



Personal Banking

Effective 4th September 2018.

Bancassurance	
Individual and Group Life Insurance	Up to 40% of the premium is earned by the bank as commission

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 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.

2. Some charges may attract Value Added Tax

Card replacement	ZMW 100
Cash withdrawal/advance charge	3% Min K50
Minimum Amount Due	As per statement
Interest Rate	MPR + Margin

WEALTH PRODUCTS	
Fixed Income	
Tbills and Bonds	
i. Commission on Purchase (Primary Market)	ZMW 200
ii. Commission – Sale/Purchase (Secondary Market)	Up to 3%
iii. Minimum Local Bond investment	ZMW 100,000.00 * (ZMW 50,000.00 for bench mark bonds)
iv. Minimum Foreign Bond investment	USD 50,000.00*
Mutual Funds	
i. Lump sum Investment	up to 5% of investment amount
ii. Regular Savings Plan (RSP) Plan set up fee	First installment of Regular Savings Plan
iii. Minimum investment amount	Lump sum USD1,000 Regular Savings Plan USD200
iv. Trailer Commissions	Up to 60% of the fund's annual management fee as prescribed in the fund's prospectus is earned by the bank as commission
Overdraft Facility	
i. Arrangement fee	1% of Over Draft facility.
ii. Interest margin above MPR	Up to 12% margin
Foreign Exchange	
i. Spot Transactions	Up to 2% spread (Subject to Bank of Zambia Regulations).

ii. Certificate of balance	ZMW 100.00
iii. Responding to Auditors' letters	ZMW 200.00
iv. Outward Status enquiry (except on opening account)	ZMW 100.00
14. Auto Sweeping Facility	Free
15. Dormant Account Fee (account is declared dormant if inactive for over 1 year Current Account and 2 years Savings Account)	ZMW 60.00
16. Certification of documents (Commissioner of Oaths, Passport and other documents)	ZMW 150.00 Per document
17. Standing orders	
i. Set up fee	ZMW 20.00
ii. Execution fees	
a. External payments (foreign currency)	USD 10.00 + TT CHARGE
b. Internal payments (within StanChart)	ZMW 30.00
c. External payments (to other Banks within Zambia)	ZMW 50.00

OTHER SERVICES / FEES

1. Domestic payment services	
i. Secure Cheques (Manager's cheque)	ZMW 100.00
2. T/bills and government bonds	
i. Commission - Sale	ZMW 200.00
ii. Commission - Purchase	Refer to Branch
iii. Commission - Discount	Refer to Branch
iv. Commission - Rollover	Refer to Branch
v. Minimum T/bill investment	ZMW 100,000.00
3. Unauthorised O/D/ Excess Fee	
	MPR
4. Safe custody items	
i. Envelopes per item	ZMW 50.00*
ii. Small Packets per item	ZMW 70.00*
iii. Small Size Boxes per item	ZMW 100.00*
iv. Medium Size Boxes per item	ZMW 160.00*
v. Large Boxes per item	ZMW 750.00*
vi. Overnight Boxes (At manager's discretion min per box)	*min ZMW 100.00

CREDIT CARD

Annual fee (Primary)	Platinum K450
Annual fee (Supplementary)	Platinum K90

Personal Clients Tariff Guide
Effective 4th September 2018

CURRENT ACCOUNTS	Applicable charges
1. Flexi Cash	
Opening Balance	ZMW 500.00
Ledger Fees (Service Fees)	
i. Monthly Management Fee	ZMW 70.00
ii. ATM Fee	ZMW 8.00
2. Smart Banking Gold	
Minimum Balance	Nil
Ledger Fees (Service Fees)	
i. Monthly Management Fee	ZMW 55.00
ii. ATM Fee	ZMW 8.00
SAVINGS ACCOUNT	
1. Save Assurance Account	
Minimum Balance	ZMW 500.00
Ledger Fees (Services Fees)	
i. For balances below minimum	ZMW 60.00
ii. Activity Fee for extra withdrawal per month. (Free for the first 4 withdrawals in the month)	ZMW 50.00
iii. ATM Fee	ZMW 8.00
2. Junior Millionaire Saving Account	
Opening Balance	ZMW 250.00
Minimum Balance	ZMW 200.00
Junior Millionaire Card charge on issue	ZMW 10.00
Ledger Fees (Service Fees)	
i. For balances below minimum	ZMW 50.00
ii. Monthly Management Fee	Nil
iii. Activity Fee Free (for first withdrawal per month) per extra withdrawal	ZMW 50.00
3. Student	
Opening Balance	K20
Ledger Fees (service Fees)	
i. Monthly Management Fee	Nil
ii. Activity Fee per debit transaction	Nil
iii. ATM transaction	ZMW8
FIXED DEPOSIT ACCOUNTS	
Minimum Balance	ZMW 5,000
Breaking of deposit before maturity Interest Rate (Refer to Branch or Relationship Manager)	No interest paid

FOREIGN CURRENCY SERVICES	
1. Inwards T/Ts	ZMW 25.00
2. Outward T/Ts and Drafts (Manual) 1%	Min USD 50.00* Max USD 150.00* *Or Kwacha equivalent
3. Processing Fee Manual TT (No fee for online TTs)	ZMW 100.00
4. Online and SC Mobile Outward TTs	1% Min ZMW 160 and Max ZMW 500 *or equivalent
5. Bills of Exchange purchased subject, to clearing period 1%	Min USD 50.00* Max USD 150.00* *Or Kwacha equivalent
6. Foreign Currency Notes purchased	ZMW 100.00
7. Foreign Currency Notes Sold / Transfer from Kwacha to Foreign Currency Account.	Free
8. Cash Withdrawal from Foreign Currency Account	Free
9. Cheques Collection/Negotiation of foreign currency cheques plus overseas bank charges if applicable	ZMW 150.00
10. Investigation Fees for Telegraphic Transfers	USD 30.00* *Or Kwacha equivalent
1. Minimum Balances	
a. United States Dollar	USD 1,000.00
b. British Pound	GBP 500.00
c. EURO	EUR 1,000.00
d. South African Rand	ZAR 10,000.00
e. Smart Banking Dollar	USD 500.00
f. Smart Banking British Pound	GBP 250.00
g. Smart Banking Euro	EUR 500.00
h. Smart Banking South African Rand	ZAR 5,000.00
2. Ledger Fees (Service Fees)	
i. Monthly Management Fee	
a. United States Dollar	USD 10.00
b. British Pound	GBP 5.00
c. EURO	EUR 7.50
d. South African Rand	ZAR 75.00
e. Smart Banking Dollar	USD 5.00
f. Smart Banking British Pound	GBP 2.50
g. Smart Banking Euro	EUR 5.00
h. Smart Banking South African Rand	ZAR 50.00

ii. ATM Fee (USD Account Only)	USD 1.00
iii. For balances below minimum	
a. United States Dollar	USD 25.00*
b. British Pound	GBP 15.00*
c. Euro	EUR 20.00*
d. South African Rand	ZAR 250.00*
e. Smart Banking Dollar	USD 25.00*
f. Smart Banking British Pound	GBP 15.00*
g. Smart Banking Euro	EUR 20.00*
h. Smart Banking South African Rand	ZAR 250.00*
DIGITAL BANKING	
1. Mobile Banking	
i. Sign up fee	Free
ii. Session charge	Free
iii. SMS alerts	Free
iv. Balance enquiry	Free
2. Online Banking and SC Mobile App	
i. Sign up fee	Free
ii. Session Charge	Free
iii. Transaction Charge	Standard transaction tariff will apply
iv. Mobile Money (Bank to Wallet) Charge	ZMW 5.00
GENERAL SERVICES	
1. ATM transactions	
i. Fee per cash transaction at other local banks	ZMW 8.00
ii. Fee per cash transaction at international ATM	ZMW 25.00
iii. Card FX Transactions (Charge for International POS or ATM Cash transactions.)	Inter-region 5.50% Intra-region 6.25%
2. Card services	
i. Visa Card on Issue	Free
ii. Replacement card	ZMW 100.00
3. Cheque books	
i. 25 leaf cheque book	ZMW 50.00
ii. 40 leaf cheque book	ZMW 100.00
iii. 100 leaf cheque book	ZMW 120.00
iv. 25 leaf cheque book USD	USD 4.00
4. Statements	
i. Balance enquiry	Free
ii. e-Statements	Free
iii. A charge will be applied for paper statements as follows per page:	

a. Zambian Kwacha	ZMW 100.00
b. United States Dollar	USD 10.00
c. South African Rand	ZAR 95.00
d. EURO	EUR 8.00
e. British Pound	GBP 6.00
iv. Duplicate Statements per page	ZMW 100.00
v. Commission on Online Statement personal	ZMW 100
vi. Confirming commission	ZMW 350.00
5. Over the counter withdrawal within ATM daily limit	
i. Within ATM daily limit	ZMW100.00
ii. Counter cheques	ZMW20.00
iii. Counter Withdrawal charge FCY	0.25% of withdrawal amount
6. In-Country Transfers	
i. Within StanChart (Manual processing) (Online & ATM transfers are free)	ZMW 50.00
ii. Other Banks 1%	Min ZMW 10.00 Max ZMW 100.00
iii. Manual processing fee for other bank transfers up to ZMW 500,000.00	ZMW 50.00
7. Personal Loans	
i. Interest rate	MPR + Margin
ii. Arrangement fee (new loans) 3% of gross amount	Min ZMW 600.00
iii. Arrangement fee (top up loans) 3% of net amount	Min ZMW 600.00
8. Home Loan	
i. Interest rate	MPR + Margin
ii. Arrangement fee (new loans) 2.5% of gross amount	Min ZMW 2000.00
iii. Arrangement fee (top up loans) 2.5% of net amount	Min ZMW 2000.00
9. Auto loans	
i. Interest rate	MPR + Margin
ii. Arrangement fee 1%	min ZMW 750.00
10. Stop payments (Customer Cheque, Bank Draft, Cashiers Order)	
i. If reported lost or stolen	ZMW 300.00
ii. Any other reason	ZMW 300.00
11. Personalised Deposit Book	
12. Bank Cheque (Cashiers order)	
13. Auditor's Information/Certificate of Balance	
i. Inward Status enquiry	ZMW 100.00