

# /2018 Bank Charges



1. Cheque Accounts		2. Savings Accounts	
<b>Opening of Accounts</b>		<b>Opening Deposit</b>	
1.1 Opening of Cheque Account	Free	PlusPlan	N\$200.00
1.2 Closing of Cheque Account	Free	PureSave	N\$50.00
1.3 Cheque service fee	N\$15.00 + 3.19% of amount, Max N\$87.00	Minimum balance	N\$50.00
<b>ATM Transactions</b>		PlusPlan – Get your first 5 transactions free when you maintain a minimum daily credit balance of N\$6,500.00	
<b>On own ATM</b>		<b>Deposit Fees</b>	
Withdrawal	N\$2.10 per N\$100.00 of value: Min. N\$7.50, Max. N\$50.00	Cheque deposit	\$20.00 per deposit
Balance enquiry	Free	*Cash deposit	Free
Mini statement	N\$4.30	Postdated cheque deposit	N\$180.00
Inter-account transfer	N\$4.50	<b>Cash Withdrawals</b>	
Declined ATM cash request	N\$10.00	ATM	N\$2.10 per N\$100: Min N\$7.50, Max N\$50.00
<b>On other bank's ATM</b>		Over the counter	4% of value: Min N\$60.00, Max N\$350.00
Withdrawal	N\$20.00 + ATM withdrawal fee	<b>ATM Card Replacement</b>	
Balance enquiry	N\$10.00	First issue	Free
Declined ATM cash request	N\$10.00	Replacement of lost/damaged card	N\$130.00
<b>ATM Card</b>		<b>ATM Transactions</b>	
First issue	Free	Inter-account transfer	N\$4.50
Replacement of lost/damaged card	N\$130.00	Mini statement	N\$4.30
<b>Cheque Charges</b>		Balance enquiry	Free
<b>Cheque books</b>		<b>3. Other</b>	
40 Personal	N\$145.00	<b>Advances and Overdraft Facilities</b>	
30 Non-carbonised	N\$125.00	Annual review of facility business	1.00% of total value of facility, Min N\$2 000.00
30 Carbonised	N\$145.00	Referral fee	N\$180.00
Returned cheques (technical error)	Free	<b>Residential Home Loans</b>	
Unpaid items (lack of funds)	10% of value: Min N\$10.00, Max N\$300.00	Home loan origination fee (inclusive law active fee)	N\$4,158.00
Unauthorised over-limit fee	N\$250.00	Property guarantee fee	N\$1,550.00
Referral fee (contacting customers)	N\$180.00	Bond cancellation fee (excluding attorney fee)	N\$1,700.00 + N\$750.00 per further bond + Law Active Fee N\$350.00
Special presentation of cheques	N\$140.00	Property assessment fee (excluding attorney fee)	
Stop payments	N\$125.00	Building loans	0.28% of assessed value: Min N\$1,500.00, Max N\$5,100.00
Bank cheque	N\$425.00	Progress payment (per inspection)	
<b>Transfers/Payments</b>		Further bonds (re-evaluation)	N\$1,500.00
Stop order establishment/amendment	N\$22.00	Further loans	0.19% of assessed value: Min N\$1,500.00, Max N\$5,100.00
Stop order transaction fee	N\$12.00	<b>Vehicle &amp; Asset Finance</b>	
Magtape/debit orders: Internal	N\$10.00	Documentation fee	N\$3,068.00
Magtape/debit orders: External	N\$27.50	Hire Purchase instalment fee	N\$220.00
Telegraphic expenses	N\$135.00	<b>Safe Custody and Securities</b>	
<b>Electronic Banking (Internet Banking)</b>		Closed custody – sealed bag/deed boxes	N\$550.00 per annum
Monthly subscription fee	Free	Open custody and securities	N\$290.00 per annum
Electronic payments	N\$12.00	Access fee/re-lodgement	N\$75.00 per access
Electronic inter-account transfers	N\$4.50	<b>International Banking</b>	
Transfers to investment accounts	Free	Purchase of foreign currency notes	1.75% Min N\$77.50
Future-dated payments	N\$12.00	Purchase of foreign travellers cheques	1.75% Min N\$77.50
Unpaid charges on future-dated payments due to insufficient funds	N\$30.00	Sale of foreign travellers cheques	1.75% Min N\$77.50
Provisional statements	Free	Sale of foreign currency notes	1.75% Min N\$77.50
<b>Deposits</b>		<b>Exchange Control Work</b>	
*Cash deposit	Free	Single discretionary allowances incl. travel allowance, monetary gifts and loans, donations to missionaries, maintenance transfers and study allowance	
Postdated cheques	N\$180.00	Excon limit: N\$1,000,000.00 per adult and ≤ N\$200,000.00 per child under 18 years	
<b>Deposit Books</b>		<b>International Payments</b>	
Small	N\$85.00	SWIFT transfers	N\$125.20 : 0.61% : N\$406.40
Duplicate large	N\$105.00	Issue of bankdraft	N\$182.50 : 0.86% : N\$905.00
Triplicate large	N\$110.00	<b>Guarantees and Letters of Credit</b>	
<b>Others</b>		Establishment of property guarantees - cash cover	0.10% - 2.12% of value, Min N\$674.00
Statement reprint at branch	N\$24.00	Establishment of letter of credit opening commission (local)	N\$505.00
Search fee		Letters of credit: Advised and negotiated through Standard Bank (usance credit)	0.34% of value
60 Days	N\$71.00		
120 Days	N\$112.00		
150 Days	N\$171.00		
180 Days	N\$211.00		
Auditor's certificates	N\$250.00		
Confirmation of payment to account via email/SMS	N\$1.30		

Standard Bank Moving Forward™

\* Cash deposit fees are only charged on Business Accounts with an annual turnover in excess of N\$1 million

