

2023 BANK CHARGES



| | Basic Blue Bank Account | Current Accounts | Savings Accounts | Various Fees & Charges | | Exchange Control and International Banking | |
|---|---|---|---|--|--|--|--|
| Opening and Closing of Account | | | | POS Purchases 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 Search Fees & Copy of old statement 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 Penalty Fees 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 | | Exchange Control Applications Normal Applications N\$853.36 Urgent Applications N\$853.36 Applications to submit information only (BON request)N\$600.28 Applications to submit compulsory reports N\$600.28 Requests to expedite an application N\$600,28 Blanket applications - covering a period of 1 year Establishment N\$1,422.53 Renewals N\$899.81 Applications for capital account transactions (loans, offshore investments,prudential limit transfers). N\$1,316.24 Inheritance by a non-resident/emigrant of a Namibian deceased estate Handling fee N\$185,00 Off site visits (call out charge) N\$428.60 Meetings with BON N\$2,276.00 Attestation Fees Upon attestation N\$51.40 First Letter N\$57.32 Second Letter N\$71.89 Final Follow-up - Final Letter N\$87.24 Letters of Credit Establishment/Advising 1.00%, Min N\$520.76 Teletransmission fee N\$160.00 Extensions and increases to amounts N\$877.31 | |
| Opening of Account | Free | Free | Free | | | | |
| Closing of Account | Free | Free | Free | | | | |
| ATM Transactions | | | | Advances & Overdrafts Residential Home Loans Home Loan Origination Fee 0.27% of value, Min N\$1,700.00, Max N\$5,800.00 (including valuation) Bond Registration Fee 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 Property Re-evaluation Fee N\$1,650.00 Monthly Administration Fee N\$80.00 Further Advances N\$625.00 Vehicle & Asset Finance 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 Overdrafts 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 | | Safe Custody Sealed Bags/Deed Boxes N\$750.00 p.a Access Fee N\$95.00 Collections Letters Free Reminders Free | |
| 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 | Credit Cards - 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 Gold N\$45.00 Private N\$85.00 | | | |
| 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 | | | | |
| Transfers/Payments | | | | | | | |
| 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 | | | | |
| Electronic Transaction (Internet Banking, Mobile Banking) | | | | | | | |
| 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 | | | | | | | |
| 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 | | | | |

Standard Bank