

# 2017 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\$14.00 + 2.9% of value, Max N\$79.00	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	
On own ATM		<b>Cash Deposit Fee</b>	
Withdrawal	N\$2.00 per N\$100.00 of value, Min. N\$ 5.00, Max. N\$50.00	Cheque deposit	\$15.00 per deposit
Balance Enquiry	Free	*Cash deposit	Free
Mini statement	N\$4.00	Postdated cheque deposit	N\$130.00
Inter account transfer	N\$4.20	<b>Cash Withdrawals</b>	
Declined ATM cash request	N\$8.00	ATM	N\$2.50 per N\$100, Min N\$5.00, Max N\$50.00
On other bank's ATM		Over the counter	N\$70.00 + 3% of value, Max N\$300.00
Withdrawal	N\$16.00 + ATM withdrawal fee	<b>ATM Card Replacement</b>	
Balance Enquiry	N\$9.00	First issue	Free
Declined ATM cash request	N\$9.00	Replacement of lost/damaged card	N\$115.00
<b>ATM Card</b>		<b>ATM Transactions</b>	
First issue	Free	Inter-account transfer	N\$4.20
Replacement of lost/damaged card	N\$115.00	Mini statement	N\$4.00
<b>Cheque charges</b>		Balance enquiry	Free
Cheque books		<b>3 Other</b>	
40 Personal	N\$135.00	<b>Advances and Overdraft Facilities</b>	
30 Non Carbonised	N\$115.00	Annual review of facility Business	0.65% of total value of facility, Min N\$800.00
30 Carbonised	N\$135.00	Referral fee	N\$169.00
Returned cheques (Technical error)	Free	<b>Residential Home Loans</b>	
Unpaid items (lack of funds)	N\$300.00	Home loan origination fee (inclusive law active fee)	N\$3,815.00
Unauthorised over limit fee	N\$200.00	Property guarantee fee	N\$1,417.00
Referral fee (contacting customers)	N\$169.00	Bond cancellation fee (excluding attorney fee)	N\$1,550.00 + N\$500.00 per further bond + Law Active fee N\$250.00
Special presentation of cheques	N\$120.00	Property Assessment Fee (excluding attorney fee)	0.27% of assessed value, Min N\$1,300.00, Max N\$4,500.00
Stop payments	N\$110.00	Building loans	Progress payment (per inspection)
Bank cheque	N\$350.00	Further bonds (re-evaluation)	N\$1,300.00
<b>Transfers/Payments</b>		Further loans	0.18% of assessed value Min N\$1,400.00, Max N\$4,800.00
Stop order establishment/amendment	N\$21.50	<b>Vehicle &amp; Asset Finance</b>	
Stop order transaction fee	N\$11.00	Documentation fee	N\$1,670.00
Magtape/debit orders: Internal	N\$8.50	Hire Purchase Instalment fee	N\$184.00
Magtape/debit orders: External	N\$25.00	<b>Safe Custody and Securities</b>	
Telegraphic expenses	N\$132.00	Closed custody – sealed bag/deed boxes	N\$500.00 per annum
<b>Electronic banking (Internet banking)</b>		Open custody and securities	N\$265.00 per annum
Monthly subscription fee	Free	Access fee/re-lodgement	N\$70.00 per access
Electronic payments	N\$11.50	<b>International Banking</b>	
Electronic inter-account transfers	N\$4.20	Purchase of foreign currency notes	2.00% Min N\$69.00
Transfers to investment accounts	Free	Purchase of foreign travellers cheques	1.82% Min N\$62.50
Future-dated payments	N\$11.50	Sale of foreign travellers cheques	1.82% Min N\$62.50
Unpaid charges on future-dated payments due to insufficient funds	N\$26.00	Sale of foreign currency notes	1.82% Min N\$62.50
Provisional statements	Free	<b>Exchange Control Work</b>	
<b>Deposits</b>		Single discretionary allowances incl. Travel allowance, monetary gifts and loans, donations to missionaries, maintenance transfers and study allowance	
*Cash deposit	Free	Excon limit: N\$1,000 000.00 per adult and ≤ N\$200,000.00 per child under 18 years	
Postdated cheques	N\$130.00	<b>International Payments</b>	
<b>Deposit books</b>		Swift transfers	N\$117.00 : 0.63% : N\$636.00
Small	N\$70.00	Issue of Bank draft	N\$161.00 : 0.86% : N\$799.00
Duplicate large	N\$90.00	<b>Guarantees and Letters of Credit</b>	
TriPLICATE large	N\$95.00	Establishment of property guarantees - Cash cover	0.40% of value, Min N\$580.00
<b>Others</b>		Establishment of letter of credit opening commission (local)	N\$410.00
Statement reprint at branch	N\$22.00	Letters of credit: Advised and negotiated through Standard Bank (usance credit)	0.32% of value
Search fee			
60 Days	N\$72.00		
120 Days	N\$115.00		
150 Days	N\$171.00		
180 Days	N\$210.00		
Auditor's certificates	N\$220.00		
Confirmation of Payment to Account via Email/SMS	N\$1.20		