

New fees for 2017

The current/cheque account gives you access to a wide range of banking services and value-added features. This pricing guide will enable you to best understand the services provided as well as the costs associated with those services. All these fees apply from 1 January 2017.

Managing your bank fees

You can save on banking costs by making full use of our cost-effective electronic banking service (ATM, Internet Banking, Mobile Banking). Using an electronic service is also less risky than handling and transporting cash.

This service is available 24 hours a day, seven days a week and is designed to assist you in managing your finances by giving you access to information and transactions at times most convenient to you.

Security

Handling cash is expensive and risky. Electronic payments should be encouraged wherever possible. If handling large amounts of cash is unavoidable, speak to us and we may help in managing both the risk and cost associated with cash.

Do not allow anyone to use your Debit card and never reveal your PIN (Personal Identification Number) to anyone. If you think someone else knows your PIN, ask one of our consultants to stop all activity on your card and we will replace it immediately.

Look after your chequebook. If it is lost, please go to your branch and report it and we will stop all cheques and arrange for a new chequebook for you.

Managing your money

Keep the following in mind when managing your funds:

- Monitor the balance of your account. You can check your balance at any ATM or by logging onto Internet Banking, Mobile Banking or Cellphone Banking.

- Talk to us if you think you might exceed your overdraft limit or overdraw your account. We may be able to increase your overdraft or make one available to you.

Keeping costs down

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

- Using a Standard Bank ATM to make deposits and withdrawals is cheaper than going into one of our branches and doing it over the counter.
- Transfer funds or make payments using our Internet Banking and Cellphone Banking services. This is the simpler and cheapest way of Banking.
- Always have enough money in your account to cover your regular payment such as loan payments, standing orders and debit orders. You have to pay a fee if there is not enough money in your account, and transactions could be unpaid.
- Ensure that you have enough money to meet regular payments like loan repayments and debit orders.
- Do not write post-dated cheques, as a fee will be charged for doing so.
- Keep your ATM/Debit card in a safe place to avoid paying for replacements.
- Get your employer to pay your salary into your account electronically to avoid deposit fees.

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

Disclaimer

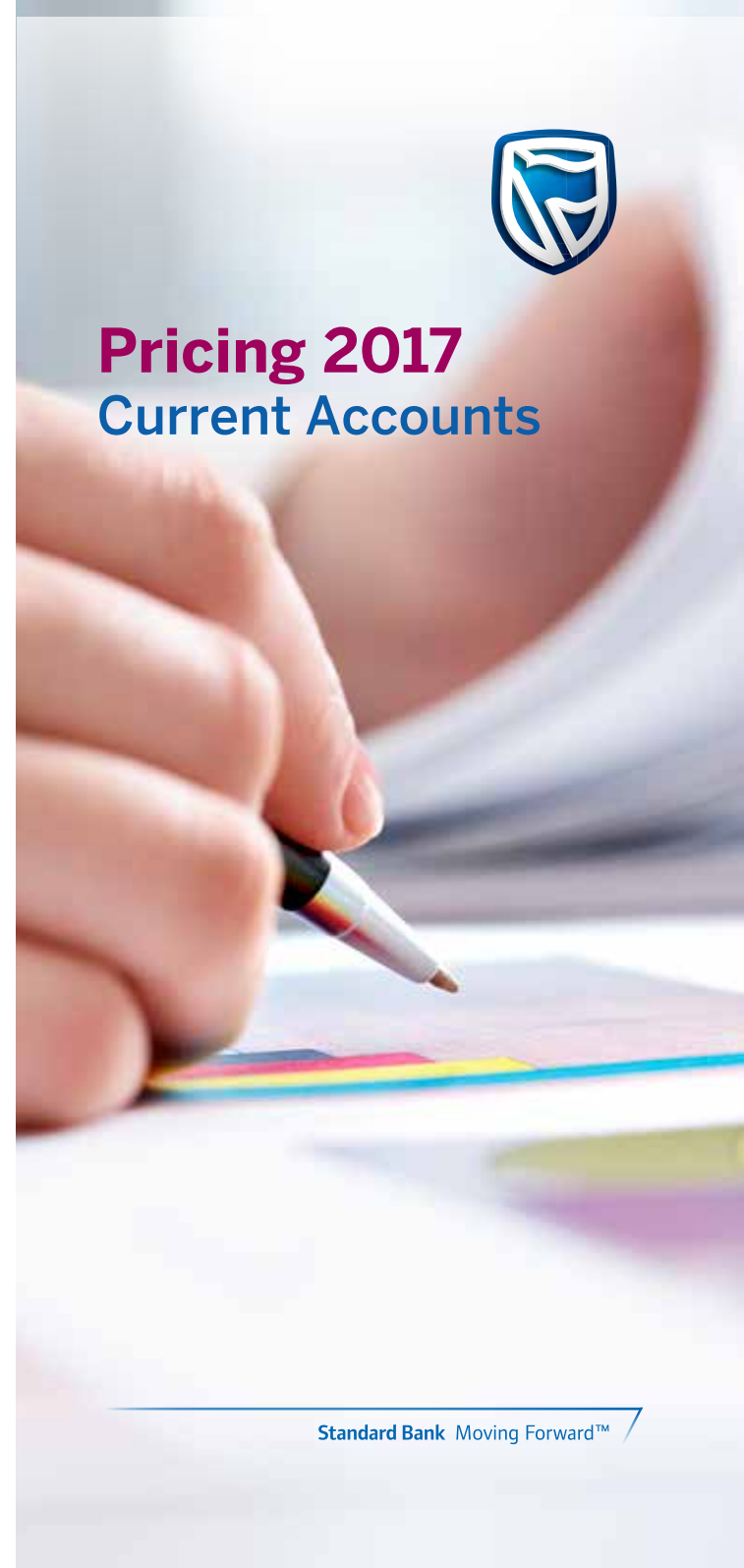
Our products and services, and the terms under which they are offered, may change.

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 Current Accounts



Current Account transaction fees			
Type of transaction	Personal Current	Basic Blue	Business Current
Administration Currency	Local Currency	Local Currency	Local Currency
Minimum monthly service fee	N\$77.00	Free	N\$131.00
Deposits			
Cash deposit at branch counter	Free	Free	N\$8.00 + 2.86% of value
Cheque Deposit	N\$ 15.00 per deposit	N\$ 15.00 per deposit	N\$15.00 per deposit
Withdrawals			
Cash withdrawal			
At branch counter	N\$4.00 per N\$100.00	N\$4.00 per N\$100.00	N\$4.00 per N\$100.00
At Standard Bank ATM	N\$2.00 per N\$100 Min N\$5.00, Max N\$50.00	N\$8.50	N\$2.50 per N\$100 Min N\$5.00, Max N\$50.00
At other bank's ATM (Local)	N\$16.00 + ATM withdrawal fee	N\$16.00 + ATM withdrawal fee	N\$16.00 + ATM withdrawal fee
At other bank's ATM (International)	N\$35.00 + 1% of amount	N\$35.00 + 1% of amount	N\$35.00 + 1% of amount
Debit card purchase	N\$5.50	N\$5.50	N\$5.50
Cheque Service fee	N\$14.00 + 2.90% of amount, Max N\$79.00		N\$13.00 + 2.64% of amount, Max N\$86.00
Payments to third party accounts			
Standard payment orders			
Establishment Fee	N\$21.50	N\$21.50	N\$21.50
Basic charge	N\$11.00	N\$11.00	N\$11.00
Magtape debits			
Internal	N\$8.50	N\$8.50	N\$8.50
External	N\$25.00	N\$25.00	N\$25.00
Overdraft			
Unauthorised overdraft fees	N\$200.00 per item		N\$200.00 per item
Overdraft initiation fee	N\$125.00		N\$200.00
Monthly overdraft ledger fee	N\$60.00		N\$85.00
Referral fee	N\$169.00		N\$169.00
Dishonour fee	N\$300.00	N\$300.00	N\$300.00

Information	
Over the counter balance enquiry	Free
Provisional statement reprint in branch	N\$25.00
Search fee	
0-60 Days	N\$72.00
120 Days	N\$115.00
150 Days	N\$171.00
180 Days	N\$210.00
Other bank's ATM balance enquiry/mini-statement	N\$9.00
Other fees	
Chequebook 30 pages/non-carbonised	N\$115.00
Chequebook 40 pages	N\$135.00
Chequebook 100 pages	N\$240.00
Deposit book triplicate large	N\$100.00
AutoBank/Debit card replacement fee	N\$115.00
Bank cheque issued	N\$350.00
Mini statements at Standard Bank AutoBanks	N\$4.00
Stop payments	N\$110.00
Free Transactions/Services	
Cashing salary/wage cheques	
1st issue of autobank card	
Transfer to Investment account	
Cellphone Banking subscription	
Balance enquiries at Standard Bank ATM	
Internet Banking provisional statements	
Internet Banking Monthly subscription	

Terms and conditions apply.

If not stated otherwise, all rates are applicable to Standard Bank customers in Namibia only.