



Young Professional Account Charge Options

Type of Transaction	Bundled Option	Pay-As-You-Transact Option
	You pay a single monthly management fee for a fixed number of transactions and services.	Pay-as-you-transact with a monthly fee of N\$93.00 - you pay for each transaction.
Administration		
Monthly Management Fee	N\$299.00	N\$93.00
Account Opening	Free	Free
Account Closure	Free	Free
Deposits		
Cash Deposit at Branch Counter	Free	Free
Withdrawals		
At Branch Counter	N\$4.75 per N\$100, Min N\$100.00	N\$4.75 per N\$100, Min N\$100.00
At Standard Bank ATM	N\$2.80 per N\$100, Min N\$14.00	N\$2.80 per N\$100, Min N\$14.00
At Other Bank's ATM (Local)	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
At Other Bank's ATM (International)	N\$65.50 + 3.30% of amount	N\$65.50 + 3.30% of amount
Debit Card Purchases		
Debit Card Purchase Fee (Local)	Free	N\$4.00
Debit Card Purchase Fee (International)	Free	N\$5.00 + 3.00% of value
ATM Transactions		
Declined Transaction Own ATM	Free	Free
Declined Transaction Other Bank's ATM	Free	Free
Mini Statement	N\$5.50	N\$5.50
Balance Enquiry Own ATM	Free	Free
Balance Enquiry Other Bank's ATM	N\$1.60	N\$1.60
Payments		
Internet Banking		
Electronic Account Payment	Free	N\$9.50
Inter-Account transfers	Free	Free
Blue Vouchers	N\$0 - N\$500 N\$501 - N\$2,000 N\$2,001 - N\$4,000 N\$4,001 - N\$5,000	N\$12.00 N\$15.00 N\$30.00 N\$40.00
MTC: Prepaid and Postpaid	Free	N\$2.60
Prepaid Electricity	Free	Free
Television Subscription	Free	N\$2.60

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Young Professional Account

TT*	BO*	PTP*
Debit Orders		
Internal	Free	1.5% of value, min N\$2.00 and Max N\$200.00
External	Free	1.5% of value, min N\$2.00 and Max N\$200.00
Overdraft		
Unauthorised Overdraft Fees	N\$346.00 per item	N\$346.00 per item
Monthly Overdraft Administration Fee	N\$103.00	N\$103.00
Referral Fee	N\$335.00	N\$335.00
Provisional Statement		
First Statement per Month	Free	Free
Reprint In-Branch	N\$1.00 per page	N\$1.00 per page
TT* _ Type of Transaction	BO* _Bundled Option	PTP* _Pay-as-you-Transact Option

Young Professional Bundled Option – Insurance Benefits

Free/Embedded		
Benefit	Cover	Maximum
Death	3 x Net Monthly Salary Capped at:	N\$150,000.00
Physical Impairment	3 x Net Monthly Salary Capped at:	N\$150,000.00
Funeral	Lump Sum	N\$30,000.00

Account Opening & Closure

Account Opening	Free
Account Closure	Free
Information	
Cash Deposit at Branch Counter	Free
Withdrawals	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$211.00
Mini Statement at ATM	N\$5.50
Balance Enquiry at Other Bank's ATM	N\$1.60
MyUpdates Monthly Subscription	N\$6.25
Deposit Book Triplicate Large	N\$539.00
Stop Payments	N\$160.00
CMA Outwards Payments: SADC-RTGS Below N\$1 million Between N\$1m – N\$5m	N\$20.00 N\$30.00
Plus Teletransmission Fee	N\$160.00
Bank Confirmation Letter	N\$25.00
Penalty Fees	
Unauthorised Overdraft	N\$346.00 per item
Referral Fee	N\$335.00
Dishonoured Payment (per instance)	1.50% of value, Min N\$49.50, Max N\$200.00
More FREE Services	
Internet Banking Subscription	Free
Balance Enquiries at Standard Bank ATM	Free

HAVE YOU ALWAYS USED THE BRANCH OR ANOTHER BANKS' ATMS TO DO CERTAIN TRANSACTIONS?

The following tips will assist you in banking faster and cheaper at your own convenience:

- Use Internet or Cellphone Banking as more cost-effective ways to perform most of the transactions you do in the branch.
- Recharge prepaid airtime via Internet or Cellphone Banking.
- Open your Savings and Investments Account using Internet Banking.
- For clients on the Bundled option, pay with your card for free at any local POS machine or do electronic banking payments to save on cost.

MAKE AN ACTIVE DECISION TO START PRACTICING GOOD BANKING BEHAVIOUR

- Avoid administration fees by ensuring that there is always sufficient money to cover any expenses coming off your account. You can carefully monitor the funds in your account by obtaining your account balance as often as you need on Cellphone/Internet Banking. Remember, Cellphone/ Internet Banking balance enquiries are free.
- Use our loan calculator on Internet Banking when planning to purchase a home or vehicle.

Contact us

General Enquiries	
Call Centre	92860 061 294 4010 (office hours)
Toll Free	08000 28000
Email	NamAffluentExpress@standardbank.com.na
Lost or Stolen Cards	
Call Centre	081 9286
Lost Cards (24 hours)	061 294 2136
Suspected Fraud	
Call Centre	081 9288
Fraud Hotline	061 294 2136

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