

Pricing

The credit card gives you access to a wide range of services and value added features. This pricing guide will enable you to understand the services provided as well as the costs associated with those services. All these fees apply from 1 April 2017.

A credit card provides you with the convenience to transact, as often and at any time you like within your card limit. Your credit card can be used to pay for weekly shopping, day-to-day expenses and other items such as clothes, hotels, travel and restaurants.

Managing your money

Keep the following in mind when managing your funds:

- Monitor the activity and balance of your credit card account to ensure you remain within your card limit.
- To help you manage your account you will receive a monthly statement that will show your transactions on your credit card account, your available credit and the minimum repayment amount due.
- No need to carry cash around as your Standard Bank credit card is safer than carrying cash and is accepted as payment wherever the MasterCard or Visa sign is displayed.
- A secondary card can be linked to your card account and you can choose who you would like to share your benefits with.

Keeping costs down

Remember that you could keep your costs down by choosing carefully how you do transactions.

- You can receive 55 days interest-free credit on your purchases if you pay the balance in full.
- Transacting at POS is cheaper than drawing cash at the ATM. ATM transactions are treated as cash and attract interest from day one.
- Keep your credit card in a safe place to avoid paying for replacements.

If you have any questions about these products or anything else we offer, please visit our nearest branch.

Disclaimer

Our products 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 contract carefully. If you have any questions or need more information contact your branch.



Pricing 2017 Credit card



**Standard Bank Credit Card Fees
effective 1 April 2017**

Credit Cards	
Annual Fee (including lost card protection)	
Private	
Principal Card	N\$750.00
Secondary Card	Free
Silver	
Principal card	N\$290.00
Secondary card	Free
Gold credit card	
Principal card	N\$415.00
Secondary card	Free
Corporate card	
Principal card	N\$355.00
Cash Withdrawals	
Standard Bank ATM	N\$2.00 per N\$100.00, Min N\$5.00, Max N\$50.00
At other bank's ATM (Local)	N\$16.00 +1.70% of value
At other bank's ATM (International)	N\$35.00 + 2.10% of value
Over-the-counter	N\$4.00 per N\$100.00, Max N\$250.00
Cash Deposits	
Cheque deposit	Free
At branch counter	Free

Voucher Retrieval	
Credit card purchases	Free
International currency conversion fee	2.75% of value
Statements	
Monthly statement (e-mail)	Free
Statement reprint at branch	N\$25.00
History statements e-mail	Free
Penalty	
Changes to account limits	Free
Card delivery to nearest branch	Free
Card replacement	N\$115.00
Unpaid item /Late payment	N\$300.00
/Overlimit	
Declined transaction fee - Insufficient funds	N\$8.50
Value added Services	
Lost Card Protection	Free
Funeral cover	Free
Travel Insurance (Trips up to 90 days)	Free
Option 1	
1 to 15 days	N\$278.00
16 to 90 days	N\$455.00
91 to 180 days	N\$968.00

Terms and conditions apply.

- / To all cover options
- / Customers must register for the free automatic cover through Standard Insurance Brokers
- / If not stated otherwise, all rates are applicable to Standard Bank customers in Namibia only.

Travel insurance continued...	
Option 1/Pre-existing medical condition	
1 to 15 days	N\$679.00
16 to 90 days	N\$1,118.00
91 to 180 days	N\$2,381.00
Option 2	
1 to 15 days	N\$305.00
16 to 90 days	N\$492.00
91 to 180 days	N\$1,070.00
Option 2/Pre-existing medical condition	
1 to 15 days	N\$781.00
16 to 90 days	N\$1,257.00
91 to 180 days	N\$2,745.00
Option 3	
1 to 15 days	N\$342.00
16 to 90 days	N\$535.00
91 to 180 days	N\$1,177.00
Option 3/Pre-existing medical condition	
1 to 15 days	N\$1,134.00
16 to 90 days	N\$1,798.00
91 to 180 days	N\$3,959.00
Seniors cover Age 76 to 85 (inclusive)	
1 to 15 days	N\$829.00
16 to 90 days	N\$1,220.00

Prices include VAT and are subject to change