

# Pricing Guide 2016



TRANSACTION TYPE	PERSONAL BANKING CURRENT ACCOUNT								BUSINESS BANKING		
	Pay As You Go	Smart Banking	Gold Bundled	Gold IDG	Diaspora	Private Banking Bundled	Private Banking PAYG	Foreign Currency	Pamoja Trader	Business Current	Foreign Currency
Ledger fee per transaction	40	0	0	0	0	0	N/A	Local currency equivalent	0	40	USD 1, EUR 1, GBP 0.75, ZAR 3
Monthly service fee	0	550	800	0	KES 2100 if balance falls below KES 155,000 or equivalent for FCY	2000	400	Local currency equivalent	0	400	USD 5.5, EUR 5.5, GBP 3.5, ZAR 40
<b>CASH WITHDRAWALS</b>											
Bankers cheque	680*	1 free per month	1 free per month	1 free per month	1 free per month	0	680	Local currency equivalent	200	680	Local currency equivalent
Counter cheque leaf fee	370*	370	370	370	370	370	370	Local currency equivalent	370	370	Local currency equivalent
At Branch counter (below KES 40,000 per transaction)	430*	430	2 free per month	200	2 free per month	free	430	Local currency equivalent	60	200	USD 3, EUR 3, GBP 3, ZAR 20
At Branch counter (above KES 40,000 per transaction)	200*	200						Local currency equivalent	60	200	
At Stanbic Bank ATM	35	free	free	35	4 free per month	free	35	USD 1, EUR 1, GBP 1, ZAR 4	35	35	USD 1, EUR 1, GBP 1, ZAR 4
At Pesapoint	75	75	75	75	75	75	75	Local currency equivalent	75	75	Local currency equivalent
At other banks ATM (local)	250	250	250	250	250	250	250	Local currency equivalent	250	250	Local currency equivalent
At other banks ATM (international)	250	250	250	250	250	250	250	Local currency equivalent	250	250	Local currency equivalent
<b>STANDING ORDERS (INTERNAL)</b>											
Amendments	240	240	240	240	240	0	240	Local currency equivalent	240	240	Local currency equivalent
Cancellation	240	240	240	240	240	240	240	Local currency equivalent	240	240	Local currency equivalent
<b>STANDING ORDERS (EXTERNAL)</b>											
Establishment	300*	300	300	300	300	0	300	Local currency equivalent	300	300	Local currency equivalent
Processing	300*	1 free per month	300	300	300	0	300	Local currency equivalent	300	300	Local currency equivalent
Amendments	240*	240	240	240	240	0	240	Local currency equivalent	240	240	Local currency equivalent
Cancellation	240*	240	240	240	240	0	240	Local currency equivalent	240	240	Local currency equivalent
<b>TRANSFER OF FUNDS AND ELECTRONIC MESSAGE TRANSMISSION</b>											
Transfer to other banks in Kenya	1200*	1200	1200	1200	1200	1200	1200	Local currency equivalent	1130	1200	Local currency equivalent
Swift Telegraphic Transfers and Messages	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency equivalent of USD 15	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency equivalent	1050	0.25% Min KES 1050, Max KES 5250	Local currency equivalent
Real Time Gross Settlement payments (RTGS)	500*	500	500	500	500	0	500	Local currency equivalent	500	500	Local currency equivalent
Stop payment	2250*	2250	2250	2250	2250	0	2250	Local currency equivalent	2250	2250	Local currency equivalent
<b>STATEMENTS</b>											
At enquiries counter (current month interim)	120 per page*	120 per page	120 per page	120 per page	120 per page	120 per page	120 per page	USD 2, EUR 2, GBP 1.5, ZAR 12	100 per page	120 per page	USD 2, EUR 2, GBP 1.5, ZAR 12
At enquiries counter (old months statements)	560 per page*	560 per page	560 per page	560 per page	560 per page	560 per page	560 per page	USD 7.5, EUR 7.5, GBP 5.5, ZAR 60	560 per page	560 per page	USD 7.5, EUR 7.5, GBP 5.5, ZAR 60
<b>REGULAR (SCHEDULED) STATEMENTS</b>											
Posted daily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1200	1200	USD 20, EUR 20, GBP 15, ZAR 120
Collected daily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	940	940	USD 15, EUR 15, GBP 8, ZAR 77
Posted weekly	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	240	240	USD 3.5, EUR 3.5, GBP 2.5, ZAR 22
Collected weekly	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	240	240	USD 3.5, EUR 3.5, GBP 2.5, ZAR 22
Posted monthly	N/A	0	0	180	0	0	180	USD 3, EUR 3, GBP 2, ZAR 17	180	180	USD 3, EUR 3, GBP 2, ZAR 17
Posted quarterly	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	180	180	N/A
<b>INTERNET BANKING</b>											
Telegraphic Transfers	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency equivalent	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency equivalent
Real Time Gross Settlement (RTGS)/East Africa Payments (EAPS)	250	250	250	250	250	250	250	Local currency equivalent	250	250	Local currency equivalent
Electronic Funds Transfers	500	500	500	500	500	500	500	Local currency equivalent	500	500	Local currency equivalent
Bill payments (Zuku, Dstv, Govt)	30	30	30	30	30	30	30	Local currency equivalent	30	30	Local currency equivalent
Account to M-PESA	70	70	70	70	70	70	70	Local currency equivalent	70	70	Local currency equivalent
Stop cheque request	2250	2250	2250	2250	2250	2250	2250	Local currency equivalent	2250	2250	Local currency equivalent
50 leaf cheque book	900	900	900	900	900	900	900	USD 15, EUR 15, GBP 6.5, ZAR 80	N/A	N/A	USD 15, EUR 15, GBP 6.5, ZAR 80
100 leaf cheque book	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1800	1800	USD 25, EUR 25, GBP 15, ZAR 170
<b>MOBILE BANKING</b>											
Account balance enquiry	10	10	10	10	10	free	10	N/A	10	10	N/A
Mini-statement	10	10	10	10	10	free	10	N/A	10	10	N/A
Cheque book request	10	10	10	10	10	free	10	N/A	10	10	N/A
Full statement request	10	10	10	10	10	free	10	N/A	10	10	N/A
Exchange rates request	10	10	10	10	10	free	10	N/A	10	10	N/A
Pay Bill - Prepaid token, Dstv, Govt, ZUKU, JamboJet	30	30	30	30	30	30	30	N/A	30	30	N/A
Internal account funds transfer	10	10	10	10	10	10	10	N/A	10	10	N/A
RTGS - transfers to other local banks	250	250	250	250	250	250	250	N/A	250	250	N/A
Account to M-PESA	70	70	70	70	70	70	70	N/A	70	70	N/A
Salary advance (one transaction only until payment)	900	900	900	900	900	900	900	N/A	N/A	N/A	N/A
<b>OTHER FEES</b>											
50 leaf cheque book	900*	900	1 free per year	1 free per year	1 free per year	free	900	USD 15, EUR 15, GBP 6.5, ZAR 80	N/A	N/A	USD 15, EUR 15, GBP 6.5, ZAR 80
100 leaf cheque book	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1800	1800	USD 25, EUR 25, GBP 15, ZAR 170
Cost of revenue stamp	100	100	100	100	100	100	100	Local currency equivalent	100	100	Local currency equivalent
Account closure	560*	560	560	560	560	560	560	USD 7.7, EUR 7.7, GBP 5.5, ZAR 55	560	560	USD 7.7, EUR 7.7, GBP 5.5, ZAR 55

TRADE SERVICES	
Foreign Currency Notes	
Purchases and sales	0%
<b>Reports on parties</b>	
Reports on our customers or obtained from other banks in Kenya	KES 1200
Reports obtained from banks outside Kenya	KES 2400
Inward Transfers, (swift and telegraphic transfers), mail transfers and payment orders	KES 1150
Drafts issued on foreign currency	0.35%, Min KES 1050, Max KES 5250
Stop payment on drafts issued	KES 1700
Outward swift and telegraphic transfers	0.25%, Min KES 1050, Max KES 5250
<b>Bills for Collection</b>	
Documentary bills for collection-Outward	0.65%, Min KES 2500
Documentary bills for collection-Inward	0.65%, Min KES 2500
Clean bills (cheques) for collection-Outward	0.65%, Min KES 2500, Max KES 5000
Clean bills (cheques) for collection-Inward	0.65%, Min KES 2500, Max KES 5000
Mailing handling fee-Foreign Bills Only	KES 600
Protest fee, bills handed to attorneys	KES 3400
Daily presentation in terms of customer instructions	KES 560
Delivery of documents free of payments in terms of remitting banks instructions	0.50%, Min KES 790

LETTERS OF CREDIT	
<b>Documentary Credits Outward. Import letters of credit</b>	
Establishments	10% per quarter, Min KES 2100 plus KES 1575 swift charges
Extensions	10% per quarter, Min KES 2100 plus KES 1575 swift charges
Acceptance	1% per quarter, Min KES 2100
Amendments other than those above including cancellation	KES 1150
<b>Documentary Credit Inward. Export letters of credit</b>	
Advised and negotiated through ourselves	KES 1700
Confirmation	0.75% per quarter, Min KES 2100
Payment and/or negotiations	0.5%, Min KES 2100
Document mailing	KES 2200
Amendments, extensions, increase in amounts	KES 1700
Acceptance	1% per quarter, Min KES 2100
Discrepancy fees (Trade Finance)	KES 1150 flat per set of Documents
Assignments Processed under Letter of Credit	KES 3000
Availisation of Bills of Exchange	0.5% per quarter, Min KES 2625
<b>Guarantees</b>	
Guarantees by bank including lending and performance related guarantees, bid bonds and property guarantees	0.5% per quarter, Min KES 2625
Immigration bonds	2.0% per annum, Min KES 1050
Guarantee claims	KES 5000
Guarantee cancellation	KES 1150
<b>Government Securities</b>	
Purchase of T Bills on behalf of customers	0.13% of face value Min KES 1600
Purchase of T Bonds on behalf of customers	0.13% of face value Min KES 1600

PAYMENTS	
<b>Salary Payments</b>	
<b>Electronic salary and consolidated payments</b>	
20-100 items	KES 120 per item
101-500 items	KES 100 per item
501-1000 items	KES 80 per item
1000 and above	KES 60 per item
Manual salary and consolidated payments	KES 60 per item Min KES 2500
<b>Business Online</b>	
Monthly subscription/Statement access	KES 2000
Installation and training fees	NIL
On us base/None base (inter account transfers)	NIL
Off us base (EFT)	KES 120 per transaction
RTGS	KES 500 per transaction
Forex payment	0.25%
BOL login token device (per device)	KES 1500
<b>Unpaid Items</b>	
Unpaid due to lack of funds	KES 3400
Refer to drawer or effects not cleared	KES 3400
Technical reasons i.e Post dated or incorrectly completed	KES 1130
Unpaid outward cheque	KES 315

CARDS	
<b>Credit Cards</b>	
Internet Transactions/POS Transactions	free
Joining fee	free
Annual fee	KES 4000
Monthly interest fee (after the interest free period of up to 55 days)	3.30%
Cash withdrawals at Stanbic Bank ATM	4.00%
Cash withdrawals at any other ATM	5.00%
Out of order fee/over the limit/unpaid fee	KES 1000
International transaction fee	2.00%
<b>Debit Cards</b>	
Primary/Secondary card	free
Replacement card	KES 440
Debit card transaction disputed fees	KES 4000

OTHER FEES	
Sweeping arrangements	KES 100
Monthly ledger fees on overdrawn balances	KBR + 14.96%
Statement certification fees	KES 500 per account
Minimum cap on facility fees for loans	2.5% min KES 2500 per transaction
Loan amendment/restructuring fees	2% of loan amount

INFORMATION	
<b>Search fees (Documents)</b>	
< 1 Year per page	KES 600
> 1 Year per page	KES 1200
<b>Certificates</b>	
Certificate of account balance only	KES 600
Certificate of account balance including details of interest and/or Bank charges	KES 1200
Audit certificate as required by member of ICPAK	KES 2300
Mailing fees for miscellaneous items	KES 100
Over the counter transactions for non customers	KES 800

\* Transactional fees of KES 40 applies on KES account or equivalent for foreign currency  
10% Excise duty chargeable on every transaction fee

For additional information on all products and services, visit any of our branches or contact our 24hrs customer care centre on  
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Mobile: 0711 058 888 / 0732 113 888  
Email: customercare@stanbic.com  
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CUSTODIAL SERVICES	
<b>Safe Custody</b>	
Sealed envelope	KES 1850
Small sealed package or deed box	KES 2400
Medium sealed package or deed box	KES 3700
Large sealed package or deed box	KES 4900
Extra large sealed package or deed box	KES 6000
Open safe custody per folder	KES 1800
Access fee	KES 300

Custodial Services Fee	
Safe keeping	0.17% per annum
Transaction fee	KES 1100 per transaction

Other Safe Keeping Fee	
Documents of title	KES 3000 per doc
Document of contact	KES 3000
Documents withdrawal fee	KES 300

GODREJ LOCKERS	
<b>Locker Size</b>	
S3 small	KES 3500
S2 medium	KES 3900
S1 large	KES 4100
M1 medium	KES 4700
M2 large	KES 4900
L1 small	KES 7000
L2 medium	KES 8000
L3 large	KES 9200
Access fee	KES 300

Hase Lockers	
SH1 smallest	KES 4100
SH2 medium	KES 4700
MH large	KES 5000
LH largest	KES 5800
Access fee	KES 300