



Pricing 2018 Prestige Banking



Information	
Historical Statements	
Print/Fax	N\$8.00 per page
Email	N\$7.00 per statement
Search Fee	
60 Days	N\$71.00
120 Days	N\$112.00
150 Days	N\$171.00
180 Days	N\$211.00
Other bank's ATM balance enquiry/mini-statement	N\$10.00
Other Fees	
Chequebook 40 pages	N\$145.00
Chequebook 100 pages	N\$260.00
Deposit book triplicate large	N\$110.00
AutoBank card replacement	N\$130.00
Bank cheque issued	N\$425.00
Post-dated cheque deposit fee	N\$180.00
Stop payments	N\$125.00
Penalty Fees	
Unauthorised overdraft	N\$250.00 per item
Referral fee	N\$180.00
Dishonoured payment (per instance)	10% of value: Min N\$10.00, Max N\$300.00
ATM declined transaction (Standard Bank)	N\$10.00
ATM declined transaction (other banks)	N\$10.00
More FREE Services	
First issue of AutoBank card	
Deposit of salary/wage cheques	
Inter-account transfers to investment account	
Balance enquiries at Standard Bank ATM	
Pre-paid airtime purchases	

Prices include VAT and are subject to change.
This brochure is not a comprehensive list of our prices.
For further information, please contact your Prestige Banker.

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 via Internet or Cellphone Banking.
- Open your Savings and Investments account using Internet Banking.
- In order to avoid paying the new cheque deposit fee, rather try to have deposits paid electronically into your account.
- 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 banks' 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.
- Use our loan calculator on Internet Banking when planning to purchase a home or vehicle. Alternatively, contact your Prestige Banker.

Contact us	
General Enquiries	
Call Centre	
MTC	081 9288
Toll Free	08000 28000
Lost or Stolen Cards	
MTC	081 9286
Lost cards 24 hours	(061) 294 2136
Suspected Fraud	
MTC	081 9288
Fraud hotline	061 294 2136

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, please contact your Prestige Banker.

Prestige Banking Current Account Charge Options		
Type of Transaction	Bundled Option	Unbundled Option
	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 of N\$85 - you pay for each transaction.
Administration		
Monthly management fee	N\$429.00	No monthly fee
Deposits		
Cash deposit at branch counter	Free	Free
Cheque deposit	N\$20.00 per deposit	N\$20.00 per deposit
Withdrawals		
At branch counter	N\$4.00 per N\$100.00: Min N\$60.00, Max N\$350.00	N\$4.00 per N\$100.00: Min N\$60.00, Max N\$350.00
At Standard Bank ATM	Free	N\$2.10 per N\$100.00: Min 7.50, Max N\$50.00
At other bank's ATM (Local)	N\$20.00 + ATM withdrawal fee	N\$20.00 + ATM withdrawal fee
At other bank's ATM (International)	N\$40.00 + 1% of amount	N\$40.00 + 1% of amount
Debit Card Purchases		
Debit card purchase fee (Local)	Free	N\$6.00
Debit card purchase fee (International)	Free	N\$6.00 + 1.20% of value
Cheque Service Fee	N\$15.00 + 3.19% of value, Max N\$87.00	N\$15.00 + 3.19% of value, Max N\$87.00
Payments		
Internet Banking		
Electronic Account Payment	Free	N\$12.00
Inter-Account Transfers	Free	N\$4.50
BlueWallet Vouchers	N\$20 to N\$500 = N\$7.50 N\$500 to N\$1,000 = N\$17.00 N\$1,000 to N\$2,000 = N\$25.00 N\$2,000 to N\$4,000 = N\$27.00 N\$4,000 to N\$5,000 = N\$32.00	N\$20 to N\$500 = N\$7.50 N\$500 to N\$1,000 = N\$17.00 N\$1,000 to N\$2,000 = N\$25.00 N\$2,000 to N\$4,000 = N\$27.00 N\$4,000 to N\$5,000 = N\$32.00
Magtape Debits		
Internal	Free	N\$10.00
External	Free	N\$27.50
Overdraft		
Unauthorised Overdraft Fees	N\$250.00 per item	N\$250.00 per item
Overdraft Establishment Fee	Free	N\$150.00
Monthly Overdraft Administration Fee	Free	N\$65.00
Referral Fee	N\$180.00	N\$180.00
Dishonour Fee	10% of value: Min N\$10.00, Max N\$300.00	10% of value: Min N\$10.00, Max N\$300.00
Provisional Statement		
First statement per month	Free	Free
Reprint in branch	N\$24.00	N\$24.00

Terms and conditions apply.

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

Rebate Option	
If you keep a daily minimum credit balance in your account for a full calendar month, we will refund a portion of the service fees incurred.	
The rebate is applicable to the following fees which will be waived if a minimum balance for the full month is maintained: Magtape Debit Orders, Cheque Issuance, Stop Orders, In-Branch Cash Withdrawals.	
No rebate on these ancillary current account services: Handling Fee on standing payment orders, Charges for provisional statements, Unauthorized Overdraft Fee, Dishonour Fee for unpaid items and Debit Card entries.	
Minimum daily positive balance for the full calendar month*	Maximum monthly refund
N\$0 - N\$7,999	N\$0.00
N\$8,000 - N\$17,499	N\$80.00
N\$17,500 - N\$27,499	N\$130.00
N\$27,500 - N\$54,999	N\$240.00
N\$55,000 - N\$124,999	N\$300.00
N\$125,000 +	N\$450.00
Service fee will be charged for the entire calendar month should the balance drop below the minimum balance of N\$8,000.00 at any time during the cycle.	