



2025
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.

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 Between N\$1m - N\$5m	N\$20.00 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.