



Standard Bank

PERSONAL AND PRIVATE BANKING

Pricing Guide 2026

*All fees include VAT and are effective from 01 January 2026 to 31 December 2026.



TABLE OF CONTENTS



At Standard Bank, many of our services are FREE, and for those with a cost, we want you to know exactly what you're paying for and how to get the most from your account. This interactive guide makes it easy to compare options, understand your fees, and find simple ways to save by choosing the platforms that work best for you.

MANAGING YOUR BANK FEES

You can save on banking costs and reduce the risks associated with handling and transporting cash by making full use of our cost- effective electronic banking services (ATM, internet banking, mobile banking, Point of Sale). This service is available 24 hours a day, seven days a week and is designed to assist you to manage your finances by giving you access to information and transactions when it is most convenient for you.

SECURITY

Handling cash is expensive and risky. Electronic payments are encouraged wherever possible. If handling large amounts of cash is unavoidable, speak to us, and we may be able to help manage both the risks and costs associated with cash.

Do not allow anyone to use your debit card. Never reveal your Personal Identification Number (PIN) to anyone. If you think someone else knows your PIN, ask one of our consultants to stop all activity on your card, and we will replace it immediately.

MANAGING YOUR MONEY

Keep the following in mind when managing your funds:

Monitor the balance of your account. You can check your balance at any ATM or by logging onto internet banking, mobile banking or cell phone banking services.

KEEPING COSTS DOWN

Remember that you can reduce costs by choosing carefully how you transact.

- Using a Standard Bank ATM to make deposits and withdrawals is cheaper than going into one of our branches and doing it over the counter.
- It is simpler and cheaper to transfer funds or make payments using our internet banking and cell phone banking services.
- Always ensure your account balance is sufficient to cover your regular payments, such as loan payments, standing orders and debit orders. Not having sufficient funds will incur fees and transactions could go unpaid.
- Keep your ATM/debit card in a safe place to avoid the cost of replacing lost cards.
- Ask your employer to pay your salary into your account electronically to avoid deposit fees.
- Point of Sale (swiping for purchases of goods and services) is cheaper than making use of cash. You can even earn cash back rewards monthly.



Bank Charges Comparison					
	Basic Bank Account	Classic Account	Digi Youth Account	Pioneer Account	Senior Transact Account
Monthly management fee	FREE	N\$65.50	FREE	N\$10.50	FREE
POS Purchase					
Local	FREE	N\$4.00	N\$4.00	N\$4.00	N\$4.00
International	N\$5.00 + 3.00% of value	N\$5.00 + 3.00% of value	N\$5.00 + 3.00% of value	N\$5.00 + 3.00% of value	N\$5.00 + 3.00% of amount
ATM Transactions					
On Own ATM					
Cash Withdrawal	3 FREE per month, 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	N\$2.80 per N\$100, Min N\$14.00	2 FREE per month thereafter N\$2.80 per N\$100, Min N\$14.00
Mini Statement	FREE	N\$5.50	N\$5.50	N\$5.50	N\$5.50
Inter-Account Transfer	FREE	FREE	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	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
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	N\$65.50 + 3.3% of value	N\$65.50 + 3.3% of value
Debit Orders					
Internal	FREE	N\$11.95	N\$11.95	N\$11.95	N\$11.95
External	FREE	N\$33.30	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	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
Internet Banking Payments					
Within bank	FREE	N\$9.50	N\$9.50	N\$9.50	N\$9.50
Outside bank	N\$9.50	N\$9.50	N\$9.50	N\$9.50	N\$9.50



Bank Charges Comparison										
	Titanium Account		Platinum Account		Private Banking Account		Private Wealth Account		Young Professional Account	
	BUNDLED	PAY AS YOU TRANSACT								
Management Fee	N\$275.00	N\$76.50	N\$350.00	N\$93.00	N\$380.00	N\$ 420.00	N\$700.00	N\$ 420.00	N\$299.00	N\$93.00
POS Purchase										
Local	FREE	N\$4.00								
International	FREE	N\$5.00 + 3.00% of value								
ATM Transactions										
On Own ATM										
Cash Withdrawal	N\$2.80 per N\$100, Min N\$14.00	FREE	N\$2.80 per N\$100, Min N\$14.00	FREE	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			
Mini Statement	N\$5.50									
Inter-Account Transfer	FREE									
On Other Bank's ATM										
Cash Withdrawal	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00									
International ATM Cash Withdrawal	N\$65.50 + 3.3% of value									
Debit Orders										
Internal	FREE	N\$11.95								
External	FREE	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	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	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	1.50% of the value, Min N\$49.50, Max N\$200.00
Internet Banking Payments										
Internet Banking Payments	FREE	N\$9.50								

YOU CAN CHOOSE BETWEEN PAY-AS-YOU-TRANSACT (PAYT) AND BUNDLED PRICING.

The PAYT option is best suited for clients who transact occasionally, meaning you only pay fees when you use your account, while the BUNDLED pricing option offers a transactions like POS transactions, withdrawals, debit orders and internet banking transfers.



Standard Pricing	
Opening and Closing of an Account	
Opening of Account	FREE
Closing of Account	FREE
ATM Debit Cards	
First Issue	FREE
Card Replacement	N\$211.00
Monthly Card Fees	FREE
Electronic Transaction (Internet Banking, Mobile Banking)	
Subscription Fees	FREE
Third Party Payments	
Internet Banking Payment within bank	N\$9.50
Internet Banking Payment outside bank	N\$9.50
Inter-Account Transfer	FREE
Stop Payment	N\$160.00
Prepaid Electricity	FREE
Prepaid Airtime	N\$2.60
Blue Vouchers	
N\$0 – N\$500	N\$12.00
N\$501 - N\$2,000	N\$15.00
N\$2,001 - N\$4,000	N\$30.00
N\$4,001 - N\$5,000	N\$40.00
Cash Deposits	FREE Personal Accounts and Businesses with an annual turnover less than N\$1.3million
Deposit Books	N\$348.00 – N\$539.00
Debit Card Purchase Fee	N\$4.00
On Own ATM	
Balance Enquiry	FREE
Mini Statement	N\$5.50
Declined ATM Cash Request	FREE
Transfers/Payments	
Stop Orders	
Internal & External	N\$33.30

Credit Cards	
Monthly Fee	
Private	
Principal Card	N\$93.50
Secondary Card	N\$20.00
Silver	
Principal Card	N\$40.00
Secondary Card	N\$19.00
Gold	
Principal Card	N\$49.50
Secondary Card	N\$19.00
Corporate	
Principal Card	N\$54.50
Cash Withdrawals	
Standard Bank ATM	N\$14.50 per N\$500.00
At Other Bank's ATM (Local)	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00
At Other Bank's ATM (International)	N\$75.00 per N\$500
In-Branch Transfer	N\$213.00
Deposits	
At Branch Counter	FREE
Purchases	
Credit Card Purchases	FREE
International Currency Conversion Fee (all transactions outside of Namibia)	2.75% of value

Statements	
Monthly Statement (e-mail)	FREE
Card Replacement Fee	N\$250.00
Card Replacement outside Namibia	Min N\$500 or equal to courier cost
Unpaid Item	1.50% of Value, Max N\$200.00
Late payment /Over limit	N\$210.00
Declined Transaction Fee	FREE
Balance Enquiry at ATM	FREE
Temporary increases	FREE
Value Added Services	
Lost Card Protection	FREE
Funeral Cover FREE	Funeral Cover FREE
Credit Protection Plan	N\$3.00 per N\$1,000.00
Travel Insurance. (Trips up to 90 days):	FREE
Casino Fees	
Casino Cash - On Us	
Personal Cards	N\$75.00 per N\$500.00
Corporate Cards	N\$75.00 per N\$500.00
Casino Cash - International	
Personal Cards	N\$116.00 + 2.6% of value
Corporate Cards	N\$116.00 + 2.6% of value



Various Fees & Charges	
Stop Payments	N\$160.00
Monthly Statements	FREE
Re-Print Provisional Statements	N\$1.00 per page
Search Fees & Copy of old statement	
60 Days	N\$88.17
90 Days	N\$113.79
120 Days	N\$138.60
150 Days	N\$163.38
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 + 0.30% of value
Over the Counter Cash Withdrawal	
	N\$4.50 per N\$100, Min N\$100.00
Penalty Fees	
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
Advances & Overdrafts	
Residential Home Loans	
Commitment Fees	
	FREE

Exchange Control Applications	
Normal Applications	N\$82.81
Urgent Applications	N\$1,618.00
Applications to Submit Information Only (BON Request)	N\$890.68
Applications to Submit Compulsory Reports	N\$890.68
Requests to Expedite an Application	N\$890.68
Blanket applications - Covering a Period of 1 Year	
Establishment	N\$1,707.60
Renewals	N\$1,080.13
Applications for Capital Account Transactions (Loans, Offshore Investments, Prudential Limit Transfers)	N\$1,580.01
Inheritance by a non-resident/emigrant of a Namibian deceased estate	
Handling Fee	N\$195.00
Off-Site Visits (Call-Out Charge)	N\$154.48
Meetings with BON	N\$2,732.09
Attestation Fees	
Upon Attestation	
Standard Bank Clients	N\$85.33
Non-Standard Bank Clients	N\$108.89
Home Loan Origination Fee (including 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\$1,900.00
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\$850.00
Vehicle & Asset Finance	
Opening of Account	FREE
Loan origination Fees	FREE
Documentation Fees	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
First Letter	N\$70.72
Second Letter	N\$87.11
Final Follow-Up - Final Letter	N\$108.89
Letters of Credit	
Establishment/Advising	1.00%, Min N\$687.05
Telextransmission Fee	N\$160.00
Extensions and Increases to Amounts	N\$1,012.62
Inward Telegraphic Transfer	N\$70.82
Guarantees Establishment/Amendment	1.00%, Min N\$939.67



BASIC BANK ACCOUNT

*All fees include VAT and are effective from 01 January 2026 to 31 December 2026.



FEATURES & BENEFITS

- No monthly fee (account management fee).
- First three ATM cash withdrawals per month are FREE.
- First card issued is FREE.
- POS transactions are FREE
- Money deposited for safekeeping, which can be withdrawn as and when required.
- Money can be easily transferred to any Standard Bank branch and other banks.
- Self-service banking is available via Mobile Banking, the Smart App, the internet and MyUpdates.
- Internet banking payments within Standard Bank are FREE.



DIGI YOUTH ACCOUNT

***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**





FEATURES & BENEFITS

- No monthly management fees.
- Earn interest on credit balance.
- Discounted transactional fees.
- Access to all investment accounts.
- FREE self-service banking platforms (Mobile banking, Smart App and PayPulse App/USSD)
- Study policy: A monthly savings of a minimum amount of N\$200 (Parents take it out on the child's behalf).
- Financial Fitness Academy sessions.
- Skills fairs.



PIONEER STUDENT **ACCOUNT**

***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**



FEATURES & BENEFITS

- Discounted transactional fees.
- FREE inter-account transfers.
- Unlimited FREE swipes.
- Access to investment accounts.
- FREE Funeral Cover.
- FREE self-service banking channels.
- Optional life cover.
- **Study policy:** A monthly savings of a minimum amount of N\$200 (Parents take it out on child's behalf).
- Student loans.
- Financial Fitness Academy sessions.



SAVINGS ACCOUNT

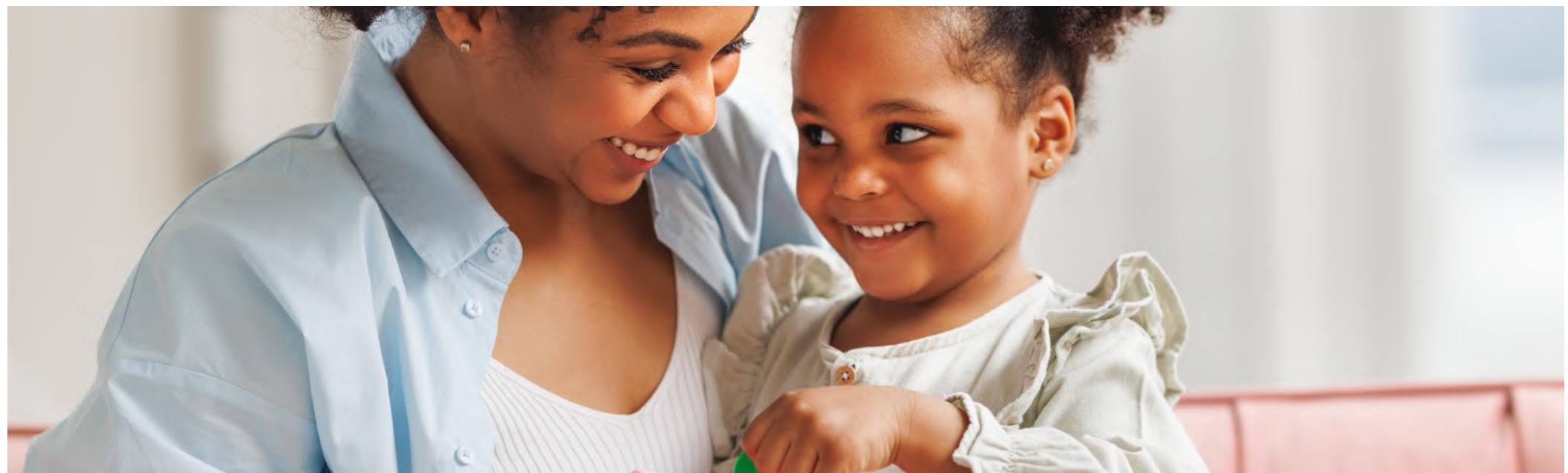
***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**



A savings account gives you access to various banking services and value-added features. This pricing guide will enable you to understand the services provided and the costs associated with those services.

FEATURES & BENEFITS

- No maturity/ expiry date.
- Minimum balance of N\$50.
- It is ideal for casual saving and earning competitive interest rates on the account balance.
- Move money to a savings account via stop order and access funds anytime.
- Interest rates are variable, tiered by balance, calculated daily and paid out monthly.



SENIOR TRANSACT ACCOUNT

***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**



FEATURES & BENEFITS

- No monthly management fees.
- Access to all savings and investment accounts with special rates.
- FREE funeral cover up to N\$15,000
- FREE self-service banking platforms like Internet Banking, Smart App PayPulse and Mobile Banking.
- Optional life cover of N\$250,000 (no medical tests required).
- Discounted transactional fees.



TITANIUM ACCOUNT

*All fees include VAT and are effective from 01 January 2026 to 31 December 2026.



DO YOU ALWAYS TRANSACT IN THE BANK OR AT OTHER BANKS' ATMS?

The following tips will assist you to bank faster and cheaper and at your own convenience:

- Using point of sale, internet or cell phone banking is more cost effective than transacting in the branch.
- Recharge prepaid airtime on internet or cell phone banking.
- Open your Savings and Investments account using internet banking and earn interest.
- Always use Standard Bank ATMs to draw cash and for other transactions to avoid incurring additional fees for using other banks' ATMs.
- Make an active decision to start practising good banking behaviour:
- Avoid administration fees by ensuring that your balance is always sufficient to cover any expenses coming off your account.
- You can monitor your balance as often as you need FREE of charge on cell phone or internet banking.

FEATURES & BENEFITS

- Access to all investment and savings accounts.
- FREE funeral cover, physical impairment cover and death cover for bundled customers only.
- FREE Funeral Cover for PAYT customers.

- Optional life cover up to N\$1 million (no medical testing required)
- Optional study policies are available starting from a minimum monthly contribution.
- Unlimited electronic transactions, including debit card purchases, inter-account transfers and digital



PLATINUM BANKING ACCOUNT

***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**

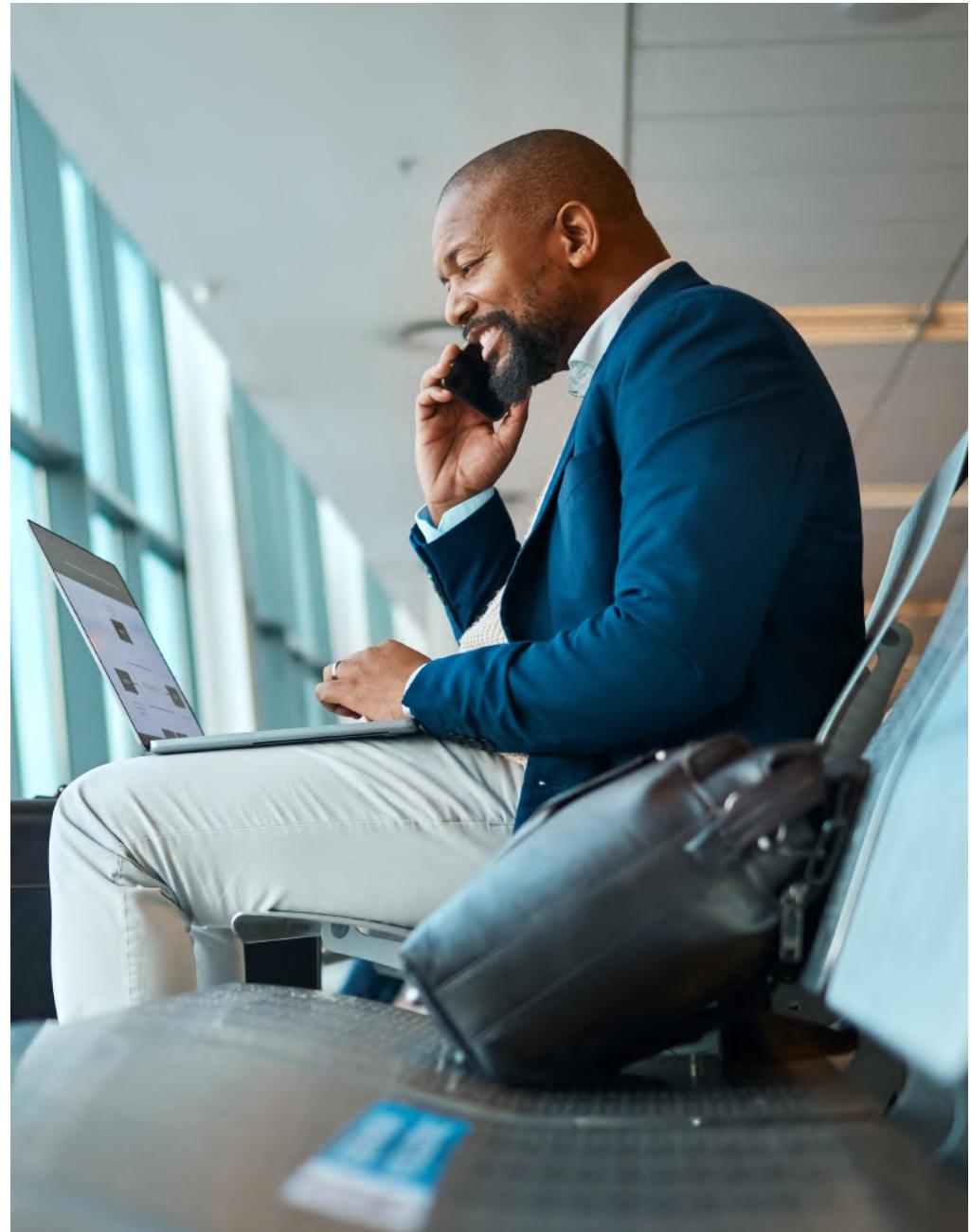


FEATURES & BENEFITS

- Expert advice from financial planning consultants.
- Overdraft facility at preferential rates (T&Cs apply)
- Simple day-to-day transactions with a Gold Debit Card
- FREE travel insurance when travelling abroad
- Customer qualifies for a Gold MasterCard (T&Cs apply)
- Higher credit limits on Standard Bank Gold MasterCard can be negotiated with the Credit Division according to the customer's ability to repay

• FREE Insurance for bundled offering includes:

- Death Benefit
- Physical Impairment Benefit
- Funeral Benefit



YOUNG PROFESSIONALS ACCOUNT

*All fees include VAT and are effective from 01 January 2026 to 31 December 2026.



FEATURES & BENEFITS

- **Access to credit**

- Credit card: Preferential interest rates on straight or budget purchases. No monthly account or service fee and up to 55 days interest-FREE

- Vehicle finance
- Home Loan
- Overdraft
- RCP

- **Products**

- Current Account
- Saving
- All investments ranges
- Offshore Banking

- **FREE insurance for bundled offering includes:**

- Death Benefit
- Physical Impairment Benefit
- Funeral Benefit



PRIVATE BANKING ACCOUNT

***All fees include VAT and are effective from
01 January 2026 to 31 December 2026.**



We match the needs of successful and accomplished individuals with personalised financial solutions. A highly qualified Private Bank team delivers the personal attention you deserve.

The comprehensive offering encompasses status and priority, a full suite of products and services, access to your funds at your convenience, a credit portfolio designed to meet your needs, and a balanced wealth creation and preservation portfolio.

MONTHLY MANAGEMENT FEE

Your Private Account bundle provides you with personal and tailored service through a dedicated Private Banker who will deal with your day-to-day transactional activities.

ADDITIONAL BENEFITS FOR PRIVATE BANK CLIENTS

As a Private Bank client, you are also entitled to the following additional benefits, which, unless otherwise stated, incur costs over and above your monthly fee:

- Clear and transparent wealth management, investment and wealth preservation solutions that fit the distinctive requirements of a Private Bank client.
- Access to a financial planner to deal with all your estate planning, insurance and assurance needs.

Savings and investments:

- Premium Call Account (minimum balance of N\$100,000)
- Notice Deposit Account
- Fixed Deposit Account

- Standard Bank Offshore Platinum Optimum Account has a low £4,000, US\$6,000, €6,000, AU\$5,000 (or equivalent) minimum balance and no minimum income requirement. Combined with a Visa debit card and secure 24/7 internet banking, the Optimum Account puts you in control wherever you are in the world.
- Extensive financial services that cater for your travelling requirements.
- You can opt to obtain a Private Bank credit card which will allow global access to more than 1,300 DragonPass lounges worldwide with two FREE visits per annum.

FEATURES & BENEFITS

- Integrated wealth management and financial advice from Standard Bank.
- Relationship Consultants.
- Customer can contact their Private Banker by phone.
- Customer qualifies for a Platinum MasterCard (Ts&Cs apply).
- Higher credit limits on Standard Bank Platinum MasterCard can be negotiated with the Credit Division according to the customer's ability to repay.
- Diverse short and long-term savings and investment options with flexible terms.
- Lending products, such as vehicle and asset finance, home loans and insurance solutions.
- Comprehensive insurance solutions that protect short and long-term interests.



CONTACTS

Branch/Service Centre	Branch Code	Contact Number
Ausspannplatz	082672	061 294 9500
Gobabis	082072	062 562 074\5\6
Otjinene	082072	062 567 661 / 062 567 507
Windhoek	082372	061 294 4203
Katutura	082972	061 294 9200
Eveline Street	082972	061 294 9795
Okuryangava	082972	061 294 4759
Okahandja	084273	062 503 047
Maerua Mall	086872	061 417 900
Grove Mall	087472	061 294 4712
Eenhana	087072	065 263 288
Okongo	087072	065 288 599
Oshikango	086572	065 264 629
Ondangwa	085972	065 240 336
Oniipa	085972	065 246 393
Omuthiya	085972	065 244 101
Oshana	081171	065 231 607
Oshana Business Centre	081171	065 231 607
Maroela	081171	065 235 555
Oshakati	084873	065 220 911
Oshakati South	084873	065 221 421
Okahao	084873	065 252 148
Outapi	087172	065 251 593
Ruacana	087172	065 272 121
Opwu	087172	065 273 439
Okalongo	087172	065 253 530

Branch/Service Centre	Branch Code	Contact Number
Rundu	085173	066 265 900
Divundu	085173	066 257 859
Nkurenkuru	085173	066 258 030
Katima Mulilo	080672	066 254 511
Walvis Bay	2272	064 201 1111
Kuisebmund	2272	064 201 1240
Swakopmund	2172	064 412 500
Mondesa	2172	064 462 420
Hentiesbay	2172	064 500 648
Omaruru	084373	064 570 428
Karibib	084373	064 550 880
Luderitz	080471	063 202 316
Keetmanshoop	080371	063 223 274
Aussenkehr	080971	063 274 428
Mariental	080671	063 242 371
Rehoboth	084273	062 525 242
Rosh Pinah	080971	063 274 428
Grootfontein	084073	067 243 051
Otjiwarongo	084573	067 302 051
Okakarara	084573	067 317 907
Outjo	084673	067 313 016
Khorixas	084673	067 331 184
Tsumeb	084773	067 220 956
Otavi	084473	067 234 012

CONTACTS

CUSTOMER CONTACT CENTRE:

GENERAL QUERIES:

CCCQueries@standardbank.com.na

COMPLAINTS:

CustomerComplaints@standardbank.com.na

CARD DISPUTES:

NamibiaCardDispute@standardbank.com.na

PLATINUM AND PRIVATE BANKING:

NamAffluentExpress@standardbank.com.na

Call centre	92860
Toll FREE	08000 28000
Lost or stolen cards	
Call centre	92860
Lost cards (24 hours)	061 294 2136
Suspected fraud	
Call centre	92860
Fraud hotline	061 294 2136

DISCLAIMER

Our products and services, and the terms under which they are offered, may change from time to time and customers will be notified within a reasonable time frame of such changes. It is in your interest to read your terms and conditions carefully.

TERMS AND CONDITIONS APPLY

If not stated otherwise, all rates are applicable to Standard Bank customers in Namibia only.