

Effective 4th September 2018

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	ZMW 60.00
12. Bank Cheque (Cashiers order)	ZMW 100.00
13. Auto Sweeping Facility	Free
14. Dormant Account Fee (account is declared dormant if inactive for over 1 year for Current Account and 2 years for Savings Account)	ZMW 60.00
15. Certification of documents (Commissioner of Oaths, Passport and other documents)	ZMW 150.00* per page
16. Standing orders	
i. Set up fee	ZMW 20.00*
ii. Execution fees	
a. External payments (foreign currency) + TT CHARGE	ZMW 10.00 + TT CHARGE
b. Internal payments (within StanChart)	ZMW 30.00
c. External payments (outside StanChart)	ZMW 50.00
Other Services	
1. Domestic payment services	
i. Secure Cheques (Manager's cheque)	
2. 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*

3. T/bills and government bonds	
i. Commission - Sale	ZMW 200
ii. Commission - Purchase	Refer to Relationship Manager *
iii. Commission - Discount	Refer to Relationship Manager *
iv. Commission - Rollover	Refer to Relationship Manager *
v. Minimum T/bill investment	ZMW 100,000.00
12. Auditor's Information/Certificate of Balance	
i. Inward status enquiry	ZMW 100.00
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
13. Unauthorised O/D/ Excess Fee	MPR
Credit Card	
Charge/Fee	Infinite
Annual fee (Primary)	ZMW 750
Annual fee (Supplementary)	ZMW 150
Card replacement	ZMW 100
Cash withdrawal/advance charge	3%/ZMW 50 minimum
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 Foreign Bond investment	USD 50,000.00*
iv. Minimum Local Bond investment	ZMW 100,000.00 * (ZMW 50,000.00 for bench mark bonds)
Mutual Funds	
i. Lump sum Investment	Up-front fee of 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 Regu- lar 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
Over Draft 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).
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

**Priority Banking Tariff Guide
Effective 4th September 2018**

Current Accounts	
1. Opening Balance	ZMW 500.00
2. Ledger fees (service fees)	
i. Transaction fees	Nil
ii. ATM fees on StanChart Zambia ATM	Nil
Save Assurance Account	
1. Minimum Balance	ZMW 500.00
2. Ledger Fees (Service Fees)	
i. For Balances below minimum (fee)	Nil
ii. Monthly management fees	Nil
iii. Additional withdrawal fee (4 free withdrawals)	ZMW 50.00
iv. ATM fees on StanChart Zambia ATM	Nil
Junior Millionaire Account	
1. Opening Balance	ZMW 250.00
2. Minimum Balance	ZMW 200.00
3. Junior Millionaire Card charge on issue	ZMW 10.00*
4. Ledger Fees (Service Fees)	
i. For balances below minimum	Nil
ii. Monthly Management Fee	Nil
iii. Activity Fee (One Free withdrawal per month)	Nil
iv. Additional withdrawal fees per extra withdrawal	ZMW 50.00
Fixed Deposit Accounts	
1. Minimum Balance	ZMW 5,000.00
2. Breaking of deposit before maturity No interest paid	
Foreign Currency Services	
1. Inwards T/Ts (for ZMW accounts)	Free

2. Inwards T/ s (for Foreign Currency accounts)		Free
3. Outward T/Ts and Drafts (manual) 1%		Min USD 50.00 Max USD 150.00 *Or Kwacha equivalent
4. Processing Fee Manual TT (No fee for online TTs)		ZMW 100.00
5. Outward T/Ts [StanChart to StanChart]		Free
6. Online and SC Mobile Outward TTs		1% min ZMW 160.00 and Max ZMW 500.00 *Or equivalent
7. Bills of Exchange purchased 1% subject to clearing period		Min USD 50.00 Max USD 150.00 *Or Kwacha equivalent
8. Foreign Currency Notes purchased		Free
9. Foreign Currency Notes Sold / Transfer from ZMW to FCA account.		Free
10. Cash Withdrawal from FCA account		Free
11. Cheques Collection / Negotiation of foreign currency cheques		ZMW 150.00 plus overseas Bank charges
12. Investigation Fees for Telegraphic Transfers		USD 30.00* *Or Kwacha equivalent
Foreign Currency Accounts		
1. Minimum Balances		
i. United States Dollar USD 1,000.00		USD 1,000.00
ii. British Pound GBP 500.00		GBP 500.00
iii. Euro EUR 1,000.00		EUR 1,000.00
iv. South African Rand ZAR 10,000.00		ZAR 10,000.00
2. Ledger Fees (Service Fees) for balances below minimum		
i. United States Dollar		Nil
ii. British Pound		Nil
iii. Euro		Nil
iv. South African Rand		Nil
3. Cheques Collections / Negotiation of foreign currency cheque plus overseas bank charges if applicable		ZMW 150.00

Relationship Fees		ZMW 300.00
1. Relationship Criteria Relationship fee is waived for maintaining average balances above ZMW 150,000.00 in a calendar month		
Digital Banking		
1. Mobile Banking		
i. Sign up fee		Free
ii. Session charge		Free
iii. SMS alerts		Free
2. Online Banking		
i. Sign up fee		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 banks & international ATMs.		ZMW 8.00
ii) ATMs on US (StanChart only)		Free
2. Card Services		
i. Visa Infinite Card charge on issue		Nil
ii. Replacement Card		Nil
iii. Card FX Transactions (Charge for International POS or ATM Cash transaction)	Inter-region	5.50%
	Intra-region	6.25%
3. Cheque books		
i. 25 leaf cheque book (1st cheque book free)		ZMW 50.00
ii. 40 leaf cheque book (1st cheque book free)		ZMW 100.00
iii. 100 leaf cheque book (1st Cheque book free)		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
5. Over the counter withdrawal within ATM daily limit	
i) Counter Cheques	ZMW20.00
ii) Counter Withdrawal charge FCY	0.25% of withdrawal amount
6. In-Country Transfers	
i. Within same branch	Free
ii. Intra StanChart	Free
iii. Other Banks 1%	Min ZMW 10.00 Max ZMW 100.00
iv. Manual Processing Fee	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 (Priority clients enjoy a 1% concession on the standard margin)	Min ZMW 2000.00
iii. Arrangement fee (top up loans) 2.5% of net amount	Min ZMW 2000.00