Account Closure	Free
Account Closure	Free
Information	
First Issue of ATM Card	Free
Replacement Card Issuance	N\$185.00
Mini Statement at ATM	N\$5.50
My Updates Monthly Subscription	N\$12.50
Deposit Book Triplicate Large	N\$480.00
Stop Payments	N\$160.00
SWIFT Payments	1.00% Min N\$280.00, Max N\$550.00
Plus Teletranmission Fee	N\$160.00
Bank Confirmation Letter	N\$24.00
Penalty Fees	
Unauthorised Overdraft	N\$320.00 per item
Referral Fee	N\$300.00
Dishonoured Payment (per instance)	1.50% of Value, Min N\$44.00, Max N\$200.00
More FREE services	
First Issue of AutoBank Card	Free
Internet Banking Subscription	Free
Balance Enquiries at Standard	Free

Have you always used the branch or other 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 on 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 other bank's ATMs.

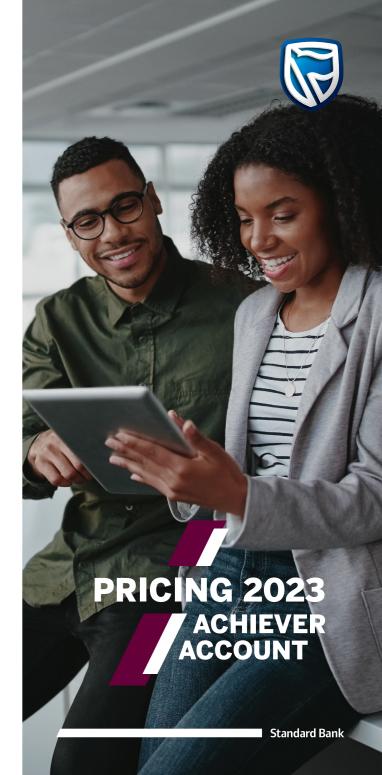
Make an active decision to start practicing good banking behaviour:

- 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 terms and conditions carefully.

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



Achiever Banking Value Bundle Transaction Fees You pay a single monthly management fee for a fixed number of transactions and services. Pay as you transact with a minimum monthly service fee - you pay for each transaction.		Standing Payment Orders			
		Establishment Fee	N\$29.50	N\$29.50	
		Basic Charge	N\$16.00	N\$16.00	
Type of Transaction	Bundled Fee Pay-as-You-Transact Option		Debit Orders		
Administration			Internal	N\$12.00	N\$12.00
Monthly Management Fee	N\$155.00	N\$70.00	External	N\$29.50	N\$29.50
Deposits	Bancassurance				
Cash Deposits	Free	Free	Free/Embedded Account		
ATM Transactions			Benefit	Cover	Maximum
Cash Withdrawal Own ATM	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	Death	3 x Net Monthly Salary Capped at:	N\$57,000.00
Cash Withdrawal Other Bank's ATM	N\$5.60 per N\$500.00, Max N\$35.00	N\$5.60 per N\$500.00, Max N\$35.00		3 x Net monthly Salary Capped at:	N\$57,000.00
International Cash Withdrawal	N\$70.00 + 3.20% of value	N\$70.00 + 3.20% of value	Physical Impairment		
Mini Statement	N\$5.50	N\$5.50	Funeral	Lump Sum	N\$10,000.00
Inter-account Transfer	N\$5.50	N\$5.50			
Balance Inquiry Own ATM Balance Inquiry Other Bank's ATM	Free N\$4.80	Free N\$4.80			
Declined Transaction Own ATM Declined Transaction Other Bank's ATM	Free Free	Free Free			
Debit Card Purchases					
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			
Payments					
Electronic Payments (Internet Banking, ATM, App)					
Inter-account Transfers	Free	N\$5.50			
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\$12.50 N\$500 - N\$1,000 = N\$24.00 N\$1,000 - N\$2,000 = N\$30.00 N\$2,000 - N\$4,000 = N\$34.50 N\$4,000 - N\$5,000 = N\$42.00	N\$20 - N\$500 = N\$12.50 N\$500 - N\$1,000 = N\$24.00 N\$1,000 - N\$2,000 = N\$30.00 N\$2,000 - N\$4,000 = N\$34.50 N\$4,000 - N\$5,000 = N\$42.00			