

# 2023 BANK CHARGES



	Basic Blue Bank Account	Current Accounts	Savings Accounts	Various Fees & Charges	Exchange Control and International Banking
<b>Opening and Closing of Account</b>					
Opening of Account	Free	Free	Free		
Closing of Account	Free	Free	Free		
<b>ATM Transactions</b>					
On Own ATM					
Cash Withdrawal	N\$13.50 (first 3 per month Free)	N\$2.60 per N\$100.00, Min N\$12.00, Max N\$100.00	N\$2.60 per N\$100.00, Min N\$12.00, Max N\$100.00		
Balance Enquiry	Free	Free	Free		
Mini Statement	N\$5.50	N\$5.50	N\$5.50		
Inter-Account Transfer	N\$5.50	N\$5.50	N\$5.50		
Bank Balance Statement	Free Displayed	Free Displayed	Free Displayed		
Declined ATM Cash Request	Free	Free	Free		
On Other Bank's ATM					
Cash Withdrawal	N\$5.60 per N\$500.00, Max N\$35.00	N\$5.60 per N\$500.00, Max N\$35.00	N\$5.60 per N\$500.00, Max N\$35.00		
Balance Enquiry	Free	Free	Free		
Bank Balance Statement	N\$4.80	N\$4.80	N\$4.80		
Declined ATM Cash Request	Free	Free	Free		
International ATM Cash Withdrawal	N\$70.00 + 3.20% of value	N\$70.00 + 3.20% of value	N\$70.00 + 3.20% of value		
ATM Debit Cards					
First Issue	Free	Free	Free		
Card Replacement	N\$185.00	N\$185.00	N\$185.00		
Monthly Card Fees	Free	Free	Free		
<b>Transfers/Payments</b>					
Stop Orders					
Internal & External	N\$29.50	N\$29.50	N\$29.50		
Debit Orders					
Internal	N\$12.00	N\$12.00	N\$12.00		
External	N\$29.50	N\$29.50	N\$29.50		
Failed Debit Orders	1.50% of value, Min N\$44.00, Max N\$200	1.50% of value, Min N\$44.00, Max N\$200	1.50% of value, Min N\$44.00, Max N\$200		
Telegraphic Transfers	1.00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	1.00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	1.00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00		
<b>Electronic Transaction (Internet Banking, Mobile Banking)</b>					
Subscription Fees	Free	Free	Free		
Third Party Payments					
Own Bank	Free	N\$12.50	N\$12.50		
Agent bank	N\$12.50	N\$12.50	N\$12.50		
Inter-Account Transfer	N\$5.50	N\$5.50	N\$5.50		
Stop Payment	Not Available	Not Available	Not Available		
Prepaid Electricity	Free	Free	Free		
Prepaid Airtime	N\$2.50	N\$2.50	N\$2.50		
Payment Reversal	Not Available	Not Available	Not Available		
Blue Voucher					
N\$20 - N\$500 = N\$12.50	N\$12.50	N\$12.50	N\$12.50		
N\$500 - N\$1,000 = N\$24.00	N\$24.00	N\$24.00	N\$24.00		
N\$1,000 - N\$2,000 = N\$30.00	N\$30.00	N\$30.00	N\$30.00		
N\$2,000 - N\$4,000 = N\$34.50	N\$34.50	N\$34.50	N\$34.50		
N\$4,000 - N\$5,000 = N\$42.00	N\$42.00	N\$42.00	N\$42.00		
Cash Deposits	Free	Free Personal Accounts and Business with Turnover <N\$1.3mil annually		Free Personal Accounts and Business with Turnover <N\$1.3mil annually	
Deposit Books	N\$300.00 - N\$480.00	N\$300.00 - N\$480.00		N\$300.00 - N\$480.00	
Debit card purchase fee	N\$5.00	Free		N\$5.00	
<b>POS Purchases</b>					
Local				N\$5.00	
International				N\$5.00 + 3.00% of value	
Stop Payments				N\$160.00	
Monthly Statements				Free	
Re-print Provisional Statements				N\$1.00 per page	
<b>Search Fees &amp; Copy of old statement</b>					
60 Days				N\$84.46	
90 Days				N\$118.45	
120 Days				N\$133.90	
150 Days				N\$190.55	
180 Days				N\$242.05	
Photocopies				Free	
Auditor's Certificates				N\$800.00	
Telephone Charges				Free	
Fax Charges				N\$8.00 per page	
Bank Report				N\$300.00	
Online Purchases				N\$5.00 + 3.00% of value	
Over the Counter Cash Withdrawal				N\$4.50 per N\$100, Min N\$100.00, Max N\$750.00	
<b>Penalty Fees</b>					
Unpaid Debit Order				1.50% of value, Min N\$44.00, Max N\$200.00	
Referral Fee				N\$300.00	
Unauthorized Overdraft Fees				N\$320.00	
<b>Advances &amp; Overdrafts</b>					
<b>Residential Home Loans</b>					
Home Loan Origination Fee				0.27% of value, Min N\$1,700.00, Max N\$5,800.00	
<b>(including valuation)</b>					
<b>Bond Registration Fee</b>					
Property Guarantees				N\$1,750.00	
Bond Cancellation Fee					
First Bond				N\$1,800.00	
Fee per further bond				N\$900.00	
L@w Fee				N\$400.00	
<b>Property Re-evaluation Fee</b>					
Monthly Administration Fee				N\$1,650.00	
Further Advances				N\$80.00	
<b>Vehicle &amp; Asset Finance</b>					
Opening of Account				Free	
Loan origination Fees				Free	
Documentation Fees				1.50% of value, Min N\$4,300.00, Max N\$11,850.00	
Hire Purchase installment Fees				N\$330.00	
Service Fees				Free	
<b>Overdrafts</b>					
Penalty Interest				3.00%	
Overdraft Reminders				N\$300 referral fee	
Annual Review of Facility				1.50% of facility, Min N\$3,200.00	
Commitment Fees				Free	
<b>Credit Cards</b>					
- First Issue				Free	
- Replacement Card				N\$185.00	
- Interest on Outstanding Balance				Usury Max rate	
- ATM Cash Withdrawal				2.60%, Min N\$12, Max N\$100	
- Monthly Account Fees				Silver N\$36.00	
<b>Safe Custody</b>					
Sealed Bags/Deed Boxes				N\$750.00 p.a	
Access Fee				N\$95.00	
<b>Collections</b>					
Letters				Free	
Reminders				Free	

Standard Bank