



# Standard Bank 2026 Bank Charges

	Basic Bank Accounts	Current Accounts	Savings Accounts
<b>Opening and Closing of Account</b>			
Opening of Account	FREE	FREE	FREE
Closing of Account	FREE	FREE	FREE
<b>ATM Transactions</b>			
<b>On Own ATM</b>			
Cash Withdrawal	First 3 per month FREE thereafter N\$2.80 per N\$100, Min N\$14.00	N\$2.80 per N\$100, Min N\$14.00	N\$2.80 per N\$100, 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
<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	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
<b>Transfers/Payments</b>			
<b>Stop Orders</b>			
Internal & External	N\$33.30	N\$33.30	N\$33.30
<b>Debit Orders</b>			
Internal	N\$11.95	N\$11.95	N\$11.95
External	N\$33.30	N\$33.30	N\$33.30
<b>Failed Debit Orders</b>			
	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
<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>			
	FREE	FREE	FREE
<b>Third Party Payments</b>			
Own Bank	FREE	N\$9.50	N\$9.50
Agent Bank	N\$9.50	N\$9.50	N\$9.50
<b>Inter-Account Transfer</b>			
	FREE	FREE	FREE
<b>Stop Payment</b>			
	N\$160.00	N\$160.00	N\$160.00
<b>Prepaid Electricity</b>			
	FREE	FREE	FREE
<b>Prepaid Airtime</b>			
	N\$2.60	N\$2.60	N\$2.60
<b>Blue Vouchers</b>			
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
<b>Cash Deposits</b>			
	Free	Free for Personal Accounts and Business with Turnover less than N\$1.3mil annually	Free for Personal Accounts and Businesses with a Turnover less than N\$1.3mil annually
<b>Deposit Books</b>			
	N\$348.00 - N\$539.00	N\$348.00 - N\$539.00	N\$348.00 - N\$539.00
<b>Debit Card Purchase Fee</b>			
	Free	N\$4.00	N\$4.00

Various Fees & Charges	
<b>POS Purchases</b>	
Local	Free
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
Re-Print Provisional Statements	N\$1.00 per page

Exchange Control and International Banking	
<b>Exchange Control Applications</b>	
Normal Applications	Min N\$720.38
Urgent Applications	Min N\$1,687.88
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

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
<b>Penalty Fees</b>	
Unpaid Debit Order	1.50% of value, Min N\$49.50, Max N\$200.00
Referral Fee	N\$335.00
Unauthorised Overdraft Fees	N\$346.00
<b>Advances &amp; Overdrafts</b>	
<b>Residential Home Loans</b>	
Home Loan Origination Fee	N\$4 750.00
Property valuation	0.27% of value, Min N\$1,750.00, Max N\$5,950.00
<b>Bond Registration Fee</b>	
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\$80.00
Further Advances	0.27% Minimum fee N\$1 750.00 Maximum fee N\$5 950.00
<b>Vehicle &amp; Asset Finance</b>	
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	N\$330.00
Service Fees	Free
<b>Overdrafts</b>	
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
<b>Credit Cards</b>	
First Issue	Free
Replacement Card	Emergency outside country Min N\$500 or equal to courier cost and Normal Personal N\$255.00
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

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	
<b>Upon Attestation</b>	
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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