

DISCLOSURE MADE UNDER REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

TRANSACTION T						
CURRENT ACCO	DUNTS	TZS	USD	CHARGE/FEE EUR	GBP	ZAR
HATUA (Junior)		5,000	10		N/A	
MSOMI (Student) PERSONAL ACC		5,000 10,000	100	TZ	N/A ZS EQV	
SALARY ACCOUN Monthly Manage	NT (Wezesha)	20,000			ZS EQV	
PERSONAL ACCO SALARY ACCOUN	OUNT	3,000 10,000			FREE FREE	
HATUA (Junior)	vi (wezesila)	No Management fee if balance is maintained or above TZS 5,000 in a month, Else TZS 1,999.99 will apply	No Management fee if balance is maintained or above USD10 in a month, Else USD1.00 will apply		N/A	
MSOMI (Studen		5,000 in a month, cise 123 1,555.55 will apply	OSDIO IITA TIOTILI, EISE OSDI OO WIII APPIY	FREE FREE		
PRIVATE BANKIN		No Management fee if balance is maintained or above TZS 80M in a month Else TZS 40,000.00 will apply	No Management fee if balance is maintained or above USD 40,000 in a month Else USD 17.7 will apply		No Management fee if balance is maintained or above GBP 40,000 in a month, Else GBP 13.00 will apply	No Management fee if balance is maintained or
PRIVATE BANKIN		53,100.00 20,000.00	31.86 8.00	24.78	18.9	295.0
FAMILY BANKING HEKIMA/DIPLON		20,000.00	8.00	7.15 FREE	6.10	146.0
MPAMBANAJI SME ACCOUNT ((Tier 1 & 2)	15,000.01	10.62	FREE 8.26	7.08	97.94
COMMERCIAL AC COMMERCIAL AC		35,400 64,900	21.24 38.94	16.99 30.68	12.74 23.60	196.82 361.08
NCE (Non Commo	nercial Entities)	64,900	38.94	FREE 30.68	23.60	361.08
ATM Withdrawal @ Sta			140		120	[8.00
		Min-100,000=1,450 100,001-200,000=1,700 200,001-400,000=1,900 400,001-600,000=2,000.01 1,000-300,000=2,800 300,001-400,000=3,100	1-170=3	1-170=2.8	1-170=2.8	1-2,000=28
	ernational ATM (Other banks outside Tanzania)	400,001 and above = 4,000	171 - above=4	171-above=4 8.00	171-above=4 8.00	2,001 - above=40 53.34
	M Cards from outside Tanzania (ATM	3,000,01		TZS 14,000 EQV		50.01
Mini statement Balance Enquiry @	·	900.01 500.00	0.91 0.31	0.91	0.91	6.01 2.01
Balance Enquiry@I	International ATM (Other banks outside Tanzania)	2,000.00	0.85	0.81	0.71	15.64
Over the Counter				TZS 1,500.00 & EQV		
		Below 10M: 7,500, Above 10M: 0.1416 % of value max 150,000 Below 20M: FREE, Above 20M: 0.1416 % of value max 150,000		1.003% of value min 14.16 1.003% of value min 14.16	1.003% of value min 14.16 1.003% of value min 14.16	1.003% of value min 141.6 1.003% of value min 141.6
Cash Withdraw/C	Cheque Encashment: MSOMI (Student) Cheque Encashment: HATUA (Junior)	Below 10M: 5,000, Above 10M: 0.1534 % of value max 150,000 Below 10M: 10,000, Above 10M: 0.1416 % of value max 150,000	1.003% of value min 5		N/A N/A	
	neque Encashment: INFORMAL GROUP (VIKUNDI)			15.00	N/A 15.00	100.00
Cheque Deposit			FREE			
Cash Deposit Balance enquiry (0	(Over the counter)	FREE	1.77% of notes below \$50	TZS 2,500 EQV	FREE	In ou
Cheque Book (Bu	usiness/Corporate): Per Leaf-100 Leafs	550 450	0.46	0.46 0.46	0.46 0.46	3.01 3.01
	nsuficient Funds/Refer to drawer)	100,000.01	100.01	NA FREE	NA	NA
Account Stateme		1,000	100	1.00	1.00	6.67
E-statement				FREE		
History Statemen	nt (Up to 3 months) nts (More than 3 months)	5,000 60,000.00	5.00 31.00	5.00 31.00	5.00 26.00	33.34 400
Internet Banking Mobile Banking (U	JSSD)			FREE FREE		
Card Issuance (NE	IEW & EXPIRED): Per Card Type	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 2.10 Gold - 4.00 Platinum - 6.10	Classic - 50.00 Gold - 90.00 Platinum - 121.00
Card Replacement (Annual Card Fees	t (Secondary, Damaged, Lost, Stolen, Name change)	25,000.01 Classic- 18,000 Gold - 24,000 Platinum - 80,000	10.00 Classic- 8.00 Gold -10.00 Platinum - 40.00	10.00 Classic- 8.00 Gold -10.00 Platinum - 35.00	10.00 Classic- 8.00 Gold - 10.00 Platinum - 35.00	200 Classic-130.00 Gold - 176.00 Platinum - 500.00
Declined Transacti SAVINGS ACCOL		Per Transaction TZS	USD	TZS 1,50	00.00 & EQV	ZAR
Required Minimu PURE SAVE	um balance	20,000		100	100	300
CONTRACT SAVE	E	20,000	100		N/A	300
WEZESHA UNIVE Monthly Manage		10,000			N/A	
PURE SAVE		No management fees if balance is maintained or above TZS 20,000 in a month Else, TZS 1,999.99 fee will apply.	No management fees if balance is maintained or above USD 100 in a month. Else, USD 1.18 fee will apply.		No management fees if balance is maintained or above GBP 100 in a month. Else, GBP 1.18 fee will apply	No management fees if balance is maintained o ZAR 300 in a month Else, ZAR 17.7 fee will apply.
CONTRACT SAVE WEZESHA UNIVE	ERSAL SAVINGS	FREE			N/A	
Account Closure Over the Counter				FREE		
WEZESHA UNIVE PURE SAVE	:RSAL SAVINGS	6,400 Below 10M: 10,000, Above 10M: 0.1416 % of value max	1.18 % of value min 10.62	1.18% of value min 21.24	N/A 1.18% of value min 21.24	1.18% of value min 212.4
		150,000 LCY (TZS,KES,UGX)	USD	EUR	GBP	ZAR
Cash withdraw ow Cash deposit over	r the counter	KES 200, TZS 5,000, UGX 10,000	3.00	3.00 FREE	3.00	USD 1.8 EQV
ELECTRONIC BAI	NKING (Retail & Biashara): e Banking (APP/USSD)	TZS	USD	EUR	GBP	ZAR
Subscription fee: F Transfer to own ac	Per User count & 3rd party within Stanbic			FREE FREE		
Transfer outside S	Stanbic: EFT (Normal)	Min - 50,000 = 590 50,001-500,000 = 1,180 500,001-5,000,000 = 1,770 5,000,001-20,000,000 = 2,360	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91		N/A	
Transfer outside S	Stanbic: RTGS (Express)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11.800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1-3,325 = 0.79 Above 3,325-16,624=1.96 Above 16,624=3.92	1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1-65,330 = 15.42 Above 65,330 - 326,648 = 38. Above 326,648 = 77.09
Transfer outside S	Stanbic: TIPS (Below 20M)	NE FO.000 FOO LEO OOL FOO OOO 1100			N/A	
Mobile Top up (Air		Min - 50,000 = 590 50,001-500,000 = 1,180 500,001-5000,000 = 1,770 5,000,001-20,000,000 = 2,360			N/A	
GEPG (Governme		Min = 50,000 = 590 50,001-500,000 = 1,180 500,001-5,000,000 = 1,770 5,000,001-20,000,000 = 2,360 FREE			N/A	
	& Mini Statement	500,001-5000,000=1,770 5,000,001-20,000,000=2,360 FREE 1-10M=2,360 Above 10M - 50M=5,900		FREE		
Bank to wallet	& Mini Statement	500,001-5,000,000=1,770 5,000,001-20,000,000=2,360 FREE 1-10M=2,360 Above 10M-50M=5,900 Above 50M=11,800 00-10,000=1,800 1,0000=2,800 2,0000=2,800		FREE	N/A	
	& Mini Statement ent) payments	500.001-5000.000=1770 5.000.001-20.000.000=2.360 FREE 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11.800 0-10000=12800 10.001-20.000=2.800 20.001-30.000-3.500 13.0001-50.0000=6.000 50.001-10.0000-5.500 10.001-20.0000=6.800		FREE	N/A	
	& Mini Statement ent) payments	500001:5000.000=177915.000.0012.0000.000=2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10,000 = 1,800 10,001 = 2,800 20,001 = 3,000 = 3,700 3,001 = 5,0000 = 4,000		FREE	N/A	
Bank to wallet DOMESTIC PAYN	& Mini Statement ent) payments MENTS	500001-5000.000=17791 5.000.001-2000.0000=2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10000=12801 10001-20000=2800 20001-3000-37001 50000=4.000 50001-100000=5.5001 100001-200000=6800 200001-300000-5.5001 100001-200000=8.300 400001-500000-9.000 500001-1000000=10.001 1000001-5000000-120001	USD 1810111032-10305-0-0-45	FREE	N/A	ZAR
Bank to wallet	& Mini Statement ent) payments MENTS	500001-5000000-1779 5.000001-20000000-2.360 FREE 1-10M=2,360 Above 10M - 50M=5.900 Above 50M=11.800 0-10000=12801 10001-20000=2800 0-10000=3700 10001-20000=2800 50,001-100,000-55,001 100,001-200,000 50,001-100,000-55,001 100,001-200,000 50,001-100,000-55,001 100,001-200,000 100,001-50,0000-2800 30,001-40,0000-83,00 40,001-50,0000-9,001 500,001-100,000 = 10,001 100,001-50,0000-9,001 500,001-10,0000 = 10,001 TZS Min-50,0000-5001 500,001-500,000=1,801 500,001-50,000,0000-1,770 5,000,001-	USD 11-19-31=0.23 19-32-19-305=0.45 193.06-1,930.50=0.66 Above 1,930.50=0.91	FREE	N/A N/A	
Bank to wallet DOMESTIC PAYN Salary Payments-	& Mini Statement ent) payments MENTS -EFT (Manual) -TISS (Manual)	500.001-5000.000-177015.000.0012.000.0000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10.000-13.001 0.0000-2.0000-2.800 50.001-10.0000-3.0001 0.0000-6.000 50.001-10.00000-5.500 100.001-2.00.000-6.800 20.0001-30.0000-7.8001 300.001-4.000.00-6.300 400.001-500.000-9.001 0.00001-1.000.000-1.0001 1000.001-500.0000-12.001 1725 Min - 50.0000-590 50.0001-500.000-1.180	USD 11-19-31=0.23 [19-32-19-305=0.45 19-306-1-930.50=0.66 Above 1.930.50=0.91 11-3684-0.87 Above 3.684-18.417=2.17 Above 18.417=4.34	FREE	N/A N/A N/A	ZAR 1-65,330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Trans	MENTS -EFT (Manual) -TISS (Manual)	\$00001:5000,000=1791 5,000,00120,000,000=2.360\$ FREE 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11,800 0-10,000=13801 10,001-20,000=2.800 0-10,000=3.700 3,001-50,000=4,000 50,001-10,0000=5,500 10,001-20,000=6,800 0-20,0001-30,000-0-7,800 3,000,01-40,000=6,300 400,001-500,000-7,800 3,000,01-40,000=6,300 10,0001-500,000-7,800 3,000,01-10,000-0-3,000 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,000 1-10,0001-500,0000-12,000 1-10,0001-50,00000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,0000-12,000 1-10,0001-50,0000-12,0000-12,0000 1-10,0001-50,0000-12,0000-12,00000-12,00000-12,000000-12,0000-12,00000-12,00000-12,00000-12,00000-12,00000-12,	193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91 1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4,34 11 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17	FREE EUR 1-3.325=0.79 Above 3.325-16.624=1.96 Above 16.623.94=3.92 FREE 1-3.325=0.79 Above 3.325-16.624=1.96	N/A N/A N/A N/A N/A N/A 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65	1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09
Bank to wallet DOMESTIC PAYN Salary Payments- TISS (Inward Tran TISS (Outward Tran	MENTS -EFT (Manual) -TISS (Manual)	500001-5000,000-1779 5,000,001-20,000,000-2.360 FREE 1-10M=2,360 Above 10M - 50M=5,900 Above 50M=11,800 0-10,000 = 1,800 10,001-20,000 = 2,800 0-10,000 = 3,000 10,001-20,000 = 2,800 5,000 1,000,000 = 3,000 1,000,000 = 6,800 5,000 1,000,000 = 3,000 1,000,000 = 6,800 5,000 1,000,000 = 2,000 1,000,000 = 1,000 1,000,001 = 5,000,000 = 1,000,001 - 1,000,000 = 1,000 1,000,001 = 5,000,000 = 1,000,000 = 1,000,000 = 1,000 1,000,001 = 5,000,000 = 1,000,000 = 1,000,000 = 1,000 1,000,000 = 5,000 = 5,000 = 5,000 = 5,000 = 1,000,000 = 1,000 1,000,000 = 1,000,000 = 1,000,000 = 1,000,000 = 1,000 1,000,000 = 1,000 = 1,000,000 = 1,000,000 = 1,000 1,000,000 = 1,000 = 1,000,000 = 1,000,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 1,000,000 = 1,000 = 1,000 1,000,000 = 1	193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91 1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4,34	FREE EUR 1-3.325=0.79 Above 3.325-16624=1.96 Above 16.623.94=3.92 FREE	N/A N/A N/A N/A N/A 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3,28	1: 65,330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: 0 Standing Order: 0 Standing Order: 0	MENTS -EFT (Manual) -TISS (Manual) -safer) Own account within stanbic 3rd party within stanbic	\$00001:5000,000=1791 5,000,00120,000,000=2.360\$ FREE 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11,800 0-10,000=13801 10,001-20,000=2.800 0-10,000=3.700 3,001-50,000=4,000 50,001-10,0000=5,500 10,001-20,000=6,800 0-20,0001-30,000-0-7,800 3,000,01-40,000=6,300 400,001-500,000-7,800 3,000,01-40,000=6,300 10,0001-500,000-7,800 3,000,01-10,000-0-3,000 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,000 1-10,0001-500,0000-12,000 1-10,0001-50,00000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,000 1-10,0001-50,0000-12,0000-12,000 1-10,0001-50,0000-12,0000-12,0000 1-10,0001-50,0000-12,0000-12,00000-12,00000-12,000000-12,0000-12,00000-12,00000-12,00000-12,00000-12,00000-12,	193.06 - 1.930.50 = 0.061 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34	FREE L1-3.325=0.79 Above 3.325-16.624=1.96 Above 16.62394=3.92 FREE 1-3.325=0.79 Above 3.325-16.624=1.96 Above 16.62394=3.92	N/A N/A N/A N/A N/A N/A 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65	1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran Standing Order: 0 Standing Order: 3 Standing Order: MTERNATIONAL	MENTS -EFT (Manual) -TISS (M	500.001-5000.000-177915.000.0012.000.000-2.380 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10,000=12800 10,0001-20,000=2.800 20,001-3.000-3.700 3,0001-50,0000=4,000 50,001-10,0000-35,001 10,0001-20,0000-6,800 20,0001-30,0000-7800 3,0001-10,0000-6,300 400,001-500,000-7800 3,0001-10,0000-6,300 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,000 11,0000-12,0000-12,0000-12,0000-12,00000-12,00000-12,00000-12,000000-12,000000-12,000000-12,00000-12,00000-12,000000-12,000000-12,00000-1	193.06 - 1.930.50 = 0.06 (FREE L1-3.325=0.79 Above 3.325-16.624=1.96 Above 16.623.94=3.92 FREE 1-3.325=0.79 Above 3.325-16.624=1.96 Above 16.623.94=3.92 FREE 40.00 EUR	N/A N/A N/A N/A N/A N/A 1-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 1-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28	1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: 0 Standing Order: 0 Standing Town Runding Order: 0 INTERNATIONAL Purchase of foreign Telegraphic transf	MENTS MENTS -EFT (Manual) -TISS (Manual) -	500.001-5000,000-12701 5.000,001-20,000,000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10.0050=18001 10.001-20,000=2.800 20.001-3.000-3.001 50.001-50,000=4.000 50.001-10.0000-5.500 10.001-10.0000-6.800 20.0001-3.0000-0-0.001 10.0001-0.0000-6.800 20.0001-3.00000-0-0.001 10.0001-0.0000-6.800 10.00001-5.000000-10.0001-10.00000-6.800 10.00001-5.000000-10.0001-10.00000-10.001 10.00001-5.000000-12.001 10.0000000-2.800 1-10.000000-2.800 1-10.000000-2.800 1-10.0000000-2.800 1-10.00000000000000000000000000000000	193.06 - 1.930.50 - 0.06 () Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 11.896 of the amount min 59, Max 236	FREE L-3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 1-3.325 = 0.79 Above 3.25 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE FREE 40.00 EUR L18% of the amount min 50, Max 200 USD 9.99	N/A N/A N/A N/A N/A N/A 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 40,00	1: 65.330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09 1: 65,330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09 266,67
Bank to wallet DOMESTIC PAYN. Salary Payments- Salary Payments- ITSS (Inward Tran- TISS (Outward Tra- Standing Order: O Standing Order: O Standing Order o INTERNATIONAL Purchase of foreig Telegraphic transf Telegraphic transf Telegraphic transf	MENTS MENTS -EFT (Manual) -TISS (Manual) -nsfer) -was account within stanbic -rd party within	500.001-5000.000-177915.000.0012.000.000-2.380 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10,000=12800 10,0001-20,000=2.800 20,001-3.000-3.700 3,0001-50,0000=4,000 50,001-10,0000-35,001 10,0001-20,0000-6,800 20,0001-30,0000-7800 3,0001-10,0000-6,300 400,001-500,000-7800 3,0001-10,0000-6,300 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,000 11,0000-12,0000-12,0000-12,0000-12,00000-12,00000-12,00000-12,000000-12,000000-12,000000-12,00000-12,00000-12,000000-12,000000-12,00000-1	193.06 - 1.930.50 - 0.06 () Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 11.896 of the amount min 59, Max 236	EUR 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 40.00 EUR 1.18% of the amount min 50. Max. 200 USD 9.99 Min \$50. Max \$150 (excluding oversees charge across USD 29.50 (caross all currencies)	N/A N/A N/A N/A N/A N/A 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 40,00	1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1- 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: O Standing Order: O INTERNATIONAL Purchase of foreig Telegraphic transf Telegraphic transf Overseas charges Cancellation of TI LOANS AND ADD	MENTS MENTS -EFT (Manual) -TISS (Manual) -nsfer) Own account within stanbic ord party within stanbic brid party within stanbic rd party within stanbic ther local banks LPAYMENTS gn cheque fer (Inward) fer (Outward) S S S T/Recall of funds VANNOES	500.001-5000.000-177915.000.0012.000.000-2.380 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10,000=12800 10,0001-20,000=2.800 20,001-3.000-3.700 3,0001-50,0000=4,000 50,001-10,0000-35,001 10,0001-20,0000-6,800 20,0001-30,0000-7800 3,0001-10,0000-6,300 400,001-500,000-7800 3,0001-10,0000-6,300 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 10,0001-500,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,001 11,00M=2.360 Above 10,001-50,0000-12,000 11,0000-12,0000-12,0000-12,0000-12,00000-12,00000-12,00000-12,000000-12,000000-12,000000-12,00000-12,00000-12,000000-12,000000-12,00000-1	193.06 - 1.930.50 - 0.06 () Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 11.896 of the amount min 59, Max 236	EUR 1-3.325 = 0.79 Above 3.325 - 16,624 = 1.96 Above 16,623.94 = 3.92 FREE 1-3.325 = 0.79 Above 3.325 - 16,624 = 1.96 Above 16,623.94 = 3.92 FREE 40.00 FREE 1.38% of the amount min 50, Max 200 Substituting 100, Max \$150 (excluding overseas charge across 90) Min \$50, Max \$150 (excluding overseas charge across	N/A N/A N/A N/A N/A N/A 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28 40,00	1- 65,330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09 1- 65,330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09 266,67 ZAR
Bank to wallet DOMESTIC PAYN. Salary Payments- Salary Payments- TISS (Outward Tran- TISS (Outward Tran- TISS (Outward Tran- Standing Order: O INTERNATIONAL Purchase of foreig Telegraphic transf Overseas charges Cancellation of TI. COANS AND ADV Processing/ Arm Processing/ Arm Presonal Loans	MENTS	500.001-5000.000-177915.000.0012-000.000-2-380 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M= 11.800 0-10.000-13003 10.001-20.000-2.800 0-10.000-37003 10.001-20.000-2.800 50.001-10.0000-37003 10.001-20.000-6.800 50.001-10.0000-55.001 10.001-20.0000-6.800 400.001-500.000-78001 30.001-10.000.00-10.001 10.00001-500.0000-78001 30.001-10.000.00-10.001 10.00001-500.0000-12.001 723 Min - 50.000-5901 50.001-500.000-11.80 500.001-500.0000-1701 50.00.001 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11.800	193.06 - 1.930.50 - 0.061 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 - 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59. Max 236 0.3%. of value.	EUR 13.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 13.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE FREE 40.00 FREE 40.00 USD 9.99 Min \$50. Max \$150 (excluding overseas charge across USD 29.50 (across all currencies) USD 75 (across all currencies) EUR 2.00%	N/A N/A N/A N/A N/A N/A 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP 118% of the amount min 40, Max 160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 11.8% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: 0 Standing Order: 0 Standing Order: 0 Standing Order: 0 INTERNATIONAL Purchase of foreig Purchase of soreig Cerncellation of TI LOANS AND ADV Processing / Arra	MENTS MENTS -EFT (Manual) -TISS (Manual) -nsfer) Own account within stanbic ord party within stanbic brid party within stanbic rd party within stanbic ther local banks LPAYMENTS gn cheque fer (Inward) fer (Outward) S S S T/Recall of funds VANNOES	500.001-5000.000-177915.000.0012-000.000-2-380 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M= 11.800 0-10.000-13003 10.001-20.000-2.800 0-10.000-37003 10.001-20.000-2.800 50.001-10.0000-37003 10.001-20.000-6.800 50.001-10.0000-55.001 10.001-20.0000-6.800 400.001-500.000-78001 30.001-10.000.00-10.001 10.00001-500.0000-78001 30.001-10.000.00-10.001 10.00001-500.0000-12.001 723 Min - 50.000-5901 50.001-500.000-11.80 500.001-500.0000-1701 50.00.001 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11.800	193.06 - 1.930.50 - 0.061 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 - 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59. Max 236 0.3%. of value.	FREE L1-3,325 = 0.79 Above 3,325 - 16624 = 1.96 Above 16.623.94 = 3.92 FREE 1-3,325 = 0.79 Above 3,325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 40.00 FREE 40.00 FREE 40.00 USD 9.99 Min \$50. Max \$150 (excluding oversees charge across USD 2950 (caross all currencies) USD 75 (across all currencies) EUR 2.00% 5.00%	N/A N/A N/A N/A N/A N/A 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP 118% of the amount min 40, Max 160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 11.8% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: 0 Standing Order: 0 Standing Order o INTERNATIONAL Purchase of Iran Devrseas charges Cancellation of TI LONIS AND ADD Processing/ Arra Personal Loans Salary Advance Overdrafts Unauthorized over	MENTS MENTS -EFT (Manual) -TISS (Manual) -	500.001-5000,000-1770 5.000,001-20,000,000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10,000-13,001 0.000-2,0000-2,800 5,0001-10,0000-3,0001-3,0001-6,0000-6,000 5,0001-10,0000-5,5001 10,0001-2,000,000-6,800 5,0001-10,00000-5,5001 10,0001-2,000,000-6,300 4,00001-5,000,0000-1,000,000-1,000,000-6,300 1,00001-5,000,0000-1,701 1,00001-5,000,0001-1,000,000-1,180 5,00001-5,000,0000-1,701 1,00001-5,000,0001-1,000,0001-1,000,0001-1,000,000	193.06 - 1.930.50 = 0.66 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59. Max 236	EUR 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 40.00 EUR 1.13% of the amount min 50. Max 200 USD 9.99 Min \$50. Max \$150 (excluding overseas charge across USD 25.95 (across all currencies) USD 75 (across all currencies) EUR 2.00% 5.00% 1.5% of the	N/A N/A N/A N/A N/A N/A 1-2800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 1-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP 11.8% of the amount min 40, Max 160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 11.8% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra Standing Order: 0 Standing Order of Standing Order of Standing Order of INTERNATIONAL Purchase of foreig Telegraphic transf Telegraphic transf Overseas charges Cancellation of TI LOANS AND ADV Processing/ Arr Personal Loans Salary Advance Overdrafts Unauthorized over Mortgage Finance Mortgage Finance Asset Finance (VA	MENTS MENTS -EFT (Manual) -TISS (M	500001-5000,000-1779 [5,000,001-20,000,000-2,360 FREE 1-10M=2,360 Above 10M - 50M=5,900 Above 50M=11,800 0-10,000-13,001 10,001-20,000-2,800 0-10,000-13,001 10,001-20,000-2,800 50,001-10,000-3,001 10,001-20,000-6,800 50,001-10,0000-5,500 10,001-20,000-6,800 400,001-500,000-9,001 10,001-10,000-10,001 100,001-500,000-12,001 172 173 174 175 175 175 176 177 177 177 177	193.06 - 1.930.50 = 0.66 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59. Max 236	EUR 1- 3325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623 94 = 3.92 1- 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623 94 = 3.92 1- 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623 94 = 3.92 40.00 FREE 40.00 USD 93 ILS% of the amount min 50, Max 200 USD 93 USD 9250 (carous all currencies) USD 75 (carous all currencies) EUR 2.00% 5.00% 1.5% of the 5.000 1.00% 1.18%	N/A N/A N/A N/A N/A 1-2800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 1-28.00 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP IL38% of the amount min.40, Max.160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 7709 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 7709 266.67 ZAR 1.18% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra TISS (Outward Tra TISS (Outward Tra Standing Order 0. Standing Order 0. Standing Order 0. INTERNATIONAL Purchase of foreig Telegraphic transf Coerseas charges Cancellation Title LOANS AND ADV Processing/ Arra LOANS AND ADV Processing/ Arra LOANS AND ADV Wordsrafts Unauthorized over Mortgage Finance Wortgage Finance CABSET Finance (VA Early loan repaym Early loan repaym	MENTS -EFT (Manual) -TISS (M	500001-5000,000-1779 [5,000,001-20,000,000-2,360 FREE 1-10M=2,360 Above 10M - 50M=5,900 Above 50M=11,800 0-10,000-13,001 10,001-20,000-2,800 0-10,000-13,001 10,001-20,000-2,800 50,001-10,000-3,001 10,001-20,000-6,800 50,001-10,0000-5,500 10,001-20,000-6,800 400,001-500,000-9,001 10,001-10,000-10,001 100,001-500,000-12,001 172 173 174 175 175 175 176 177 177 177 177	193.06 - 1.930.50 = 0.66 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59. Max 236	FREE L-3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE L-3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE FREE 40.00 USD 399 Min \$50. Max \$150 (excluding overseas charge across USD 29.50 (across all currencies) USD 75 (across all currencies) EUR 2.00% 5.00% 1.5% of the 5.000 1.00% 1.18% 8% of the outstanding balance 3% of the outstanding balance	N/A N/A N/A N/A N/A 1-2800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 1-28.00 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP IL38% of the amount min.40, Max.160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 1.18% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN Salary Payments- Salary Payments- TISS (Inward Trant TISS (Outward Trant TISS (Outward Trant Standing Order 3 St	MENTS MENTS -EFT (Manual) -TISS (Manual) -	500.001-5000.000-177015.000.0012.000.000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M= 11.800 0-10,000 = 13001 10,001 - 20,000 = 2,800 20,001 = 3,000 = 3,700 3,001 - 5,500 10,001 - 20,000 = 6,800 50,001 - 10,000 = 3,700 10,001 - 20,000 = 6,800 20,001 = 3,000 = 0,700 10,001 - 10,000 = 6,800 400,001 = 5,000 10,001 - 10,000 = 1,800 10,0001 = 5,000 10,0001 = 1,000 10,000	193.06 - 1.930.50 - 0.061 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59, Max 236 0.3%, of value, USD	FREE L-3.325 = 0.79 Above 3.325 - 16,624 = 1.96 Above 16,623 94 = 3.92 FREE L-3.325 = 0.79 Above 3.25 - 16,624 = 1.96 Above 16,623 94 = 3.92 FREE ADDITION OF THE FREE L18% of the amount min 50, Max 200 USD 9.99 Min \$50, Max \$150 (excluding oversees charge across USD 2950 (caross all currencies) USD 75 (across all currencies) USD 75 (across all currencies) USD 75 (across all currencies) L18% L5% of the L5% of the	N/A N/A N/A N/A N/A 1-2800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 1-28.00 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP IL38% of the amount min.40, Max.160 all currencies)	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 1.18% of the amount min 560, Max 2240
Bank to wallet DOMESTIC PAYN. Salary Payments- Salary Payments- TISS (Nutward Tran TISS (Outward Tran TISS (Outward Tran Standing Order: O Standing Order: O Standing Order: O Standing Order: O INTERNATIONAL Purchase of Iron Telegraphic transf Telegraphic tran	MENTS MENTS MENTS -EFT (Manual) -TISS (Man	500.001-5000,000-1779 [5.000,001-20,000,000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10.000=1380 10.001-20,000=2.800 20.001-3.000-3.700 3.001-50,000=4.000 50.001-10.0000-3.700 3.001-10.0000-6.800 50.001-10.0000-5.500 10.0001-20,0000-6.800 50.001-10.0000-5.500 10.0001-20,0000-6.800 50.001-10.0000-5.500 10.0001-10.0000-6.300 40.001-5.000,000-12.001 725 10.000000-2.360 1-10.0000-12.001 10.000000-2.360 1-10.00000-12.001 10.000000-12.001 10.000000-12.001 10.00000000000 10.00000000000000000000000000000000000	193.06 - 1.930.50 - 0.66 Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 1.18% of the amount min 59, Max 236 0.3% of value, USD	EUR 1 - 3,325 = 0,79 Above 3,325 - 16,624 = 1.96 Above 16,623 94 = 3.92 FREE 1 - 3,325 = 0,79 Above 3,325 - 16,624 = 1.96 Above 16,623 94 = 3.92 FREE 40.00 FREE 40.00 USD 9.99 Min \$50, Max \$150 (excluding overseas charge across USD 2950 (caross all currencies) USD 75 (across all currencies) USD 75 (across all currencies) 1,5% of the \$0.00 1,0% 1,18% 8% of the custanding balance 3% of the custanding balance 4,5 per Valuer	N/A N/A N/A N/A N/A 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 11-2.800 = 0.66 Above 2.800 - 13.998 = 1.65 Above 13.998 = 3.28 40.00 GBP 118% of the amount min 40, Max 160 all currencies) GBP	1: 65.330 = 15.42 Above 65.330 - 326,648 = 38 Above 326,648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326,648 = 38 Above 326,648 = 77.09 266.67 ZAR 11.8% of the amount min 560, Max 2240 ZAR
Bank to wallet DOMESTIC PAYN. Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra TISS (Outward Tra TISS (Outward Tra TISS (Outward Tra Standing Order - O Standing Order - O Standing Order - O STANDING Telegraphic transf Overseas charges Concellation of TI Cancellation of TI Can	MENTS MENTS -EFT (Manual) -TISS (Manual) -	500.001-5000.000-1770 5.000.001-20.000.000-2.360 FREE 1-10M=2.360 Above 10M - 50M=5.900 Above 50M=11.800 0-10.000-18.001 10.000-2.0000-2.800 20.001-3.000-3.001-3.0000-2.800 20.001-3.000-3.001-3.0000-6.800 20.001-3.0000-3.001-3.0000-6.800 400.001-500.000-5.500 10.0001-4.0000-6.800 400.001-500.000-9.001 5.000.001-4.0000-6.800 10.00001-500.0000-9.001 5.000.001-4.0000-6.800 10.00001-500.0000-9.001 5.000.001-4.0000-6.800 10.00001-500.0000-19.001 10.00001-500.0000-19.00000-19.000 1-10M=2.360 Above 10M-50M=5.900 Above 50M=11.800 1-25 128 1-29 1.2000000000000000000000000000000000000	193.06 - 1.930.50 - 0.06 () Above 1.930.50 = 0.91 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 1 - 3.684 = 0.87 Above 3.684 - 18.417 = 2.17 Above 18.417 = 4.34 40.00 USD 11.89% of the amount min 59, Max 2.36 USD 0.3%. of value.	EUR 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 1 - 3.325 = 0.79 Above 3.25 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 40.00 EUR 11.89% of the amount min 50. Max 200 USD 9.99 Win \$50. Max \$150 Max 200 USD 9.99 USD 75 (across all currencies) USD 75 (across all currencies) EUR 2.00% 5.00% 1.5% of the 5.00% 1.5% of the \$50.00 1.00% 1.5% of the custanding balance 3% of the custanding balance As per Valuer EUR	N/A N/A N/A N/A N/A GBP	1: 65.330 = 15.42 Above 65.330 - 326,648 = 38 Above 326,648 = 77.09 1: 65.330 = 15.42 Above 65,330 - 326,648 = 38 Above 326,648 = 77.09 266.67 ZAR 2AR 560.00
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Bank to wallet DOMESTIC PAYN. Salary Payments- Salary Payments- TISS (Inward Tran TISS (Outward Tra TISS (Outward Tra TISS (Outward Tra Standing Order: O INTERNATIONAL Purchase of Ingraphic transf Telegraphic transf Telegraphic transf Telegraphic transf Telegraphic transf Overseas charges Cancellation of TI LOANS AND TI ON Processing/ Art Personal Loans Salary Advance Overdrafts Unauthorized over Unauthorized over Language Finance Asset Finance Asset Finance Asset Finance Early loan repaym Valuation fees LENDING RATES Fixed Deposits Tenure Language Timute Timu	MENTS -EFT (Manual) -TISS (M	\$00001-5000,000-1770 \$000001-2,000,0000-2,380 FREE	USD USD USD 1350% USD	EUR 1 - 3.325 = 0.79 Above 3.325 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 1 - 3.325 = 0.79 Above 3.25 - 16.624 = 1.96 Above 16.623.94 = 3.92 FREE 40.00 EUR 11.89% of the amount min 50. Max 200 USD 9.99 Win \$50. Max \$150 Max 200 USD 9.99 USD 75 (across all currencies) USD 75 (across all currencies) EUR 2.00% 5.00% 1.5% of the 5.00% 1.5% of the \$50.00 1.00% 1.5% of the custanding balance 3% of the custanding balance As per Valuer EUR	N/A N/A N/A N/A N/A GBP	1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 1: 65.330 = 15.42 Above 65.330 - 326.648 = 38 Above 326.648 = 77.09 266.67 ZAR 11.8% of the amount min 560, Max 2240 ZAR
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We, the undersigned have examined the information and hereby declare that the information is true and correct to the best of our knowledge and information.

Manzi Rwegasira Chief Executive Sign: Signed Omari O Mtiga Head, Personal & Private Banking Sign: Signed Fredrick Max Head, Business & Commerial Banking Sign: Signed