



Standard Bank 2026 Bank Charges

	Basic Bank Accounts	Current Accounts	Savings Accounts
Opening and Closing of Account			
Opening of Account	FREE	FREE	FREE
Closing of Account	FREE	FREE	FREE
ATM Transactions			
On Own ATM			
Cash Withdrawal	First 3 per month FREE thereafter 2.8% of value, min N\$14.00	2.8% of value, min N\$14.00	2.8% of value, min N\$14.00
Balance Enquiry	N\$1.60	N\$1.60	N\$1.60
Mini Statement	N\$5.50	N\$5.50	N\$5.50
Inter-Account Transfer	FREE	FREE	FREE
Bank Balance Statement	FREE Displayed	FREE Displayed	FREE Displayed
Declined ATM Cash Request	FREE	FREE	FREE
On Other Bank's ATM			
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	N\$1.60	N\$1.60	N\$1.60
Declined ATM Cash Request	FREE	FREE	FREE
International ATM Cash Withdrawal	N\$65.50 + 3.3% of value	N\$65.50 + 3.3% of value	N\$65.50 + 3.3% of value
ATM Debit Cards			
First Issue	FREE	FREE	FREE
Card Replacement	N\$211.00	N\$211.00	N\$211.00
Monthly Card Fees	FREE	FREE	FREE
Transfers/Payments			
Stop Orders			
Internal & External	N\$33.30	N\$33.30	N\$33.30
Debit Orders			
Internal	N\$11.95	N\$11.95	N\$11.95
External	N\$33.30	N\$33.30	N\$33.30
Failed Debit Orders	1.50% of the value, Min N\$49.50, Max N\$200.00	1.50% of the value, Min N\$49.50, Max N\$200.00	1.50% of the value, Min N\$49.50, Max N\$200.00
CMA Outwards Payments: SADC-RTGS			
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
Electronic Transaction (Internet Banking, Mobile Banking)			
Subscription Fees	FREE	FREE	FREE
Third Party Payments			
Own Bank	FREE	N\$9.50	N\$9.50
Agent Bank	N\$9.50	N\$9.50	N\$9.50
Inter-Account Transfer	FREE	FREE	FREE
Stop Payment	N\$160.00	N\$160.00	N\$160.00
Prepaid Electricity	FREE	FREE	FREE
Prepaid Airtime	N\$2.60	N\$2.60	N\$2.60
Blue Vouchers			
N\$0 – N\$500	N\$12.00	N\$12.00	N\$12.00
N\$501 - N\$2,000	N\$15.00	N\$15.00	N\$15.00
N\$2,001 - N\$4,000	N\$30.00	N\$30.00	N\$30.00
N\$4,001 - N\$5,000	N\$40.00	N\$40.00	N\$40.00
Cash Deposits	FREE	Personal Accounts and Business with Turnover <N\$1.3mil annually	Personal Accounts and Business with Turnover <N\$1.3mil annually
Deposit Books	N\$348.45	N\$479.11	N\$539.00
Debit Card Purchase Fee	FREE	FREE	FREE

Various Fees & Charges	
POS Purchases	
Local	N\$4.00
Cash Back with Purchase	N\$5.50
International	N\$5.00 + 3.00% of value
Alert subscription	N\$6.25
Stop Payments	N\$160.00
Monthly Statements Free	Free
Re-Print Provisional Statements	N\$1.00 per page

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\$4.75 per N\$100, Min N\$100.00
Penalty Fees	
Unpaid Debit Order	1.50% of value, Min N\$49.50, Max N\$200.00
Referral Fee	N\$325.00
Unauthorised Overdraft Fees	N\$335.00
Advances & Overdrafts Residential Home Loans	
Home Loan Origination Fee	N\$4 750.00
Property valuation	0.27% of value, Min N\$1,750.00, Max N\$5,950.00
Bond Registration Fee	
Property Guarantees	N\$1,800.00
Bond Cancellation Fee	First bond N\$1,900 plus flat fee per further bond N\$950, plus Law fee N\$400
Property Re-evaluation Fee	0.27% Minimum fee N\$1 750.00 Maximum fee N\$5 950.00
Monthly Administration Fee	N/A
Further Advances	0.27% Minimum fee N\$1 750.00 Maximum fee N\$5 950.00
Vehicle & Asset Finance	
Opening of Account	Free
Loan origination Fees	1.50% Minimum N\$4,500.00 Maximum N\$11,850.00 Plus HPI fee N\$330.00
Documentation Fees	Free
Hire Purchase installment Fees	Free
Service Fees	Free
Overdrafts	
Penalty Interest	3.00%
Overdraft Reminders	N/A
Annual Review of Facility	1.25% of total facilities. Min Fee N\$1,250
Commitment Fees	Free
Credit Cards	
First Issue	Free
Replacement Card	Emergency outside country Min N\$500 or equal to courier cost and Normal Personal N\$250.00
Interest on Outstanding Balance	55 days interest fee, thereafter Usury max
ATM Cash Withdrawal	N\$14.00 per N\$500
Monthly Account Fees	Silver N\$ 40.00 Gold N\$ 49.50 Private N\$ 93.50 Corporate N\$ 54.50

Exchange Control and International Banking	
Exchange Control Applications	
Normal Applications	Min N\$720.38
Urgent Applications	Min N\$1,687.78
Applications to Submit Information Only (BON Re-request)	N\$690.68
Applications to Submit Compulsory Reports	N\$690.68
Requests to Expedite an Application	N\$690.68

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

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

Attestation Fees	
Upon Attestation	
Standard Bank Clients	N\$108.89
Non-Standard Bank Clients	N\$65.33
First Letter	N\$70.72
Second Letter	N\$87.11
Final Follow-Up - Final Letter	N\$103.44

Letters of Credit	
Establishment/Advising	N\$562.30
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

Safe Custody	
Sealed Bags/Deed Boxes	N\$750.00 p.a
Access Fee	N\$95.00
Open Custody (Lodgement)	N\$450.00 p.a

Collections	
Letters	Free
Reminders	Free

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