



2026  
PRICING GUIDE

# Platinum Banking Account

## Platinum Banking 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.
<b>Administration</b>		
Monthly Management Fee	N\$350.00	N\$93.00
Account Opening	Free	Free
Account Closure	Free	Free
<b>Deposits</b>		
Cash Deposit at Branch Counter	Free	Free
<b>Withdrawals</b>		
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
<b>Debit Card Purchases</b>		
Debit Card Purchase Fee (Local)	Free	N\$4.00
Debit Card Purchase Fee (International)	Free	N\$5.00 + 3.00% of value
<b>ATM Transactions</b>		
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
<b>Payments</b>		
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

TT*	BO*	PTP*
<b>Debit Orders</b>		
Internal	Free	N\$11.95
External	Free	N\$33.30
<b>Overdraft</b>		
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
<b>Provisional Statement</b>		
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

#### Platinum Bundled Option – Insurance Benefits

Free/Embedded		
Benefit	Cover	Maximum
Death	3 x Net Monthly Salary Capped at:	N\$150,000
Physical Impairment	3 x Net Monthly Salary Capped at:	N\$150,000
Funeral	Lump Sum	N\$30,000

#### Account Opening & Closure

Account Opening	Free
Account Closure	Free
<b>Information</b>	
Cash Deposit at Branch Counter	Free
<b>Withdrawals</b>	
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	N\$20.00
Between N\$1m – N\$5m	N\$30.00
Plus Teletransmission Fee	N\$160.00
Bank Confirmation Letter	N\$25.00
<b>Penalty Fees</b>	
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
<b>More FREE Services</b>	
Internet Banking Subscription	Free
Balance Enquiries at Standard Bank ATM	Free

Prices include VAT and are subject to change.

This brochure is not a comprehensive list of our prices.

**For further information, please contact your Relationship Manager.**

✉ | [NamAffluentExpress@standardbank.com.na](mailto:NamAffluentExpress@standardbank.com.na)

#### 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

<b>General Enquiries</b>	
Call Centre	92860 061 294 4010 (office hours)
Toll Free	08000 28000
Email	<a href="mailto:NamAffluentExpress@standardbank.com.na">NamAffluentExpress@standardbank.com.na</a>
<b>Lost or Stolen Cards</b>	
Call Centre	081 9286
Lost Cards (24 hours)	061 294 2136
<b>Suspected Fraud</b>	
Call Centre	081 9288
Fraud Hotline	061 294 2136

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Our products 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, please contact your Prestige Banker. Prices include VAT and are subject to change. This brochure is not a comprehensive list of our prices.