



Information First Issue of ATM Card Free Replacement Card Issuance N\$202.50 Mini Statement at ATM N\$5.50 MyUpdates 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 Bank Confirmation Letter N\$25.00 Penalty Fees Unauthorised Overdraft N\$335.00 per item Referral Fee N\$325.00 Dishonoured Payment (per instance) N\$400.00 More FREE Services First Issue of AthoBank Card Free Palance Enquiries at Standard	Account Opening	Free
First Issue of ATM Card Replacement Card Issuance Mini Statement at ATM MyUpdates Monthly Subscription Deposit Book Triplicate Large Stop Payments CMA Outwards Payments: SADC-RTGS Below N\$1million Between N\$1m - N\$5m N\$20.00 Penalty Fees Unauthorised Overdraft Referral Fee N\$325.00 More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Referral Fee Referral Fee	Account Closure	Free
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Deposit Book Triplicate Large Stop Payments N\$160.00 CMA Outwards Payments: SADC-RTGS Below N\$1million Between N\$1m - N\$5m N\$20.00 Bank Confirmation Letter N\$25.00 Penalty Fees Unauthorised Overdraft Referral Fee N\$335.00 per item Referral Fee N\$325.00 Dishonoured Payment (per instance) N\$35.00 More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard	Mini Statement at ATM	N\$5.50
Stop Payments CMA Outwards Payments: SADC-RTGS Below N\$1million Between N\$1m - N\$5m N\$20.00 Bank Confirmation Letter N\$25.00 Penalty Fees Unauthorised Overdraft Referral Fee N\$335.00 per item Referral Fee N\$325.00 Dishonoured Payment (per instance) N\$35.00 More FREE Services First Issue of AutoBank Card Free Balance Enquiries at Standard Free Free Free Balance Enquiries at Standard	MyUpdates Monthly Subscription	N\$12.50
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Penalty Fees Unauthorised Overdraft Referral Fee N\$335.00 per item N\$335.00 per item N\$325.00 Instruction of value Min N\$46.00 Max N\$200.00 More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard	SADC-RTGS Below N\$1million	
Unauthorised Overdraft Referral Fee N\$335.00 per item N\$335.00 per item N\$325.00 Dishonoured Payment (per instance) Min N\$46.00 Max N\$200.00 More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard	Bank Confirmation Letter	N\$25.00
Referral Fee N\$325.00 Dishonoured Payment (per instance) More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard Free Fr	Penalty Fees	
Dishonoured Payment (per instance) More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard Free 1.50% of value, Min N\$46.00, Max N\$200.00 Free Balance Enquiries at Standard	Unauthorised Overdraft	N\$335.00 per item
Min N\$46.00, Max N\$200.00 More FREE Services First Issue of AutoBank Card Internet Banking Subscription Free Balance Enquiries at Standard Free	Referral Fee	N\$325.00
First Issue of AutoBank Card Free Internet Banking Subscription Free Balance Enquiries at Standard Free		Min N\$46.00
Internet Banking Subscription Free Balance Enquiries at Standard Free	More FREE Services	
Balance Enquiries at Standard Free	First Issue of AutoBank Card	Free
From	Internet Banking Subscription	Free
		Free

Have you always used the branch or other 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 on Internet or cellphone banking.
- Open your Savings and Investments account using Internet Banking.
- Draw cash at a Standard Bank ATM if you are not already doing so – and remember to always use Standard Bank ATMs to avoid paying additional fees for using other bank's ATMs.

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.

Achiever Banking Value Bundle Transaction Fees			Standing Payment Orders		
You pay a single monthly management fee for a fixed number of transactions and services.			Establishment Fee	N\$32.00	N\$32.00
Pay-as-you-transact with a minimum monthly service fee - you pay for each transaction.			Basic Charge	N\$16.50	N\$16.50
Type of Transaction	Bundled Fee	Pay-As-You-Transact Option	Debit Orders		
Administration			Internal	N\$12.00	N\$12.00
Monthly Management Fee	N\$169.00	N\$76.50	External	N\$32.00	N\$32.00
Deposits			Bancassurance		
Cash Deposits	Free	Free	Free/Embedded Account		
ATM Transactions			Benefit	Benefit Cover Maximum	
Cash Withdrawal Own ATM	N\$2.70 per N\$100.00, Min N\$13.50	N\$2.70 per N\$100.00, Min N\$13.50	Death	3 x Net Monthly Salary Capped at:	N\$57,000.00
Cash Withdrawal Other Bank's ATM	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00	Physical Impairment	3 x Net Monthly	N\$57,000.00
International Cash Withdrawal	N\$62.50 + 3.20% of value	N\$62.50 + 3.20% of value		Salary Capped at:	
Mini Statement	N\$5.50	N\$5.50	Funeral	Lump Sum	N\$10,000.00
Inter-Account Transfer	N\$5.50	N\$5.50	Contact us		
Balance Enquiry Own ATM Balance Enquiry Other Bank's ATM	Free N\$1.60	Free N\$1.60	General Enquiries		
Declined Transaction Own ATM	Free	Free	Call Centre		92860
Declined Transaction Other Bank's ATM	Free	Free	Toll Free	Toll Free 08000 28000	
Debit Card Purchases			Lost or Stolen Cards		
Debit Card Purchase Fee (Local)	Free	N\$5.00	Call Centre 9286		
Debit Card Purchase Fee (International)	N\$5.00 + 3% of value	N\$5.00 + 3% of value	Lost Cards (24 hours) 061 294 2136		
Payments		Suspected Fraud			
Electronic Payments (Internet Banking, ATM, App)			Call Centre		081 9288
Inter-account Transfers	Free	N\$5.50	Fraud Hotline		061 294 2136
Electronic Account Payments	Free	N\$13.00	DISCLAIMER		
MTC: Prepaid and Postpaid	Free	N\$2.60		Our product and services, and the terms under which they are offered,	
Prepaid Electricity	Free	Free	may change. We will inform you within a reasonable time of these changes. It is in your interest to read your terms and conditions		
Television Subscription	Free	N\$2.60	carefully.		
Blue Vouchers	N\$0 - N\$500 = N\$12.50 N\$501 - N\$2,000 = N\$18.00 N\$2,001 - N\$4,000 = N\$34.50 N\$4,001 - N\$5,000 = N\$42.00	N\$0 - N\$500 = N\$12.50 N\$501 - N\$2,000 = N\$18.00 N\$2,001 - N\$4,000 = N\$34.50 N\$4,001 - N\$5,000 = N\$42.00	If you have any questions or need more information contact your branch.		