

## New fees for 2018

The Savings 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 2018.

## Managing your bank fees

You can save on banking costs by making full use of our cost-effective electronic banking services (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.

## 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 services

## 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 simplest and cheapest way of banking.
- Always have enough money in your account to cover your regular payments 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.
- 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 2018 Savings Account

Savings Account Transaction Fees		
Type of Transaction	PlusPlan	PureSave
<b>Administration</b>		
Monthly management fee	N\$25.00	N\$15.00
<b>Deposits</b>		
Cash deposit at branch counter	Free	Free
Cheque deposit	N\$20.00 per deposit	N\$20.00 per deposit
<b>Withdrawals</b>		
Cash withdrawal		
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	N\$2.10 per N\$100: Min N\$7.50, Max N\$50.00	N\$2.10 per N\$100: Min N\$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 purchase	N\$6.00	N\$6.00
<b>Payments</b>		
Internet Banking		
Electronic Account Payment	N\$7.00	N\$12.00
Inter-Account Transfers	N\$4.50	N\$4.50
BlueWallet Vouchers	N\$10 - N\$500 = N\$7.00 N\$500 - N\$2,000 = N\$12.00 N\$2,000 - N\$4,000 = N\$22.00 N\$4,000 - N\$5,000 = N\$32.00	N\$10 - N\$500 = N\$7.00 N\$500 - N\$2,000 = N\$12.00 N\$2,000 - N\$4,000 = N\$22.00 N\$4,000 - N\$5,000 = N\$32.00
<b>Magtape Debits</b>		
Internal	N\$10.00	N\$10.00
External	N\$27.50	N\$27.50
Additional product features	Maintain a minimum credit balance of N\$6,500 per day for the month and get the first 5 transactions free	Credit interest is offered

Information	
Over-the-counter balance enquiry	Free
Provisional statement reprint in branch	N\$24.00
<b>Search fee</b>	
0-60 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
<b>Other Fees</b>	
AutoBank/Debit card replacement fee	N\$130.00
Bank cheque issued	N\$425.00
Dishonour/unpaid fee	10% of value: Min N\$10.00, Max N\$300.00
Stop payments	N\$125.00
<b>Free Transactions/Services</b>	
Cashing salary/wage cheques	
Savings Plan Card - 1st issue	
Balance enquiries at Standard Bank ATM	
Internet Banking provisional statements	
Internet Banking subscription	
Cellphone Banking subscription	

**Terms and conditions apply.**

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