

Account Opening & Closure	
Account Opening	Free
Account Closure	Free
Account Closure	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$165.00
Mini Statement at ATM	N\$ 5.25
My Updates Monthly Subscription	N\$ 12.00
Deposit Book Triplicate Large	N\$ 425.00
Stop Payments	N\$ 150.00
SWIFT Payments	0.56% Min N\$204.00, Max N\$393.72
Plus Teletransmission Fee	N\$151.00
Penalty Fees	
Unauthorised Overdraft	N\$320.00 per item
Referral Fee	N\$270.00
Dishonoured Payment (per instance)	1.50% of Value, Min N\$42.00, 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 bank's 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.
- ✓ 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 another 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.

#### 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 contract carefully.

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



**PRICING 2021**  
**ACHIEVER**  
**ACCOUNT**

Achiever Banking Value Bundle Transaction Fees			Standing Payment Orders		
Pay a single monthly management fee for a fixed number of transactions and services.			Establishment Fee	N\$28.00	N\$28.00
Or pay as you transact with a minimum monthly service fee - you pay for each transaction.			Basic Charge	N\$15.00	N\$15.00
Type of Transaction	Bundled Fee	Pay-as-You-Transact Option	Debit Orders		
<b>Administration</b>			Internal	N\$12.00	N\$12.00
Monthly Management Fee	N\$139.00	N\$60.00	External	N\$29.50	N\$29.50
<b>Deposits</b>			<b>Bancassurance</b>		
Cash Deposits	Free	Free	Free/Embedded Account		
<b>ATM Transactions</b>			Benefit	Cover	Maximum
Cash Withdrawal Own ATM	N\$2.50 per N\$100.00, Min N\$11.00, Max N\$85.00	N\$2.50 per N\$100.00, Min N\$11.00, Max N\$85.00	Death	3 x Net Monthly Salary Capped at:	N\$57,000.00
Cash Withdrawal Other Bank's ATM	N\$40.00 + ATM Cash Withdrawal Fee	N\$40.00 + ATM Cash Withdrawal Fee	Physical Impairment	3 x Net monthly Salary Capped at:	N\$57,000.00
International Cash Withdrawal	N\$60.00 + 3.20% of Value	N\$60.00 + 3.20% of Value	Funeral	Lump Sum	N\$10,000.00
Mini Statement	N\$5.25	N\$5.25			
Inter-account Transfer	N\$5.50	N\$5.50			
Balance Inquiry Own ATM	Free	Free			
Balance Inquiry Other Bank's ATM	N\$13.00	N\$13.00			
Declined Transaction Own ATM	Free	Free			
Declined Transaction Other Bank's ATM	Free	Free			
<b>Debit Card Purchases</b>					
Debit Card Purchase Fee (Local)	Free	N\$5.00			
Debit Card Purchase Fee (International)	N\$5.00 + 3% of value	N\$5.00 + 3% of Value			
<b>Payments</b>					
Electronic Payments (Internet Banking, ATM, App)					
Inter-account Transfers	Free	N\$5.00			
Electronic Account Payments	Free	N\$12.50			
MTC: Prepaid and Postpaid	Free	N\$2.50			
Prepaid Electricity	Free	Free			
Television Subscription	Free	N\$2.50			
BlueWallet Voucher	N\$20 – N\$500 = N\$12.00 N\$500 – N\$1,000 = N\$23.00 N\$1,000 – N\$2,000 = N\$29.00 N\$2,000 – N\$4,000 = N\$32.00 N\$4,000 – N\$5,000 = N\$40.00	N\$20 – N\$500 = N\$12.00 N\$500 – N\$1,000 = N\$23.00 N\$1,000 – N\$2,000 = N\$29.00 N\$2,000 – N\$4,000 = N\$32.00 N\$4,000 – N\$5,000 = N\$40.00			