



Standard Bank

2025 BANK CHARGES

	Basic Bank Accounts	Current Accounts	Savings Accounts	Various Fees & Charges	Exchange Control and International Banking
Opening and Closing of Account					
Opening of Account	Free	Free	Free	POS Purchases 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	Exchange Control Applications 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		
ATM Transactions					
On Own ATM					
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	Search Fees & Copy of old statement 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	Blanket applications - covering a period of 1 year 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
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	Penalty Fees Unpaid Debit Order 1.50% of value, Min N\$46.00, Max N\$200.00 Referral Fee N\$325.00 Unauthorized Overdraft Fees N\$335.00	Inheritance by a non-resident/emigrant of a Namibian deceased estate Handling fee N\$195.00 Off site visits (call out charge) N\$493.27 Meetings with BON N\$2,619.45
Declined ATM Cash Request	Free	Free	Free		
On Other Bank's ATM					
Cash Withdrawal	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	N\$13.70 + N\$5.60 per N\$500.00, Max N\$35.00	Advances & Overdrafts Residential Home Loans Home Loan Origination Fee 0.27% of value, Min N\$1,750.00, Max N\$5,950.00 (including valuation) Bond Registration Fee 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 Vehicle & Asset Finance 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 Overdrafts 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	Attestation Fees Upon attestation 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		
Bank Balance Statement	N\$4.80	N\$4.80	N\$4.80	Letters of Credit Establishment/Advising 1.00%, Min N\$543.67 Teletransmission fee N\$160.00 Extensions and increases to amounts N\$970.87	
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	Credit Cards - 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	
ATM Debit Cards					
First Issue	Free	Free	Free		
Card Replacement	N\$202.50	N\$202.50	N\$202.50		
Monthly Card Fees	Free	Free	Free		
Transfers/Payments					
Stop Orders					
Internal & External	Free	N\$32.00	N\$32.00		
Debit Orders					
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		
CMA Outwards Payments: SADC-RTGS Below N\$1million Between N\$1m – N\$5m					
	N\$20.00 N\$30.00	N\$20.00 N\$30.00	N\$20.00 N\$30.00		
Electronic Transaction (Internet Banking, Mobile Banking)					
Subscription Fees	Free	Free	Free		
Third Party Payments					
Own Bank	Free	N\$13.00	N\$13.00		
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		
Blue Vouchers					
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		
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		
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		