



Account Opening & Closure	
Account Opening	Free
Account Closure	Free
Information	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$194.00
Mini Statement at ATM	N\$5.50
My Updates Monthly Subscription	N\$12.50
Deposit Book Triplicate Large	N\$495.00
Stop Payments	N\$160.00
SWIFT Payments	1.00% Min N\$280.00, Max N\$550.00
Plus Teletranmission Fee	N\$160.00
Bank Confirmation Letter	N\$25.00
Penalty Fees	
Unauthorised Overdraft	N\$320.00 per item
Referral Fee	N\$314.00
Dishonoured Payment (per instance)	1.50% of Value, Min N\$44.00, Max N\$200.00
More FREE services	
First Issue of AutoBank Card	Free
Internet Banking Subscription	Free
Balance Enquiries at Standard Bank ATM	Free

Standing Payment Orders				
Establishment Fee	N\$30.75	N\$30.75		
Basic Charge	N\$16.50	N\$16.50		
Debit Orders				
Internal	N\$11.50	N\$11.50		
External	N\$30.75	N\$30.75		
Bancassurance				
Bancassurance				
Bancassurance Free/Embedded Ac	count			
	ccount Cover	Maximum		
Free/Embedded Ad		<b>Maximum</b> N\$57,000.00		
Free/Embedded Ac	<b>Cover</b> 3 x Net Monthly			

Achiever Banking Value Bundle Transaction Fees				
You pay a single monthly management fee for a fixed number of transactions and services. Pay as you transact with a minimum monthly service fee - you pay for each transaction.				
Administration				
Monthly Management Fee	N\$162.00	N\$73.42		
Deposits				
Cash Deposits	Free	Free		
ATM Transactions				
Cash Withdrawal Own ATM	N\$2.60 per N\$100.00, Min N\$13.00, Max N\$105.00	N\$2.60 per N\$100.00, Min N\$13.00, Max N\$105.00		
Cash Withdrawal Other Bank's ATM	N\$5.60 per N\$500.00, Max N\$35.00	N\$5.60 per N\$500.00, Max N\$35.00		
International Cash Withdrawal	N\$60.00 + 3.20% of value	N\$60.00 + 3.20% of value		
Mini Statement	N\$5.50	N\$5.50		
Inter-account Transfer	N\$5.50	N\$5.50		
Balance Inquiry Own ATM Balance Inquiry Other Bank's ATM	Free N\$4.80	Free N\$4.80		
Declined Transaction Own ATM Declined Transaction Other Bank's ATM	Free Free	Free Free		
Debit Card Purchases				
Debit Card Purchase Fee (Local)	Free	N\$5.00		
Debit Card Purchase Fee (International)	N\$5.00 + 3% of value	N\$5.00 + 3% of Value		
Payments				
Electronic Payments (Internet Banking, ATM, App)				
Inter-account Transfers	Free	N\$5.50		
Electronic Account Payments	Free	N\$13.00		
MTC: Prepaid and Postpaid	Free	N\$2.50		
Prepaid Electricity	Free	Free		
Television Subscription	Free	N\$2.50		
Blue Vouchers	N\$0 - N\$500 = N\$12.50 N\$500 - N\$1,000 = N\$24.00 N\$1,000 - N\$2,000 = N\$30.00 N\$2,000 - N\$4,000 = N\$34.50 N\$4,000 - N\$5,000 = N\$42.00	N\$0 - N\$500 = N\$12.50 N\$500 - N\$1,000 = N\$24.00 N\$1,000 - N\$2,000 = N\$30.00 N\$2,000 - N\$4,000 = N\$34.50 N\$4,000 - N\$5,000 = N\$42.00		

## Have you always used the branch or other banks' ATMs to do certain transactions?

## The following tips will assist you in banking faster and cheaper at your own convenience:

- Use Internet or cellphone banking as more cost effective ways to perform most of the transactions you do in the branch.
- Recharge prepaid airtime on Internet or cellphone banking.
- Open your Savings and Investments account using Internet Banking.
- Draw cash at a Standard Bank ATM if you are not already doing so – and remember to always use Standard Bank ATMs to avoid paying additional fees for using other bank's ATMs.

## Make an active decision to start practicing good banking behaviour:

- Avoid administration fees by ensuring that there is always sufficient money to cover any expenses coming off your account.
- You can carefully monitor the funds in your account by obtaining your account balance as often as you need on Cellphone/Internet banking. Remember Cellphone/ Internet banking balance enquiries are free.

Contact us		
General Enquiries		
Call Centre	92860	
Toll Free	08000 28000	
Lost or Stolen Cards		
Call Centre	92860	
Lost Cards (24 hours)	(061) 294 2136	
Suspected Fraud		
Call Centre	081 9288	
Fraud Hotline	061 294 2136	

## DISCLAIMER

Our product and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your terms and conditions carefully.

If you have any questions or need more information contact your branch.