

# Tariff Guide February 2017

Detailed listing of bank charges (Effective 20 February 2017)

Charge	VAT Excl
<b>PERSONAL BANKING</b>	<b>BWP</b>
<b>(a) ACCESSIBILITY FACILITATION CHARGES</b>	
<b>(i) ATM Charges</b>	
ATM Cash Withdrawal Fee SCB in Botswana	1.00
ATM Cash Withdrawal Fee SCB in Botswana* (Pay as you Go Account)	2.00
ATM Cash Withdrawal Fee SCB International	25.75
ATM Cash Withdrawal Fee Non-SCB in Botswana	4.00
ATM Cash Withdrawal Fee International*	25.00
ATM Cash Withdrawal Fee Non-SCB in Botswana*	3.88
ATM Cash Withdrawal Fee International	25.75
Mini Statement request ATM*	1.50
Issue of First Debit Card	Free
Debit card Replacement (expiry,lost, stolen,misplaced)	51.50
Balance Enquiry through SCB ATM*	1.00
Balance Enquiry through Non SCB ATM and Phone Banking*	1.00
Declined ATM withdrawal (no funds)	Free
International Acquiring Fee	30.00
<b>(ii) Point of Sale Machines</b>	
POS Transactions Local	0.25
POS Transactions Local*	1.00
POS Transactions International*	5.00
<b>(iii) Internet/Online Banking</b>	
Sign up for Online Banking	Free
Monthly fee per user	Free
Transfers:	
To own account within the bank	Free
To third party accounts within the bank	Free
To other banks^	Free
Balance Enquiry Single	Free
Statement Request ^	Free
Cheque Book Request ^	Free
Utility Bill Payment	Free
Credit Card Payment	Free
Outward Telegraphic Transfers ^	Free
<b>(iv) Cellphone/Mobile Banking</b>	
Subscription fee	7.00
Transfer between own accounts	Free
Buy pre-paid airtime	Free
View the history of all my prepaid airtime	Free
Check the balance on a single account	Free
Check the balance on all my accounts	Free
Mini statement	Free
Statement Request ^	Free
Cheque Book Request ^	Free
Utility Bill Payment	Free
Account Transfers ^	Free
FX Rates	Free
<b>(v) Other Accessibility Facilitation Charges</b>	
ATM Utility Bill Payment*	1.00
<b>(b) CURRENT/SAVINGS MOBILISATION CHARGES</b>	
<b>Current/Savings Accounts</b>	
<b>(i) All Current Accounts</b>	
Monthly Maintenance Fee (Excl Platinum Current Account)	50.00
Monthly Maintenance Fee - Platinum Current Account	25.75
Monthly Maintenance Fee - Pay As You Go Account	12.00
Monthly Maintenance Fee - Priority Banking**	206.00
<b>(ii) All Savings Accounts</b>	
Withdrawal Fee:	
Three Withdrawals per Quarter for Peo/Diva Savings	Free
Subsequent Peo/Diva Savings withdrawals	51.50
Ordinary Savings Account Withdrawals	Free
Violation of minimum balance	Free
Monthly Maintenance Fee (Ordinary Savings)	50.00
Monthly Maintenance - Waived for balance of P500+ Tema	51.50
One Withdrawal per month for Tema Savings	Free
Subsequent Tema Savings withdrawal	30.90
<b>(iii) Deposits</b>	
Cash Deposit	Free
Cheque Deposits	Free
<b>(c) INVESTMENT PROMOTION/INTERMEDIATION CHARGES</b>	
<b>(i) Term Deposits</b>	
Charge for breaking Term Deposits	250.00
<b>(ii) Foreign Currency Accounts</b>	
Monthly Maintenance Fee	NA
Violation of Minimum Balance (Call)	
GBP 500	GBP 10
USD 1000	USD15
EURO 500	EURO 15
ZAR 5000	ZAR 50
<b>Telegraphic Transfers (Domestic &amp; International)</b>	
GBP	0.25% GBP (min 5.15 max 51.50)
USD	0.25% USD (min 10.30 max 77.25)
EURO	0.25% EURO (min 5.15 max 51.50)
ZAR	0.25% ZAR (min 51.50 max 360.50)
<b>(iii) Personal Accounts</b>	
Account Statement per Product Frequency	Free
Interim Statement Printout per page	20.00
Copy of Past Account Statement per page	20.60
Copy of Deposit Slip	30.90
Over the counter withdrawal for ALL Card Holders (Excl Priority)	20.60
Balance Enquiry Over the Counter	30.90
Transaction processing through Call Centre	1.00
Bank Cheques (SCB Customer)	30.00
Audit Report	250.00
<b>(d) TRADE FACILITATION CHARGES</b>	
<b>(i) Foreign Exchange Charges</b>	
Local SWIFT Bank Transfer	51.50
International SWIFT Transfer	103.00
Purchase and sale of notes	3% (min 15.45)
Foreign Cheque Purchase	0.25% (min 50 max 500)
Foreign draft/Cheque collection	148.47
Cheques, drafts and bills negotiated and returned unpaid Draft Replacement	51.50
Draft Issued on Local Currency Account	0.25% (min 50 max 500)
Stop Draft	109.18
Stop Payment of Cheques	100.00
Real Time Gross Settlement	0.25% (min 84.46 max 281.19)
Local Transfer to Other Banks (Electronic Funds Transfer)	0.25% (min 25.90 max 194.25)
Telegraphic Transfers	0.25% (min 51.75 max 298.06)
<b>(e) PAYMENT AND CLEARING CHARGES</b>	
<b>(i) Cheque-books/Forms</b>	
Issue of First Personal Cheque Book	Free
Subsequent Cheque Books	30.90
Issue of Bank Cheque:	
- Customer	30.90
- Non-Customer	250.00
Cheque Encashment:	
- Personal	20.60
- Business	20.00
Unpaid Due to Lack of Funds	257.50
Post Dated Cheques (Charge Drawer)	250.00

<b>(ii) Deposit-Book</b>	
Small/Large	
<b>(iii) Stop/Standing Orders</b>	
Standing Orders to Own SCB Account	Free
Standing Orders to Another SCB Account	Free
Standing Order (Other Banks Local)	25.90
Standing Order (Other Banks International)	51.50
Dishonoured Standing Order	250.00
<b>(f) LENDING CHARGES</b>	
<b>(i) Mortgage/Construction</b>	
Arrangement Fee	0.78% of the loan min. 900, max 20,000
Arrangement Fee - Priority	0.39% of the loan, min 500, max 20,000
***Custody of Non-discharged Deeds after Full repayment	30 per month
<b>(ii) Auto Loan</b>	
Arrangement Fee	0.78% of the loan min. 900, max 6,800
Arrangement Fee - Priority	0.5% of the loan, min 500, max 6,800
<b>(iii) Personal Loan</b>	
Arrangement Fee	0.78% of the loan min. 500, max 4,000
Arrangement Fee - Priority	0.5% of the loan, min 500, max 4,000
<b>All Loans - Personal and Business</b>	
Late Repayment Grace Period	7days
Late Repayment charge on Loans	50.00
EMI bounce charges	200.00
Pre-approval letter	24.00
Loan Administration Fees	50.00
Document retrieval charges	10.00
Storage of repossessed cars	10 per day
Certificate of interest	20.00
Confirmation of Facility Settlement (Zero Balance)	20.00
Confirmation Letter (e.g. of an existing account/facility)	10.00
Clearance Certificate	30.00
Settlement Quotation	30.00
<b>(iv) Overdraft</b>	
Arrangement - Secured OD	1.25% of loan or min 300
Salary Advance	2.25% on withdrawal amount
<b>(v) Credit Cards</b>	
Classic Card: Joining Fee	103.00
Gold Card: Joining Fee	149.35
Classic Card: Annual Fee	103.00
Gold Card: Annual Fee	149.35
Supple Cards: Joining Fee	Free
Supple Cards : Annual Fee	30.00
Card Replacement fee	30.90
Cash withdrawal	15.45 or 2.25% of the transaction amt whichever is higher
<b>(g) BUSINESS BANKING</b>	
<b>(i) Business Accounts</b>	
Monthly Account Maintenance Fee	51.50
Monthly Statements	Free
Flat Charge per Entry	7.21
Cheque Book	30.90
Sweep	3.60
Cash Deposit	0.3% of Deposits above P1000 max P618
Salary Processing	3.09 per employee
<b>(ii) Business Loans</b>	
Loan Arrangement	1% of facility amount
Commitment fee	1% of committed facility
Letter of Intent	100.00
<b>(iii) Letters of Credit (inward - exports)</b>	
Advising Commission	103.00
Confirming Commission/Fee	0.75%
Negotiation of Documents	0.25%
Amendments (other than extensions)	257.50
Cancellation Fee	N/A
Extension of Tenure	1% per 6months or part thereof
Document Examination	N/A
<b>(iv) Letters of Credit (outwards - imports)</b>	
Establishment	1% per 6months or part thereof
SWIFT cost on establishment	103.00
Extension or renewal	1% per 6months or part thereof
Increase of amount	1% per 6months or part thereof
Drawing Commission	0.25%
Amendment	257.50
Cancellation	N/A
<b>(v) Foreign Bills (Collection Charges)</b>	
Outward Collection Handling Fee:	0.50%
Documentary Bills for Collections	0.50%
Clean Bills	0.50%
Inward Collection Handling Fee:	N/A
Documentary Bills	
Clean Bills	
Extension after Maturity	0.50%
Cable Charges	103.00
Availing of a Bill	Prime
<b>(vi) Bonds/Guarantees/Indemnities</b>	
<b>Guarantees</b>	
Shipping Guarantees/Bill of Lading	1% per 6months or part thereof
Establishment Fee	1% per 6months or part thereof
<b>Amendments</b>	
Increase of Amounts	1% per 6months or part thereof
Extension of Tenure	1% per 6months or part thereof
<b>(vii) Performance/Tender Bonds</b>	
Establishment Fee	1% per 6months or part thereof
SME Facilities	1% per 6months or part thereof
<b>(h) TRANSACTION BANKING</b>	
<b>(i) Internet Banking (S2B)</b>	
S2B - Setup and implementation	P300.00
S2B - Monthly Maintenance fee	P250.00
S2B - Vasco Token (first Issue)	Free
S2B - Replacement of approver device	P103.50
S2B - Reactivation of expired user profile	P50
S2B - Reactivation of expired group profile	P50
S2B - Training post implementation	P155.25
S2B - Info Manager access fees	Free
Direct Debits	P3.00
<b>Local Transfers: Manual</b>	
Vendor and other payments to other banks	0.25% min P26.91, max P200.79
Vendor and other payments within bank (FCY)	USD30/ EUR25/ GBP20/ ZAR250
RTGS Transfers	0.25%, min P84.46, max P281.19
Payroll (within bank and other banks)	P3.00
<b>Local Transfers: Online</b>	
Vendor and other payments to other banks	P5.00
RTGS Transfers	0.25% min P50, max P282.56
Payroll (within bank and other banks)	P3.00
<b>International Transfers: Manual (Inward &amp; Outward)</b>	
BWP	0.25% min P51.75, max P298.06 penalty P250.00
USD	0.25%, min USD10.30, max USD77.25, penalty USD75.00
GBP	0.25% min GBP5.15, max GBP51.50 penalty GBP75.00
ZAR	0.25%, min ZAR51.50, max ZAR360.50, penalty ZAR350
EUR	0.25%, min EUR5.15, max EUR51.50, penalty EUR75.00
E-mail Payment Notification	Free

<b>International Transfers: Online (Inward &amp; Outward)</b>	
	BWP (min 50, max 350)
	USD (min 5, max 75)
	GBP (min 5, max 50)
	ZAR (min 50, max 350)
	EUR (min 20, max 100)
<b>(ii) Deposits</b>	
Over-the-counter-cheque deposits	Free
Over the counter cash deposit	0.30%
<b>(iii) Foreign Currency Accounts- Business</b>	
Violation of minimum balance	USD10.35
	EUR10.35
	GBP5.18
	ZAR51.75
Amendments (incoming SWIFT transfers)	
	USD (min 5, max 75)
	GBP (min 5, max 50)
	ZAR (min 50, max 350)
	EUR (min 20, max 100)
Amendments (outgoing SWIFT transfers)	
	USD (min 5, max 75)
	GBP (min 5, max 50)
	ZAR (min 50, max 350)
	EUR (min 20, max 100)
<b>(iv) General Business Accounts</b>	
SWIFT reporting (MT940/MT942)	BWP 250/ USD30/ EUR25/GBP20/ ZAR250 *monthly*
SWIFT reporting (MT900/MT910)	BWP 250/ USD30/ EUR25/ GBP20/ ZAR250 *monthly*
Retrieval of account statements	BWP 100/ USD15/ EUR10/ GBP5/ ZAR100 *monthly*
Standing Instruction Setup	BWP350
Premature withdrawal of Deposits	BWP350
Demand Draft Issuance	0.25% min BWP50, max BWP500
Stop payment/Cancellation	BWP106
Investigation of Transactions	BWP100
Photocopying of Documents (per sheet)	BWP4.55
Full Bank History Report	BWP18.18
<b>(v) Cheque Collection</b>	
Inward collection local currency cheque	Free
Foreign Currency Cheque Collection Cleared Overseas	0.25% min BWP50,max BWP500
Courier Charges	BWP150
Full Audit Confirmation	BWP275
<b>Liquidity Structures (Domestic Sweeping &amp; Pooling)</b>	
Domestic structure set-up (per structure)	BWP1,000
Monthly Service Fee (structure)	BWP250
Monthly Service Fee (account)	BWP50
Bulk Deposit Charge	0.3% of Deposits above P1030 max P618
<b>Virtual Accounts</b>	
<b>(vi) Letters of Credit (inward - exports)</b>	
Advising commission	P103.50
Confirming commission	0.78%
Negotiation of documents	0.26%
Amendments (other than extensions)	0.26%
Extension of tenure	0.26%
Silent Confirmation	0.50%
Document examination	P175.00
Administration Fee	P50.00
<b>(vii) Letters of Credit (outwards - import)</b>	
Establishment of letter of credit	1.2% min P160.00
SWIFT cost on establishment	P258.75
Extension or renewal of letter of credit	1.2%, min P160.00
Increase of amount of letter of credit	1.2%, min P160.00
Drawing commission on letter of credit	0.26%
Couriering of documents	At cost of the courier
Revolving and standby letter of credit	P175.00
Amendment to documentary credits	P400
Cancellation of letter of credit	Free
<b>(viii) Foreign Bills (Collection Charges)</b>	
Outward collection Handling	
Documentary bills	0.52%
Clean bills	0.52%
Inward collection handling	
Documentary bills	0.52%
Clean bills	0.52%
Extension after maturity	0.52%
Cable Charges	103.50
Availing of a bill	Prime Rate
<b>(ix) Bonds/guarantees/Indemnities</b>	
<b>Guarantees:</b>	
<b>Shipping Guarantees (bill of lading Indemnities)</b>	
Establishment	1.035%, min P100.00
Increase of amounts	1.035%, min P100.00
Extension of tenure	1.035%, min P100.00
Claims processing fee	P50.00
Cancellation/Expired GTE	P20.00
Swift advising	P20.00
Letter of Intent	P100

BANCASSURANCE PRODUCTS						
PERSONAL AND AUTO LOAN CREDIT LIFE INSURANCE FEES:						
Tenure	Tenure (Monthly)	Insurance Admin Fee of the Loan Amount	Premium Rate of the Auto Loan Amount	Premium Rate of the Personal Loan Amount	Total Charge of the Auto Loan	Total Charge of the Personal Loan amount
1	1-12	0.36%	0.94%	0.71%	1.30%	1.07%
2	13-24	0.52%	1.96%	1.47%	2.48%	1.99%
3	25-36	0.66%	2.98%	2.24%	3.64%	2.90%
4	37-48	0.82%	3.98%	2.99%	4.80%	3.81%
5	49-60	1.02%	4.92%	3.69%	5.94%	4.71%
6	61-72	1.02%	5.90%	4.43%	6.92%	5.45%

CREDIT CARD INSURANCE FEES			
Fee Charge	Admin Fees	Credit Life Premium	Total Insurance Fee
		0.1155% of the monthly outstanding balance	0.22% of the monthly outstanding balance

**MORTGAGE PROTECTION**  
Credit life annual premium is 0.77% of the outstanding loan amount

The currency conversion rate for authorization of a foreign currency transaction when using a card may differ with the final conversion currency rate when the transaction is settled at a later date.

All charges are VAT Exclusive

^ There will be no charge for processing these transactions through remote channels however, charges for services utilized will apply as per this fee schedule

\* Only applicable to Pay as You Go Account  
\*\* Only Applicable to Priority Banking Clients where monthly account balance (AUM) is below the required threshold  
\*\*\* Only Applicable to Home Loans

All charges under Personal Banking apply to Business Banking, unless stated differently under Business Banking.