



Wholesale Banking Trade Services

Corporate, Institutional & Commercial Banking

Cross-border (Issuance/Confirmation)	0.75% (Per quarter or part thereof) min USD 150.00
Warehouse Bonds	0.75% (Per quarter or part thereof) min USD 150.00
Tender / Bid Bond	0.75% (Per quarter or part thereof) min USD 150.00
Cheque Guarantee	0.75% (Per quarter or part thereof) min USD 150.00
Performance Guarantee	0.75% (Per quarter or part thereof) min USD 150.00
Advance Payment Guarantee	0.75% (Per quarter or part thereof) min USD 150.00
Payment Guarantee	0.75% (Per quarter or part thereof) min USD 150.00
Extension	Within charged period - \$75, Beyond charged period - \$150
Increase in Value	0.75% (Per quarter or part thereof) min USD 150.00
Amendment (Other than extension or Increase in value)	USD 50.00

NOTE:

1. The Bank reserves the right to amend or vary any charges from time to time. This will be advised by way of revised Tariff leaflets when necessary and will be available in all branches. This Tariff Guide does not set out all of the charges for services in respect of deposit accounts with the Bank and that charges for services not included in this Tariff shall be disclosed on request or at the time the service is offered. All charges are net of the Value Added Tax. Where a charge is expressed in local currency but the available account to be debited is in foreign currency, a spot rate will be applied.

d) Discrepant Presentation	USD 100.00 Per Discrepancy
e) Cancellation	USD 100
f) Pre Advise/Draft LC	USD 25
3. Swift	
Full	USD 50.00
Amendment	USD 20.00
Courier	USD 30.00
g) Overseas bank charges	
4. Bills Discounting	
a) Bill under LC	Neg 0.5% min USD 150.00
b) Other bills	Neg 0.5% min USD 100.00
c) Interest	At a rate as agreed upon
5.Documentary Collection Under Open Account	
a) Avalised Bills	
ii) Payable upfront- Avalised fee	2%
iii) Bill handling fee	1%
Documentary Collections	
Handling fee - Both Import and Export	0.25% on value of documents min \$100 max \$300
Returning Charge	0.25% on value of documents min \$100 max \$250
Courier Charges	USD 50.00
SWIFT Charges	USD 30.00
6. Guarantee /SBLCs	
Local Bank Guarantee	0.75% (Per quarter or part thereof) min USD 150.00

Trade Services	
1. Export Letters of Credit (Inward LCs)	
1. Advising	USD 150.00
2. Adding confirmation	Risk based,0.5% (Per quarter or part thereof) min USD 150.00
3. Negotiation of Discrepant Documents & Handling	0.75% min USD 150 max USD 350.00
4. Amendments	USD 50.00 per Item
5. Extension (under confirmed LC)	Risk based, 0.5% (per quarter or part thereof) min USD150.00
6. Increase in Value (under confirmed LC)	Risk based, 0.5% (per quarter or part thereof) min USD150.00
7. Export document discounting interest	Case by Case
8. Pre Advise/Draft LC	\$25
2. Import Letters of Credit (Outward LCs)	
Sight	
a) Clean	1.25%(per quarter or part thereof) min USD 150.00
b) Cash covered	0.75% (per quarter or part thereof) min USD 150.00
Usance	
2% (per quarter or part thereof) min USD 150.00	
a) Extension	1.5% (per quarter or part thereof) min USD 150.00
b) Increase in Value	1.5% (per quarter or part thereof) min USD 100.00 on additional value
c) Amendments other than extension/increase in value	USD 50 Per item

Cash Management Services

Corporate, Institutional & Commercial Banking
Effective September 2017

Transaction Type	Applicable charges
Local Currency Current Account or Call Account	
Opening Balance	ZMW 5,000.00
Minimum Balance	Waived
Ledger Fees	ZMW 150.00
Activity Fees	ZMW 15.00
Inward Status Enquiry	ZMW 250.00
Audit Confirmation	ZMW 475.00
Company Search	ZMW 475.00
Outward Status Enquiry (except on Opening Account)	ZMW 250.00
Certificate of Balance or Letter of Reference	ZMW 350.00
Bulk Cash Deposit Over-the-Counter (LCY) - Account Currency	ZMW 500.00
Reporting or in-house accounts	Waived
Certification of Documentation (Commissioner of Oaths)	ZMW 380.00
SWIFT MT940/950 Outward	\$45
Unauthorized Overdraft	Prevailing BOZ Policy
Foreign Currency Current Account or Call Account	
Management Fees	USD 25.00
Ledger fees	USD 30.00
Activity Fees	Waived
Minimum Balances	\$1000.00
Payment Services	
Local Fund Transfers	
Book Transfer	Waived
Local Fund Transfer (DDAC) - Manual	ZMW 75.00

Local Fund Transfer (DDAC) - Automatic	ZMW 35.00
Local Fund Transfer (RTGS) - Manual	ZMW 90.00
Local Fund Transfer (RTGS) - Automatic	ZMW 70.00
Direct Credit	
Direct Credit to SCB Bank Account - Electronic & Manual	Waived
Over-the-Counter Cash Withdrawal	ZMW 250.00
Payroll	
Direct Credit Payroll to Standard Chartered Bank Account - Electronic	Waived
Direct Credit Payroll to Standard Chartered Bank Account - Manual	Waived
Direct Credit Payroll to 3rd Party Bank Account - Electrical	ZMW 30.00
Direct Credit Payroll to 3rd Party Bank Account - Manual	ZMW 135.00
Customs Tax Payments	
Etax Payments to ZRA - Electronic	ZMW 40.00
RTGS Tax Payments - Manual	ZMW 75.00
RTGS Tax Payments - Automatic	ZMW 35.00
Cheque Encashment	
Third Party Withdrawals/ stop payments	ZMW 200.00
If reported stolen	ZMW 200.00
Any other reason	ZMW 200.00
Bank Cheque	ZMW 100.00
Draft Issuance	1% min \$30 max \$250
Cheque Book Issuance	ZMW 115.00
Outward Telegraphic Transfers	
Outgoing Telegraphic Transfer - Manual	1% min \$75.00 max \$250.00 (plus SWIFT charge K50.00)

Outgoing Telegraphic Transfer - Automatic	1% min \$50.00 max \$250.00 (plus SWIFT charge K50.00)
Standing Orders	
Set-up Fee - Manual	ZMW 50.00
Set-up Fee - Electronic	Waived
Amendment Fee - Manual	ZMW 25.00
Amendment Fee - Electronic	Waived
Execution Fee - Fcy TT to other Banks Manual	ZMW50.00 plus applicable TT Charge
Execution Fee - Local Currency within own Network - Manual	ZMW 30.00
Execution Fee - Local Currency within Zambia - Manual	ZMW 60.00
Collection Services	
General Collection Services	
Inward Telegraphic Transfer	\$20
Direct Debit Services	
Direct Debit Outward - Manual	ZMW 50 per entry
Direct Debit Outward - Electronic	ZMW 20.00
LCY Cheque Collection (Cleared Locally)	
Cheque Collection (LCY) Local Cheque processing	Waived
Inter Account Services	
Set-up-Fee	Waived
Activity Fee	ZMW 10.00
Virtual Account Services	
Virtual Account Setup	Waived

Statements	
Normal month-end - Manual & Electronic	Waived
Duplicate Statements - Manual	ZMW 100 per page
Interim Statements - Manual	ZMW 50 per page
Commission On Closure Of Account	
Dormant Account Fee - If Inactive for over 6 months	ZMW 50.00
Closure - Within 6 months of Account Opening	ZMW 100.00
Closure - Post 6 months of Opening Account	ZMW 75.00
Channels Services	
Straight2Bank - Basic Setup	
Straight2Bank - Setup and Implimentation	ZMW 250.00 once off
Straight2Bank - Access Card/Token Issuance	ZMW 200.00
Straight2Bank - Dormancy Charge	ZMW 250.00 Monthly fee
Straight2bank - Transaction Initiation and Reporting	
Straight2Bank (Txn Initiation and Reporting) - Monthly	Free
Straight2Bank (Report only) Monthly Usage	Free
Straight2Bank Access or Web - Monthly Usage	Free