

2021 BANK CHARGES



1. Cheque Accounts		2 Savings Accounts	
Opening of Accounts		Opening Deposit	
1.1 Opening of Cheque Account	Free	PlusPlan	N\$50.00
1.2 Closing of Cheque Account	Free	PureSave	N\$50.00
ATM Transactions		Minimum Balance	
On Own ATM		N\$50.00	
Withdrawal	N\$2.50 per N\$100.00 of Value, Min. N\$11.00, Max N\$85.00	Cash Deposit Fee	
Balance Enquiry	Free	*Cash Deposit	Free
Mini Statement	N\$5.25	Cash Withdrawals	
Inter-Account Transfer	N\$5.50	ATM	N\$2.50 per N\$100.00, Min N\$11.00, Max N\$85.00
Declined ATM Cash Request	Free	Over the Counter	N\$4.00 per N\$100.00, Min N\$90.00 Max N\$600.00
On Other Bank's ATM		Atm Card Replacement	
Withdrawal	N\$40.00 + ATM Withdrawal Fee	First Issue	Free
Balance Enquiry	N\$13.00	Replacement of Lost/Damaged Card	N\$165.00
Declined ATM Cash Request	Free	ATM Transactions	
Atm Card		Inter-Account Transfer	N\$5.50
First Issue	Free	Mini Statement	N\$5.25
Replacement of Lost/Damaged Card	N\$165.00	Balance Enquiry	Free
Penalty Fees		3 Other	
Unpaid Items (Lack Of Funds)	1.50% of Value, Min N\$42.00, Max N\$200.00	Advances and Overdraft Facilities	
Unauthorised Over Limit Fee	N\$300.00	Annual Review of Facility Business	1.35% of Total Value of Facility, Min N\$2,750.00, Max N\$70,000.00
Referral Fee (Contacting Customers)	N\$270.00	Referral Fee	N\$270.00
Stop Payments	N\$150.00	Residential Home Loans	
Penalty Fee Notice Deposit	3.00% of Amount	Home Loan Origination Fee (Inclusive Law Active Fee)	N\$4,500.00
Transfers/Payments		Property Guarantee Fee	N\$1,750.00
Stop Order Establishment/Amendment	N\$28.00	Bond Cancellation Fee (Excluding Attorney Fee)	N\$1,800.00 + N\$900.00 per Further Bond + Law Active Fee N\$400.00
Stop Order Transaction Fee	N\$15.00	Property Assessment Fee (Excluding Attorney Fee)	
Magtape/Debit Orders: Internal	N\$12.00	Building Loans	0.29% of Assessed Value, Min N\$2,305.00, Max N\$6,000.00
Magtape/Debit Orders: External	N\$29.50	Progress Payment (Per Inspection)	
Telegraphic Expenses	N\$151.00	Further Bonds (Re-Evaluation)	N\$1,700.00
Electronic Banking (Internet Banking)		Further Loans	0.20% of Assessed Value Min N\$1,700.00, Max N\$5,800.00
Monthly Subscription Fee	Free	Vehicle & Asset Finance	
Electronic Payments	N\$12.50	Documentation Fee	1.25% of Value, Min N\$4,00.00, Max N\$11,550.00
Electronic Inter-Account Transfers	N\$5.50	Hire Purchase Instalment Fee	N\$300.00
Future-Dated Payments	N\$12.50	Safe Custody And Securities	
Unpaid Charges on Future-Dated Payments due to Insufficient Funds	N\$30.00	Closed Custody – Sealed Bag/Deed Boxes	N\$700.00 per Annum
Provisional Statements	Free	Open Custody and Securities	N\$410.00 per Annum
Deposits		Access Fee/Re-Lodgement	N\$90.00 per Access
*Cash Deposit	Free	International Banking	
Deposit Books		Purchase of Foreign Currency Notes	1.91%, Min N\$84.70
Small	N\$235.00	Purchase of Foreign Travellers Cheques	1.91%, Min N\$84.70
Duplicate Large	N\$375.00	International Payments	
Triplicate Large	N\$425.00	Inward Payments SWIFT	N\$425.34
Others		Outward Payment SWIFT	0.56%, Min N\$204.00, Max N\$393.72
Statement Reprint at Branch	N\$1.00 per Page	Guarantees and Letters of Credit	
Auditor's Certificates	N\$720.00	Establishment of Property Guarantees - Cash Cover	1.60% of Value, Min N\$760.00
Confirmation of Payment to Account Via Email/Sms	Free	Establishment of Letter of Credit Opening Commission (Local)	0.95% of Value, Min N\$431.00
My Updates Monthly Subscription	N\$12.00	Letters of Credit: Advised and Negotiated Through Standard Bank (Usance Credit)	0.36% of Value, Min N\$535.00