HER GROWTH

SERVICE	CHARGE
Online Banking	
Registration	Free
RTGS (Interbank transfers)	1.5% max ZWG 342
Funds transfer own accounts	Free
Stanbic to Stanbic (Internal account transfer)	1% max ZWG 170
ZIPIT transfer	2%
Bill payment	1% max ZWG 85
ZESA prepaid token purchase	1% max ZWG 85
Tax payment	1.5% max ZWG 170
Airtime purchase	Free
Stamped bank statement	ZWG 6
Stamped bank confirmation letter	ZWG 30
Blue247 Mobile Banking	
Registration	
Balance enquiry	FREE
Mini statement request	ZWG 9
Self funds transfer	FREE
Stanbic to Stanbic payments (inter accounts transfers)	1% max ZWG 170
RTGS (interbank transfers)	1.5% max ZWG 342
ZIPIT transfer	2%
Bill payment	1% max ZWG 85
Airtime purchases	FREE
ZESA prepaid token purchase	1% max ZWG 85
University/School fees payment	1% max ZWG 170
Enterprise Online Banking	
Registration	Free
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
Tax payment	1% Max ZWG 170
Stamped bank statement	ZWG 6
Stamped bank confirmation letter	ZWG 30
Airtime	Free
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
VISA & Zimswitch POS Transaction Fees	
VISA International POS Purchase	1.75% (min ZWG 26 & max of ZWG 645)
Zimswitch POS Purchase below USD5 equivalence	Nil
Zimswitch POS Purchase above USD5 equivalence	1.5% max of ZWG515
Cash Withdrawal Fees (ZWG)	
Personal	2% of amount being withdrawn
Business	2% of amount being withdrawn
ATM - Cash Withdrawal Fees Over ATM	2% of amount being withdrawn
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
Merchant POS Acquiring Fees	
POS hire (Special events)	1% of Transaction value
Zimswitch and Mobile Money POS Acquiring	1% of Transaction value
International and Local VISA, Mastercard and UnionPay cards POS Acquiring	3% of Transaction value
Deposit Books	
Loose deposit slips	ZWG 2
Cash deposit book (24 pages)	ZWG 33
Triplicate	

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
Lending	
Home loan application fee	ZWG 257
Other Charges	
Bank to wallet	1.5% maximum of ZWG515
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 maintainance 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
Inwards Guarantees	
Amendments: Extensions, increase in amounts or cancellations	ZWG 860
Import Letters Of Credit	
Discrepancy fee	ZWG 860
Draft LC fees	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	2%
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% 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 cancelllations	ZWG 860
Issuance commission	ZWG 860
Letter Of Credit	
Outward - commission	ZWG 860
Extensions	ZWG 860
Increase in amount	ZWG 860
Inward - commision	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	18%
Home Loans (Mortgages)	18%
Unsecured Personal Loans	20%
Overdrafts	20%
Personal Loans and Advances - LCY	
Product	**Interest Rate**
VAF	38%
Home Loans (Mortgages)	38%
Unsecured Personal Loans	38%
Overdrafts	38%
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

www.stanbicbank.co.zw | Head Office: +263 242 79920051 | WhatsApp: 0731360360
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Telecel - 073195095/3/4, TelOne - 08004339. Email: zimccc@stanbic.com

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USD APRIL 2026

OPENING TIMES

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Bank on growth,
with Stanbic Bank Zimbabwe



SERVICE	CHARGE
Lending: Loans and Advances	
Prime lending rate	Fixed from time to time by the ALCO
Penalty interest rate	8%
Loans and Advances	
Est fee - corporates	2% flat
Est fee - personal	4% flat
Cash Withdrawal	
Cash Withdrawal Fees (Over the counter) - Personal	2% of amount being withdrawn
Cash Withdrawal Fees (Over the counter) - Business	2% of amount being withdrawn
ATM - Cash Withdrawal Fees Over ATM	2% of amount being withdrawn min. US$ 1.00
(VISA and Local debit card) (us on us)	
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
Service Fees	
Personal - Blue Clients	NIL
Personal - Silver Clients	US$ 5.00 per month
Personal - Executive Banking Clients	US$ 6.00 per month
Personal - Private Banking Clients	US$ 10.00 per month
Business - Enterprise Banking	US$ 20.00, EURO 15.00, ZAR 244.00, GBP 10.00, BWP 130.00.
Business - Corporate	US$ 40.00, EURO 30.00, ZAR 488.00, GBP 25.00, BWP 270.00.
Current Accounts	
Copy statements per page	US$ 0.50
Over 4 months per page	US$ 0.50
Mini statement (Personal)	US$ 0.50
Mini statement (Business)	US$ 0.50
Copy deposit slips	US$ 1.00 per deposit slip
Error in cast	n/a
Exchange Control	
CD1'S - Individuals	US$ 6.00
CD1'S - Companies	US$ 6.00
PTSI/GSD/TRI Forms	US$ 6.00
Other applications - Individuals	US$ 2.00
Other applications - Companies	US$ 2.00
Follow ups - Individuals	US$ 1.00
Follow ups - Companies	US$ 1.00
CD1/CD3 CHARGE for reminders and advance payments	US$ 20.00 per letter
Follow up on overdues CD1/CD3 CHARGE	US$ 20.00
Business Online (BOL)	
BOL installation fee	US$ 25.00
BOL monthly fee	US$ 10.00
Internal Transfer	US$ 2.00 per transaction
RTGS	US$ 10.00 per transaction
VISA Platinum Card	
New card/ replacement/ lost/ expired/ stolen	US$ 4.00
Monthly card maintainance fee	US$ 5.00
Priority pass - Airport lounge access	US$ 27 per visit
VISA Gold Card	
Card Issuing: New card/Replacement	US$4.00
Monthly card maintainance fee	US$ 2.00
VISA International ATM Cash Withdrawal	2%
VISA International POS Purchase	1.75% minimum USD1 and max of USD25
Zimswitch POS Purchase below USD5	Nil
Zimswitch POS Purchase above USD5	1.5% max of USD20
Stanbic VISA Card on Stanbic POS	1.5% max of USD20
Card Monthly fees	US$ 2.00
Other	
SMS Alerts	US$ 0.03 per alert (collected month end)
EcoCash bank to wallet	1.5% maximum USD20
EcoCash excesses eenalty charge	US$ 20.00
Consolidated payments	US$ 1.00 per entry
Photocopying	US$ 1.00

SERVICE	CHARGE
Blue247 Mobile Banking	
Registration	FREE
Mini - statement	US$ 0.10
Funds transfer own accounts	FREE
Stanbic to Stanbic Payments (Inter-account transfers)	US$ 0.50
Balance enquiry	FREE
Stanbic to other banks (RTGS)	US% 5.00 per transaction
Stanbic to other banks (ZIPIT)	2%
ZIPIT to wallet	2%
Bill Payments	US$ 0.50
Universirty / School feees payments	US$ 0.50
Airtime purchases	FREE
DSTV payments	US$ 2.00
ZESA prepaid token purchases	US$ 0.50
Auditors Certificates	
Certificate of balance	US$ 5.00
Auditors certified return	US$ 10.00
Deposit Books	
Triplicate	US$ 8.00, ZAR 97.60, GBP 5.00, EURO 6.00, BWP 54.00
Loose Dep Slips	US$ 0.10
Document/Voucher search charge	US$ 20.00 for below three months, US$ 50.00 above three months
Transfers	
Telegraphic Transfers - Individuals	1% Min US$ 30.00 Max US$ 160.00, or equivalent in the currency of transfer
Telegraphic Transfers - Corporates	1.5% Min US$ 30.00 Max US$ 300.00 or equivalent in the currency of transfer
Inter - account Personal	US$ 2.00
Inter - account Business	US$ 2.00
Telegraphic Transfer Recall	US$ 100.00
MT 191	US$ 40.00, GBP 30.00, EURO 40 .00, JPY 5000.00
Telegraphic Transfer Enquiry Charge	US$ 15.00
RTGS-personal	US$ 5.00 per transaction
RTGS-Business and corporate	US$ 10.00 per transaction
Rejected RTGS	US$ 5.00 per transaction
RTGS Recall Charge - initiated by customer	US$ 25.00
Erroneous Incoming RTGS Beneficiary Details Correction Charge	No charge
Erroneous Incoming RTGS Sending Back to Sender Bank Charge	US$ 2.50 (per instruction)
Personalised RTGS Stationery recovery	US$ 8.00 per pad
Return of incoming funds after failing to apply	US$ 50 flat
Incoming transfers to other banks	US$ 25 flat
Guarantees	
Commission	0.5% min. monthly
Establishment fee	4% with Security, 2.5% Back to back with 1st Class bank,
	2% pledge, 6% no security min. US$ 1.00
Shipping Guarantees	3% min. US$ 100.00
Bid bond	2% min. US$ 100.00
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
E-Statement (set-up fee)	
Personal Accounts	US$ 2.00
Corporates	US$ 5.00
External Loan Application	
Applications below USD10M approved by ourselves	US$ 50.00
Applications above USD10M submitted to RBZ for approval	US$ 50.00
Lending: Loans and Advances	
Prime lending rate	Fixed from time to time by the ALCO
Penalty interest rate	8%
Loans and Advances	
Est fee - corporates	2% flat
Est fee - personal	4% flat

SERVICE	CHARGE
Letters of Credit	
Outward-commission	US$ 50.00
Extensions	US$ 50.00
Increases in amount	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
Export Documentary Collections	
Courier Fees	US$ 50.00
Amendments: Extensions, increases in amount or cancellation	US$ 50.00
Enterprise Online Banking	
Registration	Free
Funds transfer own accounts	Free
Stanbic to Stanbic payments	US$ 1.00
Tax payment	US$ 1.00
Stanbic to other banks (RTGS)	US$ 5.00 per transaction
Stamped bank statement	US$ 0.23
ZESA Prepaid Token Purchase	US$ 0.50
Airtime Purchases	Free
Monthly maintenance fee: Commercial	US$ 5 per month
Agribusiness	US$ 5 per month
SME	US$ 3.00
DSTV Payments	US$ 2.00
Other bill payments	US$ 0.50
Stamped confirmation letter	US$ 2.00
Online Banking	
Registration	Free
Funds transfer Own Accounts	Free
Stanbic to Stanbic Payments	US$ 1.00
Stamped bank statement	US$ 0.23
Stanbic to Other Banks (RTGS)	US$ 5.00
Airtime Purchases	Free
ZESA Prepaid Token Purchase	US$ 0.50
Tax payment	US$ 1.00
ZIPIT transaction	2%
DSTV Payments	US$ 2.00
Other bill payments	US$ 0.50
Stamped confirmation letter	US$ 2.00
Merchant POS Acquiring	
Zimswitch and Mobile Money POS Acquiring	1% of Transaction value
International and Local VISA, Mastercard and UnionPay cards POS Acquiring	3% of Transaction value

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