



Standard Bank

# 2025 BANK CHARGES

	Basic Bank Accounts	Current Accounts	Savings Accounts	Various Fees & Charges	Exchange Control and International Banking		
<b>Opening and Closing of Account</b>							
Opening of Account	Free	Free	Free	<b>POS Purchases</b> Local N\$5.00 International N\$5.00 + 3.00% of value Stop Payments N\$160.00 Monthly Statements Free Re-Print Provisional Statements N\$1.00 per page	<b>Exchange Control Applications</b> Normal Applications N\$982.81 Urgent Applications Min N\$1,618.00 Applications to Submit Information Only (BON Request) N\$690.68 Applications to Submit Compulsory Reports N\$690.68 Requests to Expedite an Application N\$690.68		
Closing of Account	Free	Free	Free				
<b>ATM Transactions</b>							
<b>On Own ATM</b>							
Cash Withdrawal	3 free per month, thereafter N\$2.70 per N\$100, Min N\$13.50	N\$2.70 per N\$100, Min N\$13.50	N\$2.70 per N\$100, Min N\$13.50	<b>Search Fees &amp; Copy of old statement</b> 60 Days N\$88.17 90 Days N\$123.66 120 Days N\$130.79 150 Days N\$198.93 180 Days N\$252.70 Photocopies Free Auditor's Certificates N\$890.00 Telephone Charges Free Fax Charges N\$8.00 per page Online Purchases N\$5.00 + 3.00% of value Over the Counter Cash Withdrawal N\$4.50 per N\$100, Min N\$100.00  <b>Penalty Fees</b> Unpaid Debit Order 1.50% of value, Min N\$44.00, Max N\$200.00 Referral Fee N\$325.00 Unauthorised Overdraft Fees N\$335.00	<b>Blanket applications - Covering a Period of 1 Year</b> Establishment N\$1,637.20 Renewals N\$1,035.60 Applications for Capital Account Transactions (Loans, Offshore Investments, Prudential Limit Transfers). N\$1,514.87  <b>Inheritance by a non-resident/emigrant of a Namibian deceased estate</b> Handling Fee N\$195.00 Off-Site Visits (Call-Out Charge) N\$493.27 Meetings with BON N\$2,619.45  <b>Attestation Fees</b> Upon Attestation Standard Bank Clients N\$104.40 Non-Standard Bank Clients N\$62.64 First Letter N\$67.80 Second Letter N\$83.52 Final Follow-Up - Final Letter N\$99.18		
Balance Enquiry	Free	Free	Free				
Mini Statement	N\$5.50	N\$5.50	N\$5.50				
Inter-Account Transfer	N\$5.50	N\$5.50	N\$5.50				
Bank Balance Statement	Free Displayed	Free Displayed	Free Displayed				
Declined ATM Cash Request	Free	Free	Free				
<b>On Other Bank's ATM</b>							
Cash Withdrawal	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	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00				
Balance Enquiry	Free	Free	Free				
Bank Balance Statement	N\$1.60	N\$1.60	N\$1.60				
Declined ATM Cash Request	Free	Free	Free				
International ATM Cash Withdrawal	N\$62.50 + 3.20% of value	N\$62.50 + 3.20% of value	N\$62.50 + 3.20% of value				
<b>ATM Debit Cards</b>							
First Issue	Free	Free	Free	<b>Advances &amp; Overdrafts</b>  <b>Residential Home Loans</b> Home Loan Origination Fee 0.27% of value, Min N\$1,750.00, Max N\$5,950.00 (including valuation)  <b>Bond Registration Fee</b> Property Guarantees N\$1,800.00 Bond Cancellation Fee First Bond N\$1,900.00 Fee Per Further Bond N\$950.00 Law Fee N\$400.00  Property Re-evaluation Fee N\$1,750.00 Monthly Administration Fee N\$80.00 Further Advances N\$650.00  <b>Vehicle &amp; Asset Finance</b> Opening of Account Free Loan origination Fees Free Documentation Fees 1.50% of value, Min N\$4,500.00, Max N\$11,850.00 Hire Purchase installment Fees N\$330.00 Service Fees Free  <b>Overdrafts</b> Penalty Interest 3.00% Overdraft Reminders N\$335.00 referral fee Annual Review of Facility 1.65% of facility, Min N\$3,500.00 Commitment Fees Free	<b>Letters of Credit</b> Establishment/Advising 1.00%, Min N\$543.67 Teletransmission Fee N\$160.00 Extensions and Increases to Amounts N\$970.87 Inward Telegraphic Transfer N\$67.90 Guarantees Establishment/Amendment 1.00%, Min N\$900.93  <b>Safe Custody</b> Sealed Bags/Deed Boxes N\$750.00 p.a Access Fee N\$95.00 Open Custody (Lodgement) N\$450.00 p.a  <b>Collections</b> Letters Free Reminders Free		
Card Replacement	N\$202.50	N\$202.50	N\$202.50				
Monthly Card Fees	Free	Free	Free				
<b>Transfers/Payments</b>							
<b>Stop Orders</b>							
Internal & External	Free	N\$32.00	N\$32.00				
<b>Debit Orders</b>							
Internal	Free	N\$12.00	N\$12.00				
External	Free	N\$32.00	N\$32.00				
Failed Debit Orders	1.50% of value, Min N\$46.00, Max N\$200	1.50% of value, Min N\$46.00, Max N\$200	1.50% of value, Min N\$46.00, Max N\$200				
<b>CMA Outwards Payments: SADC-RTGS</b>							
Below N\$1 million	N\$20.00	N\$20.00	N\$20.00				
Between N\$1m – N\$5m	N\$30.00	N\$30.00	N\$30.00				
<b>Electronic Transaction (Internet Banking, Mobile Banking)</b>							
<b>Subscription Fees</b>							
Third Party Payments	Free	Free	Free				
<b>Own Bank</b>							
Agent Bank	N\$13.00	N\$13.00	N\$13.00				
Inter-Account Transfer	N\$5.50	N\$5.50	N\$5.50				
Stop Payment	Not Available	Not Available	Not Available				
Prepaid Electricity	Free	Free	Free				
Prepaid Airtime	N\$2.50	N\$2.50	N\$2.50				
<b>Blue Vouchers</b>							
N\$0 – N\$500	N\$12.50	N\$12.50	N\$12.50				
N\$501 - N\$1,000	N\$18.00	N\$18.00	N\$18.00				
N\$2,001 - N\$4,000	N\$34.50	N\$34.50	N\$34.50				
N\$4,001 - N\$5,000	N\$42.00	N\$42.00	N\$42.00				
<b>Cash Deposits</b>							
Cash Deposits	Free	Free Personal Accounts and Business with Turnover <N\$1.3mil annually	Free Personal Accounts and Business with Turnover <N\$1.3mil annually	<b>Credit Cards</b> - First Issue Free - Replacement Card N\$250.00 - Interest on Outstanding Balance Usury Max Rate - ATM Cash Withdrawal 2.60%, Min N\$13.00 - Monthly Account Fees Silver N\$39.00, Gold N\$47.50, Private N\$89.50			
Deposit Books	N\$314.00 – N\$495.00	N\$314.00 – N\$495.00	N\$314.00 – N\$495.00				
Debit Card Purchase Fee	N\$5.00	N\$5.00	N\$5.00				