Account Opening & Closure			
Account Opening	Free		
Account Closure	Free		
Information			
First Issue of ATM Card	Free		
Replacement Card Issuance	N\$194.00		
Mini Statement at ATM	N\$5.50		
Balance Enquiry at Agent Bank	N\$4.80		
My Updates Monthly Subscription	N\$12.50		
Deposit Book Triplicate Large	N\$495.00		
Stop Payments	N\$160.00		
SWIFT Payments	1,00% Min N\$280.00, Max N\$550.00		
Plus Teletransmission Fee	N\$160.00		
Bank Confirmation Letter	N\$25.00		
Penalty Fees			
Unauthorised Overdraft	N\$320.00 per item		
Referral Fee	N\$314.00		
Dishonoured Payment (per instance)	1.50% of value, Min N\$ 44.00, Max N\$ 200.00		
More FREE Services			
Internet Banking Subscription	Free		
Balance Enquiries at Standard Bank ATM	Free		

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 ANOTHER 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.
- For clients on the Bundled option, pay with your card for free at any local POS machine or do electronic banking payments to save on cost.

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.

DISCLAIMER

Contact us				
General Enquiries				
Call Centre	92860 061 294 4010 (office hours)			
Toll Free	08000 28000			
Email	Prestigebankingque@standardbank.com.na			
Lost or Stolen Cards				
Call Centre	081 9286			
Lost Cards (24 hours)	(061) 294 2136			
Suspected Fraud				
Call Centre	081 9288			
Fraud Hotline	061 294 2136			

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 terms and conditions carefully. If you have any questions or need more information, please contact your Prestige Banker. 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.





2024
PRICING GUIDE
Prestige Banking Account

Prestige Banking Current Account Charge Options						
Type of Transaction	Bundled Option	Pay-as-you-Transact Option				
	You pay a single monthly management fee for a fixed number of transactions and services.	Pay as you transact with a monthly fee of N\$94.00 - you pay for each transaction.				
Administration						
Monthly Management Fee	N\$236.00	N\$89.00				
Account Opening	Free	Free				
Account Closure	Free	Free				
Deposits						
Cash Deposit at Branch Counter	Free	Free				
Withdrawals						
At Branch Counter	N\$4.50 per N\$100, Min N\$105, Max N\$800.00	N\$4.50 per N\$100, Min N\$105, Max N\$800.00				
At Standard Bank ATM	N\$2.60 per N\$100, Min N\$13.00, MaxN\$105.00	N\$2.60 per N\$100, Min N\$13.00, MaxN\$105.00				
At Other Bank's ATM (Local)	N\$5.60 per N\$500.00, Max N\$35.00	N\$5.60 per N\$500.00, Max N\$35.00				
At Other Bank's ATM (International)	N\$60.00 + 3.20% of Amount	N\$60.00 + 3.20% of Amount				
Debit Card Purchases						
Debit Card Purchase Fee (Local)	Free	N\$5.00				
Debit Card Purchase Fee (International)	N\$5.00 + 3.00% of Value	N\$5.00 + 3.00% of Value				
ATM Transactions						
Declined Transaction Own ATM	Free	Free				
Declined Transaction Other Bank's ATM	Free	Free				
Mini Statement	N\$5.50	N\$5.50				
Balance Enquiry Own ATM	Free	Free				
Balance Enquiry Other Bank's ATM	N\$4.80	N\$4.80				
Payments	Payments					
Internet Banking						
Electronic Account Payment	Free	N\$12.50				
Inter-Account transfers	Free	N\$5.50				
Blue Vouchers	N\$0 - N\$500 = N\$12.50 N\$501 - N\$1,000 = N\$24.00 N\$1,001 - N\$2,000 = N\$30.00 N\$2,001 - N\$4,000 = N\$34.50 N\$4,001 - N\$5,000 = N\$42.00					
MTC: Prepaid and Postpaid	Free	N\$2.50				
Prepaid Electricity	Free	Free				
Television Subscription	Free N\$2.50					

TT*	BO*	PTP*		
Debit Orders				
Internal	Free	N\$11.50		
External	Free	N\$30.75		
Overdraft				
Unauthorised Overdraft Fees	N\$320.00 per item	N\$320.00 per item		
Monthly Overdraft Administration Fee	N\$99.00	N\$99.00		
Referral Fee	N\$314.00	N\$314.00		
Provisional Statement				
First Statement per Month	Free	Free		
Reprint In Branch	N\$1.00 per page	N\$1.00 per page		

TT* _ Type of Transaction | BO*_Bundled Option | PTP*_Pay-as-you-Transact Option

Prestige Bundled Option - Insurance Benefits Free/Embedded				
Death	6 x Net Monthly Salary Capped at:	N\$114,000		
Physical Impairment	6 x Net Monthly Salary Capped at:	N\$114,000		
Funeral	Lump Sum	N\$10,000		