



Standard Bank
Business & Commercial

2026 Pricing Guide

**Smart, Simple, and Scalable
Banking Solutions.**

#YourPartnerInGrowth



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Business Online (Bol)

Our Business Online Banking channel empowers you to manage your business accounts and execute critical tasks securely and efficiently, anytime, anywhere. With seamless connectivity across desktop, laptop, tablet, and mobile, it offers fast approvals, real-time authorisations, and full access to all business banking services from the palm of your hand. Designed for convenience and control, it ensures your business stays agile and responsive in today's digital world.

Key Features:



Multi-User Access

Multiple users can access the same profile with unique credentials and role-based privileges.



Bulk Processing

Load unlimited payments.



Custom Restrictions

Limit account activity and viewing for selected users.



Real-Time Control

- View accounts, transactions and statements.
- View Payment, Collection and Transfer batches and approve or decline payments instantly.



Enterprise Online (EoI)

Enterprise Online is a secure, scalable internet banking platform that gives businesses complete control and flexibility over their financial operations. Designed for efficiency and convenience, it enables seamless transaction management, multi-user collaboration, and robust authorisation workflows, empowering businesses to operate with confidence and agility, anytime, anywhere.

Key Features:



Maker-Checker Control

Provides robust authorisation workflows, giving business owners ease and control over financial approvals.



Multi-User Access with Role Management

Multiple users can access the same profile with unique credentials and tailored privileges, ensuring security and accountability.



Bulk Payment Processing

Load up to 1,400 payments in a single file, streamlining high-volume transactions for efficiency.



Cost Advantage

Enjoy no monthly management or subscription fees, reducing operational costs for your business.

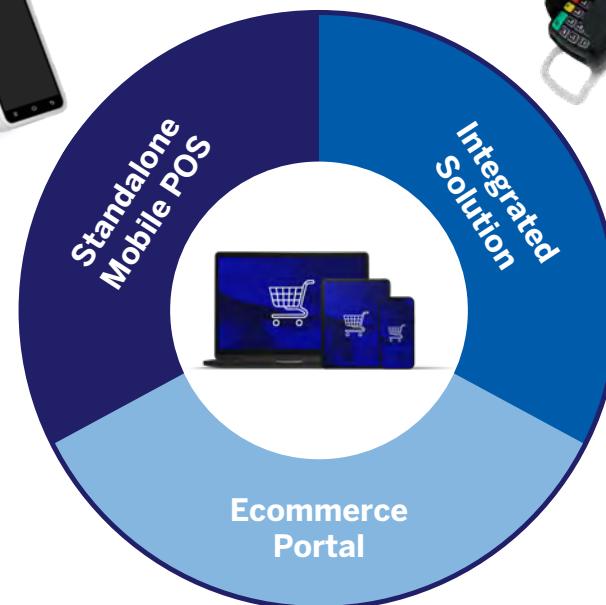


Merchant Services at a Glance



Mobile Point of Sale

State-of-the-art Smart Android POS devices that are completely portable, always connected, thanks to built in SIM, Wi-Fi, and a long-lasting battery life. We offer these devices for both Retail and Fuel enterprises.



Ecommerce

Take your business online with fast, simple, and secure payment solutions - built for your website or mobile app. Whether you're running an online store or selling through social media, our payment gateway solutions make accepting payments seamless and secure.



Integrated POS Solution

Process high-volume transactions in real time at multiple sales points, with improved back-end integration and reporting capabilities. Integration with an in-store system improves reconciliation and stock management.



Blue Fuel

Fleet Management System

Managing fuel costs and fleet operations can be challenging. BlueFuel, from Standard Bank Namibia, simplifies this with secure, cost-effective solutions for businesses operating three or more vehicles.



Seamless Fuel Management

Cash-free payments via secure windscreen tags, no costly hardware required.



Enhanced Security

Real-time authorisation, fleet tags, driver PINs, and instant notifications to prevent fraud.



Real-Time Monitoring

Access detailed fuel usage and transaction reports anytime via a personalized web portal.



Cost-Effective & Scalable

Easy registration and low-cost innovations for fleets of all sizes.



Customer Value Proposition



SME ACCOUNT

FOR SMALL BUSINESSES WITH TURNOVER UNDER N\$10 MILLION

- Direct access to Enterprise bankers
- **Full suite of services:** insurance, lending, investment, merchant, and advisory
- Embedded insurance and funeral cover



COMMERCIAL ACCOUNT

FOR BUSINESSES WITH TURNOVER BETWEEN N\$10 MILLION AND N\$450 MILLION

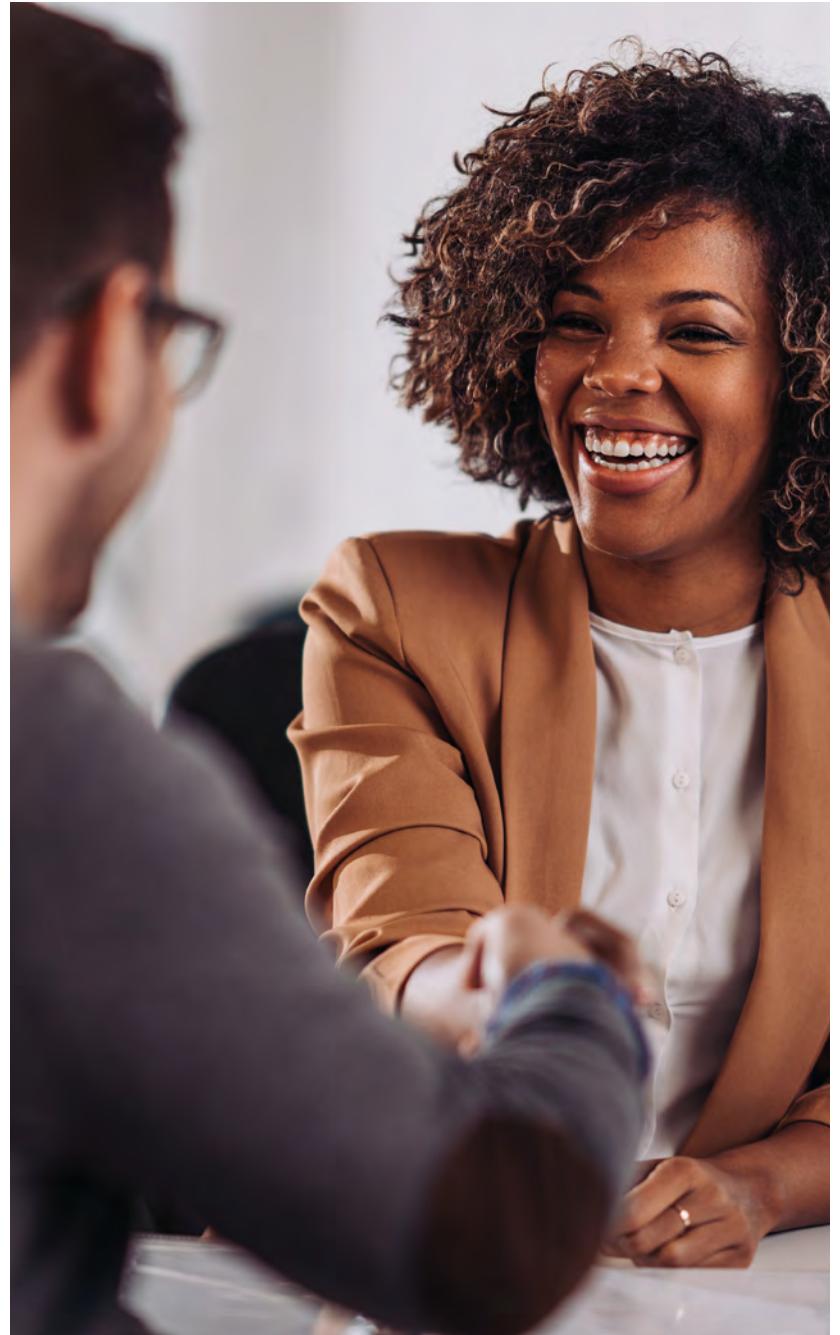
- Dedicated Relationship Manager for personalised advice
- Comprehensive financial solutions: lending, investment, merchant, corporate finance and advisory services
- Embedded insurance



AGRICULTURAL ACCOUNT

FOR AGRICULTURAL BUSINESSES WITH TURNOVER BETWEEN N\$10 MILLION AND N\$450 MILLION

- Relationship Manager for tailored agri-business support
- Access to lending, investment, merchant, and advisory services
- Embedded insurance



Pricing

	SME	Commercial and Agricultural Account
Monthly Account Fee	For businesses with an annual turnover up to N\$1.3 million: N\$90.00	N\$210.00
	For businesses with an annual turnover between N\$1.3 million and N\$10 million: N\$210.00	
Cash Deposits (Branch and ATM) Business with Turnover less than 1.3M is FREE	N\$7.00 +3.3%	N\$14.00+3.97%
Withdrawals		
Cashback	N\$5.50	
At Standard Bank ATM	N\$2.80 per N\$100 min N\$14.00	
At Other Banks ATM	N\$7.20 + N\$13.70 per N\$500 max N\$35	
At Standard Bank Branch	N\$4.75 per N\$100 min N\$100	
At International ATM	N\$65.50 + 3.30% of value	
Purchases		
Local Debit Card Purchases	N\$4.00	
International Debit Card Purchases	N\$5 +3.00%	
Payments and Transfers		
Electronic Payments	N\$12.00	
Inter-Account Transfers	FREE	
Blue Vouchers	N\$0-500 = N\$12.00 N\$501-N\$2000 =N\$15.00 N\$2001 -N\$4000 = N\$30.00 N\$4001-N\$5000 =N\$40.00	
Pre-paid and Post-paid Airtime	N\$2.60	
Electricity	FREE	
Overdraft Fees		
Overdraft Initiation Fee	1.30% of value	
Unauthorised fees	N\$346.00	
Dishonored payments	1.50% of value min N\$49.50 , max 200	
Penalty Interest	3.00%	
Annual Review of Facility	1.30% of facility, min N\$3,500.00	

Various Fees & Charges	
Stop Payments	N\$160.00
Re-Print Provisional Statements	N\$1.00 per page
My Updates Subscriptions	N\$6.25
Balance Enquiries	
Standard Bank ATM	FREE
Other Banks ATM	N\$1.60
Deposit Books	
Small	N\$348.00
Duplicate	N\$479.00
Triplicate	N\$539.00
ATM Card Replacement	N\$211.00
Bank Confirmation Letter	N\$25.00
CMA Outward Payments	
Below 1million	N\$20
Between 1mill-5mill	N\$30
Debit Orders	
Internal	N\$11.95
External	N\$33.30
Penalty Fees	
Unpaid Debit Order	1.50% of value, Min N\$49.50, Max N\$200.00
ATM Declined Transaction:	
At Standard Bank ATM	FREE
At Other Banks ATM	FREE

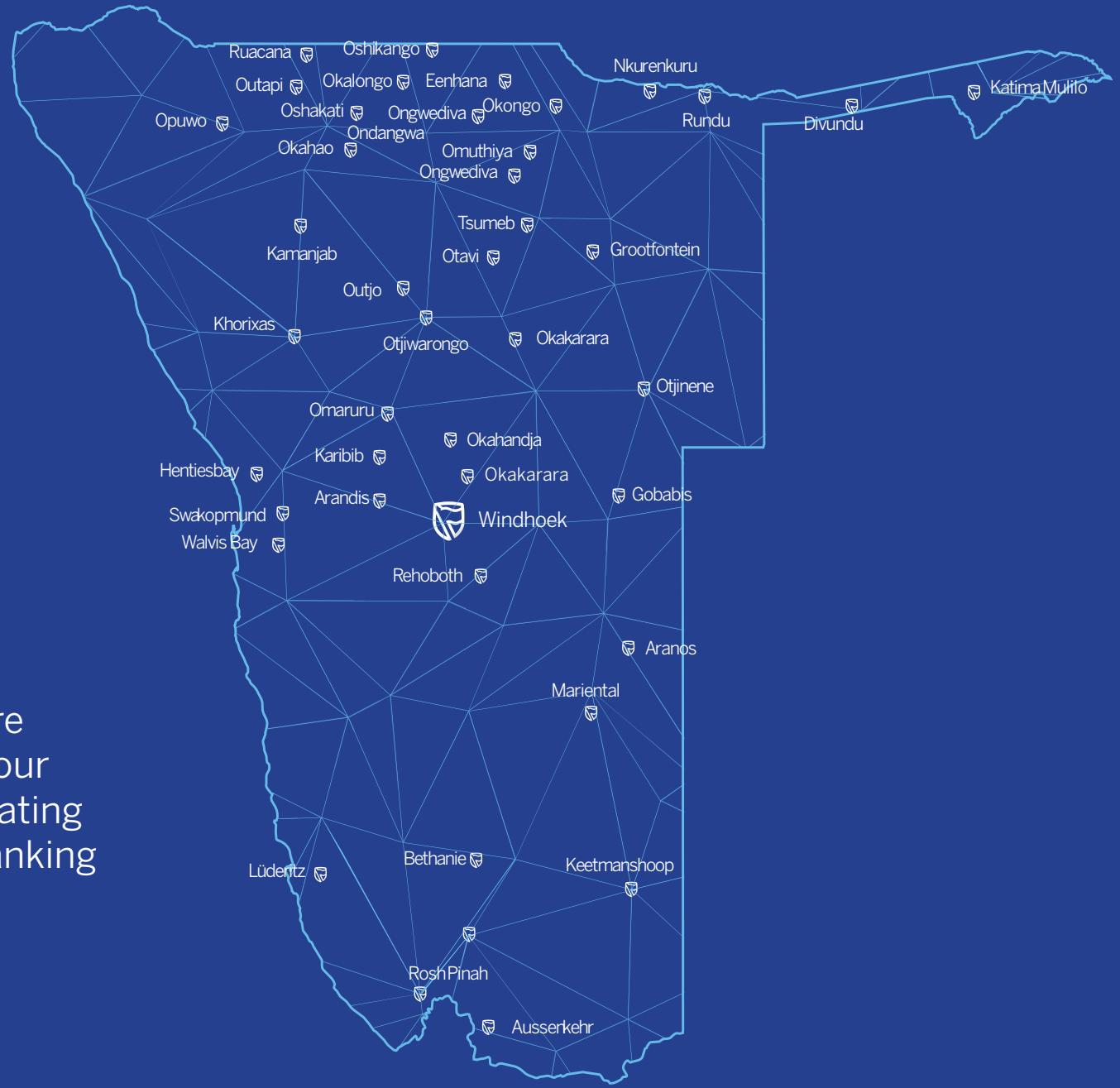
Merchant Fees			
Terminal Type			
	Integrated POS Solution	Mobile Point of Sale	
Monthly Minimum Merchant Fee	N\$345.00	N\$345.00	
Monthly Terminal Rental Fee	N\$140.00	N\$375.00	
Monthly Device Insurance Fee (Optional)	N\$20.00		
Administration Fee (Once-Off)	N\$450.00		
Transaction Processing Fee Structure			
Card Type	Debit Card	Hybrid Card	Credit Card
Merchant Discount Rate	Negotiable	Negotiable	Negotiable
Blue Fuel Pricing			
Transaction Fee (Approved Only)	N\$4.70		
Monthly Fleet Card /Tag Fee (Active Tag/Card)	N\$60.00 (Negotiable)		
Item Cost -Card/Tag Fee (New/ Replace)	N\$62.80		
Service Request (Vehicle License payment fee/ Offline transaction/ Replace tag/ Add vehicle request/ Filling rules adjustment/ Portal user assistance)	N\$25.00		
Emergency Service Request	N\$100.00		
Deposits / Credits	Free		
Provisional invoice (post)	N\$60.00		
Monthly invoice / department split	N\$30.00		
Fiscal Year reports	N\$60.00		
Unpaid Fee	N\$300.00		
Balance inquiry	N\$4.80		
Monthly User License -24/7 Portal User Access (Reports/ Filling rules/ Load driver/ PIN reset/ Account balance/ Invoice/ Statement)	Free		
Temporary Limit Increase	N\$500.00		
Real-time SMS and/or email notifications	N\$1.00		

Business Online (BoL) Pricing	
ENCR (Payments)	
ENCR successfully processed	N\$8.49
ENCR successfully processed Agent Bank	N\$8.49
ENCR unsuccessful	N\$7.77
ENCR unsuccessful Agent Bank	N\$8.49
Payments urgent (Above regulatory threshold)	N\$108.45
Own account transfer	FREE
CMA / Cross Border (Outwards)*	
Payments below value of NAD1,000,000	N\$20.00
Payments between NAD1,000,000 and NAD4,999,999	N\$30.00
Payments above NAD4,999,999	N\$108.45
CMA Fee/Payment Amendments	FREE
ENDO (Collections)	
ENDO successfully processed	N\$8.49
ENDO successfully processed Agent Bank	N\$8.49
ENDO unsuccessful	N\$7.77
ENDO unsuccessful Agent Bank	N\$7.77
ENDO tracking fee (per day)	N\$1.67
CMA / Cross Border (Inwards)	
Inward per transaction	N\$25.00
BOL Monthly and Other Service Fees	
BOL subscription fee	N\$263.12
BOL subscription fee per user (0–2)	N\$396.97
BOL subscription fee per user (3–10)	N\$92.66
BOL subscription fee per user (11+)	N\$50.34
Account verification itemised online	N\$3.35
Password reset	N\$217.35
Two factor token (New)	N\$625.00
Two factor token replacement (lost, stolen, broken etc.)	N\$625.00
Soft Token	FREE
BOL amendments (deletions, changes etc.)	N\$83.00
BOL refresher training for already trained user (per hour)	N\$743.00
Customer set-up fee	
Manual Transactions (Non-BoL)	N\$870.00
Manual Payment Instructions - Domestic	N\$800.00

*CMA payments may incur agent bank fees, which can vary based on the respective agent bank's pricing.

Dedicated To Shaping Namibia's Future

Our mission is to make banking a more comfortable and convenient part of your world. Our team is dedicated to facilitating all your banking needs and making banking a more pleasurable experience.



CONTACTS:



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General Queries:

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Blue Fuel

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Merchant Queries

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Business Online (BoL)

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Complaints

CustomerComplaints@standardbank.com.na



Lost or stolen cards

Call centre 92860

Lost cards (24 hours) +264 61 294 2136

Suspected fraud Call centre 92860

Fraud hotline +264 61 294 2136

DISCLAIMER

Our products and services, and the terms under which they are offered, may change from time to time and customers will be notified within a reasonable time frame of such changes. It is in your interest to read your terms and conditions carefully.

TERMS AND CONDITIONS APPLY

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

