



Detailed Listing of Bank Fees and Charges: Effective 10th March 2025

Description	Fee (BWP) incl VAT	Description	Fee (BWP) incl VAT
WEALTH AND RETAIL BANKING (WRB)			
(a) ACCESSIBILITY FACILITATION CHARGES			
(i) ATM Charges			
ATM Cash Withdrawal Fee SCB in Botswana	3.39	(d) TRADE FACILITATION CHARGES	(i) Foreign Exchange Charges
ATM Cash Withdrawal Fee SCB in Botswana* (Easy Banking Account)	3.40		
ATM Cash Withdrawal Fee Non-SCB in Botswana	6.80		
ATM Cash Withdrawal Fee Non-SCB in Botswana*	6.12		
ATM Cash Withdrawal Fee SCB International	34.13		
ATM Cash Withdrawal Fee International	34.13		
ATM Cash Withdrawal Fee SCB International*	33.23		
Mini Statement request ATM*	Free		
Issue of First Debit Card	Free		
Debit card Replacement (expiry,lost,stolen,misplaced)	72.92		
Local Courier Debit Card Delivery	80.23		
Balance Enquiry through SCB ATM*	1.50		
Balance Enquiry through Non SCB ATM and Phone Banking*	1.53		
Declined ATM withdrawal (no funds)	Free		
International Acquiring Fee	43.77		
Bill Payment			
	5.00		
(ii) Point of Sale Machines			
POS Transactions Local	0.31		
POS Transactions Local*	1.18		
POS Transactions International*			
	6.08		
(iii) Internet/Online Banking			
Sign up for Online Banking	Free		
Monthly fee per user	Free		
Transfers:			
To own account within the bank	1.77		
To third party accounts within the bank	2.95		
To other banks ^	Free		
To other banks*	2.50		
Balance Enquiry Single	Free		
Statement Request ^	Free		
Digital Statement Request	25.02		
Utility Bill Payment	3.13		
Credit Card Payment	Free		
Outward Telegraphic Transfers ^	Free		
Mobile Money Payment	11.88		
Cardless Cash	11.88		
Electronic Funds Transfer			
	6.38		
(iv) Cellphone/Mobile Banking			
Subscription fee	8.26		
Transfer between own accounts	8.76		
Buy pre-paid airtime	0.62		
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		
Utility Bill Payment	2.95		
Account Transfers ^	3.13		
FX Rates	Free		
Mobile Money Payment			
	11.21		
(v) Other Accessibility Facilitation Charges			
ATM Utility Bill Payment*	1.25		
(b) PREPAID CARD			
Monthly account maintenance fee	Free		
Joining fee / Card Issuance	62.53		
Loading fee	15.01		
Card replacement	62.53		
Cash withdrawal - SCB local	Free		
Cash withdrawal - Other Banks (local)	4.85		
Cash withdrawal - International	31.27		
(c) CURRENT/SAVINGS MOBILISATION CHARGES			
Current/Savings Accounts			
(i) All Current Accounts			
Monthly Maintenance Fee (Excl Platinum and Easy Banking Current Account)	67.63		
Monthly Maintenance Fee - Platinum Current Account	34.13		
Monthly Maintenance Fee - Easy Banking Account	15.46		
Monthly Maintenance Fee - Priority Banking**			
	265.89		
(ii) All Savings Accounts			
Monthly Maintenance Fee- Ordinary savings account	Free		
Withdrawal Fee:			
Three Withdrawals per Quarter for Peo/Diva Savings	Free		
Subsequent Peo/Diva Savings withdrawals	66.34		
Two withdrawals per month Ordinary Savings Account	Free		
Subsequent Ordinary Savings Account withdrawals	12.88		
One Withdrawal per month for Tema Savings	Free		
Subsequent Tema Savings withdrawal	41.07		
Violation of minimum balance			
Monthly Maintenance - Waived for balance of P500+ (Tema savings Account)	66.34		
(iii) Deposits			
Cash Deposits - BWP	BWP0.47 per BWP100 of deposited cash (max BWP1250.28)		
Cash Deposits - USD	USD0.047 per BWP10 of deposited cash (max BWP125.02)		
Cash Deposits - GBP	GBP0.031 per GBP6.66 of deposited cash (max GBP83.35)		
Cash Deposits - EUR	EUR 0.047 per EUR 10.00 of deposited cash (max GBP125.02)		
Cash Deposits - ZAR	ZAR0.62 per ZAR134.00 of deposited cash (max ZAR 1675.37)		
Cash Deposits - CNY			
	CNY0.25 per CNY100 of deposited cash (max CNY 675.15)		
(iv) Personal Accounts			
Account Statement per Product Frequency	Free		
Interim Statement Printout per page	27.05		
Copy of Past Account Statement per page	27.05		
Copy of Deposit Slip	39.80		
Over the counter withdrawal for ALL Card Holders (Excl Priority)	27.32		
Balance Enquiry Over the Counter	41.00		
Transaction processing through Call Centre	1.32		
Audit Report			
	331.71		
(d) INVESTMENT PROMOTION/INTERMEDIATION CHARGES			
(i) Term Deposits			
Charge for breaking Ordinary Fixed Deposits BWP	BWP 294.97 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits USD	USD 29.49 plus (1.06% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.69 plus (1.06% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits EUR	EUR29.97 plus (1.06% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits ZAR	ZAR 324.11 plus (1.06% of principal /365 * days-on-book)		
(ii) Foreign Currency Accounts			
ZAR Current Account (Opening balance ZAR500)			
Account Maintenance (waived for balances above ZAR2499.99)	40.30		
ATM Withdrwal fee - SCB local	3.54		
ATM Withdrwal fee - SCB International	7.08		
ATM Withdrwal fee - Non SCB local	7.08		
ATM Withdrwal fee - Non SCB International	7.08		
POS transaction in ZAR	1.18		
POS transaction in other currencies	7.09		
Periodic Paper statement (estatement is Free)	8.26		
USD Current Account (Opening balance USD50)			
Account Maintenance (waived for balances above USD499.99)	4.03		
ATM Withdrwal fee - SCB local	0.35		
ATM Withdrwal fee - SCB International	0.70		
ATM Withdrwal fee - Non SCB local	0.70		
ATM Withdrwal fee - Non SCB International	0.70		
POS transaction in USD	0.11		
POS transaction in other currencies	0.82		
Periodic Paper statement (estatement is Free)	0.70		
Monthly Maintenance Fee			
Violation of Minimum Balance (Call)			
GBP 500	11.80		
USD 1000	17.70		
EURO 500	17.70		
ZAR 5000	59.00		
CNY 7268	128.66		
(iii)Telegraphic Transfers (Domestic & International)			
GBP	0.30% GBP (min 6.51 max 64.41)		
USD	0.30% USD (min 6.13 max 64.41)		
EURO	0.30% EUR (min 6.51 max 64.41)		
ZAR	0.30% ZAR (min 6.28 max 64.41)		
CNY	0.3% CNY (min 44.56, max 496.17)		



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Deposit over the limit	60.88	Domestic structure set-up (per structure)	1250.69
Loan-on-Card Fee	118% of loan amount (min P312.67, max P1500.83)	Monthly Service Fee maintenance (structure)	312.67
Late Payment Fee	43.77	Domestic structure set-up (per account)	Free
Account in Arrears	162.59	Monthly Service Fee maintenance(account)	62.53
ATM withdrawal- Own	3.95% of transaction amount (min P32.25, max P258.15)	Third Party Bank sweeps set-up	Free
ATM withdrawal- Local	3.95% of transaction amount (min P32.25, max P258.15)	Third Party Bank sweeps maintenance	Free
ATM withdrawal- International	3.95% of transaction amount (min P32.25, max P258.15)	Virtual Accounts	
"Currency conversion Fee		Virtual accounts setup	Free
"		Virtual accounts maintenance	Free
Declined Transaction	3.76%		
Lost Card Protection Insurance	Free		
Travel Insurance	Free		
Credit Life Insurance	0.19% of Outstanding Balance		
Self Select PIN	Free		
POS Purchase -Local	Free		
POS Purchase - International	Free		
Card Activation	Free		
e-Statement	Free		
One Time - PIN	Free		
(g) Small and Medium Enterprise (SME)			
(i) SME Accounts			
Monthly Account Maintenance Fee	68.79		
Monthly e-Statements	Free		
Fiot Charge per Entry(over the counter transactions)	9.66		
Sweep	4.86		
Cash Deposit			
	0.41% of the transaction amount (min P8.75 max P3126.73)		
(ii) Local Transfers: Manual			
Real Time Gross Settlement (RTGS) Charge	BWP31.26 +0.29% (min P100.29, max P331.78)		
Electronic Funds Transfer (EFT) Charge	35.40		
Telegraphic Transfers (TT) Charge	BWP31.26 +0.29% (min P64.89, max P351.68)		
(iii) Local Transfers: Online			
Payroll (within bank and other banks)	3.94		
Direct Debits	3.87		
Vendor and other payments to other banks (Electronic Funds Transfer)	6.25		
RTGS Transfers	0.30% (min P106.30, max P351.68)		
Telegraphic Transfers	0.30% (min P65.03, max P372.78)		
(iv) Foreign Currency Accounts- SME			
Violation of minimum balance:			
USD	12.95		
GBP	6.48		
ZAR	64.73		
CNY	77.34		
(v) Term Deposits			
Charge for breaking Ordinary Fixed Deposits BWP	BWP 294.97 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits USD	USD 29.49 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.69 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits EUR	EUR29.49 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits ZAR	ZAR324.11 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Upfront Fixed Deposits CNY	CNY 153.90 plus (1.03% of principal /365 * days-on-book)		
(vi) General SME Accounts			
SWIFT reporting (MT940/MT942)	BWP294.97/ USD35.39/ EUR29.49/ GBP23.59/ ZAR381.90 *monthly*		
SWIFT reporting (MT900/MT910)	BWP294.97/ USD35.39/ EUR29.49/ GBP23.59/ ZAR381.90 *monthly*		
Retrieval of account statements (more than 6 months)	BWP117.99/ USD17.69/ EUR11.79/ GBP5.91/ ZAR158.10 *monthly*		
Standing Instruction Setup	412.97		
Full Bank History Report	22.18		
Full Audit Confirmation	324.47		
(vii) Foreign Bills (Collection Charges)			
Outward Collection Handling Fee:	0.57%		
Documentary Bills for Collections	0.57%		
Clean Bills	0.57%		
Extension after Maturity	0.57% (min 121.18)		
Cable Charges	121.53		
Availing of a Bill	Prime		
(viii) Internet Banking (S2B) - Bunsiness Banking			
S2B – Setup and implementation (Web)	Free		
S2B – Monthly Maintenance fee	231.37		
S2B – Vasco Token (first Issue)	Free		
S2B – Replacement of approver device	129.45		
S2B – Reactivation of expired user profile	Free		
S2B – Reactivation of expired group profile	Free		
S2B – Training post implementation	194.18		
S2B – Info Manager access fees	Free		
(h) CORPORATE AND INVESTMENT BANKING (CIB)			
(i) Electronic Banking			
Account maintenance and Straight2Bank Fees	94.39		
S2B – Vasco Mobile Token (first Issue)	Free		
S2B – Vasco Hard Token (first Issue)	Free		
S2B – Replacement Vasco Hard Token	129.45		
(ii) Local Transfers: Electronic			
ACH/EFT	6.25		
RTGS Transfers	0.31% (min P62.53, max P353.40)		
Payroll (within bank) - Book Transfer	P3.75 per employee		
Payroll with other banks	Free		
Direct Debits	3.76		
(iii) Local Transfers: Manual			
ACH/EFT	0.31% (min P34.73, max P259.15)		
Book Transfer (LCY)	Free		
Book Transfer (FCY)	USD37.51/EUR31.26/GPB25.01/ZAR312.67		
RTGS Transfers	0.31% (min P101.24, max P351.68)		
Payroll (within bank) - Book Transfer	4.55		
Payroll to other banks	Free		
(iv) International Transfers: Electronic (Inward & Outward) (Handling fees)			
BWP			
penalty P294.97"	"BWP 0.30% (min P65.66, max P372.77)		
USD			
penalty USD88.49"	"USD 0.30% (min USD13.75, max USD96.61)		
GBP			
penalty GBP88.49"	"GBP 0.30% (min GBP6.88, max GBP64.40)		
ZAR			
penalty ZAR412.96"	"ZAR 0.30% (min ZAR87.98, max ZAR450.87)		
EUR			
penalty EUR88.49"	"EUR 0.30% (min EUR13.75, max EUR96.61)		
(v) International Transfers: Manual (Inward & Outward) (Handling fees)			
BWP			
penalty P403.65"	"BWP 0.30% (min P62.53, max P437.74)		
USD			
penalty USD126.24"	"USD 0.30% (min USD6.25, max USD93.80)		
GBP			
penalty GBP126.24"	"GBP 0.30% (min GBP6.25, max GBP29.18)		
ZAR			
penalty ZAR589.95"	"ZAR 0.30% (min ZAR62.53, max ZAR437.74, penalty ZAR589.95)		
EUR			
penalty EUR126.24"	"EUR 0.30% (min EUR25.01, max EUR125.06)		
E-mail Payment Notification	Free		
(vi) Deposits			
Over the counter cash deposit	0.50% of cash deposit		
(vii) Foreign Currency Accounts- SME			
Violation of minimum balance - BWP	12.21		
Violation of minimum balance - USD	12.21		
Violation of minimum balance - GBP	6.12		
Violation of minimum balance - ZAR	61.07		
Bulk Deposit Charge	0.33% (min P11.30, max P678.00)		
(viii) General SME Accounts			
SWIFT reporting (MT940/MT942)	BWP294.97/ USD35.39/ EUR29.49/ GBP23.59/ ZAR395.26 *monthly*		
SWIFT reporting (MT900/MT910)	BWP294.97/ USD35.39/ EUR29.49/ GBP23.59/ ZAR395.26 *monthly*		
Retrieval of account statements	BWP117.99/ USD17.69/ EUR11.79 / GBP5.9/ ZAR158.10 *monthly*		
Standing Instruction Setup	412.97		
Premature withdrawal of Deposits	412.97		
Stop payment/Cancellation	136.83		
Investigation of Transactions	125.07		
Photocopying of Documents (per sheet)	5.88		
Full Bank History Report	23.52		
Full Audit Confirmation	343.94		
(xii) Liquidity Structures (Domestic Sweeping & Pooling)			
(a) Letters of Credit (inward - exports)			
Advising commission	129.45		
Confirming commission	Confirmation charges as approved in LTP system or transaction specific pricing quoted by Financial Institution, min BWP319.20		
	0.30% Annually min BWP129.45		
Negotiation of documents	0.30% annually		
Amendments (other than extensions)	Free		
Silent Confirmation	Free		
Document examination	Free		
Administration Fee	Free		
(b) Letters of Credit (outwards - import)			
Establishment of letter of credit	Obligor credit pricing as per business facility letter, min BWP302.10)		
SWIFT cost on establishment	125.07		
Extention or renewal of letter of credit	1.37% Annually (min P302.10)		
Increase of amount of letter of credit	1.37% Annually (min P302.10)		
Couriering of documents	At cost of the courier		
Revolving and standby letter of credit	Obligor credit pricing as per business facility letter, min BWP302.10		
Amendment to documentary credits	1.37% Annually (min BWP144.52)		
Cancellation of letter of credit	Free		
(c) Foreign Bills (Collection Charges)			
Outward collection Handling			
Documentary bills	Commission of 0.60% on the value of the collection subject to a minimum of BWP302.10		
	0.59% Annually		
Inward collection handling	0.59% Annually		
Documentary bills	123.89		
Extention after maturity	Obligor credit pricing as per business facility letter, min BWP319.20		
Availing of a bill	At cost of the courier		
Couriering of documents			
(d) Bonds/guarantees/Indemnities			
Establishment	Obligor credit pricing as per business facility letter, min BWP314.18		
Claims processing fee	Free		
Cancellation/Expired GTE	Free		
Swift advising	Free		
Letter of Intent - With no undertaking to issue a guarantee	114.00		
Letter of Intent - With undertaking to issue a guarantee	Obligor credit pricing as per business facility letter, min BWP11.67		
(j) AGENT BANKING			
Cash Withdrawal Value			
50-125	3.99		
126-250	5.70		
251-500	11.40		
501-1000	17.10		
1001-2000	28.50		
2001-3000	39.90		
3001-4000	45.60		
4001-5000	57.00		
5001-6000	68.40		
6001-7000	79.80		
7001-8000	91.20		
8001-9000	102.60		
9001-9999	114.00		
Standard Chartered Bank advises its valued clients to take note of the below fees' narrations in their bank statements.			
Description as per Tariff Guide		Bank Statement Narration	
Electronic Funds Transfer (EFT) Charge		Begins with AI OR prefix IA, e.g IA 07802310060554	
Telegraphic Transfers (TT) Charge		Begins with AI OR prefix IB, e.g IB 07802310060554	
Real Time Gross Settlement (RTGS) Charge		Begins with AI OR prefix IR, e.g IR 07802310060554	
NB: Swift Charge may be either clubbed or shown separately based on processing system capability.			
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 Inclusive (VAT rate is currently 14%)			
^ There will be no charge for submitting these transactions through remote channels. However, charges for services utilized will apply as per this fee schedule			
* Only Applicable to Easy Banking Account			
** Only Applicable to Priority Banking Clients where monthly account balance (AUM) is below the prevailing threshold.			
*** Only Applicable to Home Loans			
**** The minimum investment amount of local currency (LCY) bonds is P50,000 depending on the availability of the security.			
Classic and Gold credit cards will remain operational until current expiry date if not replaced earlier. Replacement will trigger an upgrade and the limit will remain the same			
All charges under WRB apply to SME unless stated directly under SME. Likewise, charges under CIB which are not stated under WRB will apply to WRB Clients consuming such service.			
All charges under BWP currency apply to other currency accounts and chargeable activities, unless stated otherwise for the respective currency.			