



2026
PRICING GUIDE
**Titanium
Account**

Account Opening & Closure	
Account Opening	Free
Account Closure	Free
Information	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$211.00
Mini Statement at ATM	N\$5.50
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\$1million Between N\$1m - N\$5m	N\$20.00 N\$30.00
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	
First Issue of AutoBank Card	Free
Internet Banking Subscription	Free
Balance Enquiries at Standard Bank ATM	Free

HAVE YOU ALWAYS USED THE BRANCH OR OTHER 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 on Internet or cellphone banking.
- Open your Savings and Investments account using Internet Banking.
- Draw cash at a Standard Bank ATM if you are not already doing so – and remember to always use Standard Bank ATMs to avoid paying additional fees for using other bank's ATMs.

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.

Titanium Banking Value Bundle Transaction Fees

You pay a single monthly management fee for a fixed number of transactions and services.

Pay-as-you-transact with a minimum monthly service fee - you pay for each transaction.

Type of Transaction	Bundled Fee	Pay-As-You-Transact Option
Administration		
Monthly Management Fee	N\$275.00	N\$76.50
Deposits		
Cash Deposits	Free	Free
ATM Transactions		
Cash Withdrawal Own ATM	N\$2.80 per N\$100.00, Min N\$14.00	N\$2.80 per N\$100.00, Min N\$14.00
Cash Withdrawal Other Bank's ATM	N\$7.20 + N\$13.70 per N\$500.00, Max N\$35.00	N\$7.20 + N\$13.70 per \$500.00, Max N\$35.00
International Cash Withdrawal	N\$65.50 + 3.30% of value	N\$65.50 + 3.30% of value
Mini Statement	N\$5.50	N\$5.50
Inter-Account Transfer	Free	Free
Balance Enquiry Own ATM Balance Enquiry Other Bank's ATM	Free N\$1.60	Free N\$1.60
Declined Transaction Own ATM	Free	Free
Declined Transaction Other Bank's ATM	Free	Free
Debit Card Purchases		
Debit Card Purchase Fee (Local)	Free	N\$4.00
Debit Card Purchase Fee (International)	N\$5.00 + 3% of value	N\$5.00 + 3% of value
Payments		
Electronic Payments (Internet Banking, ATM, App)		
Inter-account Transfers	Free	Free
Electronic Account Payments	Free	N\$9.50
MTC: Prepaid and Postpaid	Free	N\$2.60
Prepaid Electricity	Free	Free
Television Subscription	Free	N\$2.60
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

Standing Payment Orders		
Establishment Fee	Free	N\$33.30
Basic Charge	Free	N\$17.20
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
Bancassurance Free/Embedded Account	Free	N\$4.00
Benefit	Cover	Maximum
Death	3 x Net Monthly Salary Capped at:	N\$57,000.00
Physical Impairment	3 x Net Monthly Salary Capped at:	N\$57,000.00
Funeral	Lump Sum	N\$10,000.00

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

DISCLAIMER

Our product and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your terms and conditions carefully.

If you have any questions or need more information contact your branch.