

## 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 February 2021.

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 clothing, 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 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 can keep your costs down by choosing carefully how you perform 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 product 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**  
**2022**  
**CREDIT CARD**

<b>Standard Bank Credit Card Fees effective 1 February 2021</b>	
<b>Credit Cards</b>	
<b>Annual Fee (including lost card protection)</b>	
<b>Private</b>	
Principal Card	N\$80.00
Secondary Card	N\$15.00
<b>Silver</b>	
Principal Card	N\$35.00
Secondary Card	N\$15.00
<b>Gold</b>	
Principal Card	N\$44.00
Secondary Card	N\$15.00
<b>Corporate</b>	
Principal Card	N\$50.00
<b>Cash Withdrawals</b>	
Standard Bank ATM	N\$2.20 per N\$100.00: Min N\$8.75
At Other Bank's ATM (Local)	N\$27.50 + 2.20% of value
At Other Bank's ATM (International)	N\$75.00 + 4.00% of value
Over-the-Counter	N\$75.00 + N\$4.00 per N\$100.00: Max N\$400.00
Interest on Cash Withdrawal	12.00%
<b>Deposits</b>	
At Branch Counter	Free

<b>Purchases</b>	
Credit Card Purchases	Free
International Currency Conversion Fee (all transactions outside of Namibia)	2.75% of value
<b>Statements</b>	
Monthly Statement (e-mail)	Free
Statement Reprint at Branch	Free
History Statements (e-mail)	Free
<b>Penalties</b>	
Changes to Account Limits	N\$75.00
Card Delivery to Nearest Branch	Free
Card Replacement Fee	N\$165.00
Unpaid Item / Late payment / Overlimit	1.50% of Value, Min N\$ 42.00, Max N\$200.00
Declined Transaction Fee	Free
Interest on Purchases (after 55 days)	12.00%
<b>Value Added Services</b>	
Lost Card Protection	Free
Funeral Cover	Free
Credit Protection Plan	N\$3.00 per N\$1,000.00
<b>Travel Insurance (Trips up to 90 days):</b>	Free
<b>Travel Insurance Option 1</b>	
1 – 8 Days	N\$320.00
9 – 14 Days	N\$500.00
15 – 30 Days	N\$940.00
31 – 47 Days	N\$1,100.00

**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.

<b>Travel Insurance (continued...)</b>	
<b>Option 1</b>	
48 To 80 Days	N\$1,650.00
81 To 92 Days	N\$2,400.00
<b>Casino Fees</b>	
<b>Casino Cash - On Us</b>	
Personal Cards	N\$50.00 + 2.10% of Value
Corporate Cards	N\$50.00 + 2.10% of Value
<b>Casino Cash - Domestic</b>	
Personal Cards	N\$60.00 + 2.10% of Value
Corporate Cards	N\$60.00 + 2.10% of Value
<b>Casino Cash - International</b>	
Personal Cards	N\$100.00 + 2.10% of Value
Corporate Cards	N\$100.00 + 2.10% of Value

**Prices include VAT and are subject to change**