



Standard Bank
Private



**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\$246.00	N\$93.00
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\$100.00	N\$4.50 per N\$100, Min N\$100.00
At Standard Bank ATM	N\$2.70 per N\$100, Min N\$13.50	N\$2.70 per N\$100, Min N\$13.50
At Other Bank's ATM (Local)	N\$13.70 + N\$5.60 per N\$500.00, Max N\$35.00	N\$13.70 + N\$5.60 per N\$500.00, Max N\$35.00
At Other Bank's ATM (International)	N\$62.50 + 3.20% of Amount	N\$62.50 + 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		
Internet Banking		
Electronic Account Payment	Free	N\$13.00
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

Terms and conditions apply.

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

TT*	BO*	PTP*
Debit Orders		
Internal	Free	N\$12.00
External	Free	N\$32.00
Overdraft		
Unauthorised Overdraft Fees	N\$335.00 per item	N\$335.00 per item
Monthly Overdraft Administration Fee	N\$103.00	N\$103.00
Referral Fee	N\$325.00	N\$325.00
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		
Benefit	Cover	Maximum
Death	3 x Net Monthly Salary Capped at:	N\$114,000
Physical Impairment	3 x Net Monthly Salary Capped at:	N\$114,000
Funeral	Lump Sum	N\$20,000

Account Opening & Closure	
Account Opening	Free
Account Closure	Free
Information	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$202.50
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
CMA Outwards Payments:	
SADC-RTGS	
Below N\$1million	N\$20.00
Between N\$1m – N\$5m	N\$30.00
Plus Teletransmission Fee	N\$160.00
Bank Confirmation Letter	N\$25.00
Penalty Fees	
Unauthorised Overdraft	N\$335.00 per item
Referral Fee	N\$325.00
Dishonoured Payment (per instance)	1.50% of value, Min N\$ 46.00, 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.



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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.

Contact us	
General Enquiries	
Call Centre	92860 061 294 4010 (office hours)
Toll Free	08000 28000
Email	NamAffluentExpress@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

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 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.