



Standard Bank
Private



2024 PRICING GUIDE Prestige Banking Account

| 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.

| 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 | | |
| 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.

| Prestige Bundled Option – Insurance Benefits | | |
|--|--------------------------------------|------------|
| Free/Embedded | | |
| Benefit | Cover | Maximum |
| 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 |

| 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

| 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 |

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.