2023 BANK CHARGES



<mark>/-</mark>	Basic Bank Accounts	Current Accounts	Savings Accounts	Various Fees & Charges		Exchange Control and International Banking	
Opening and Closing of Account				POS Purchases		Exchange Control Applications	
Opening of Account	Free	Free	Free	Local	N\$5.00	Normal Applications	N\$853.36
Closing of Account	Free	Free	Free	International	N\$5.00 + 3.00% of value	Urgent Applications	N\$853.36
ATM Transactions				Stop Payments	N\$160.00	Applications to submit information only (BON request)	N\$600.28
On Own ATM				Monthly Statements	Free	Applications to submit compulsory reports	N\$600.28
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	Re-print Provisional Statements	N\$1.00 per page	Requests to expedite an application	N\$600,28
Balance Enquiry	Free	Free	Free	Search Fees & Copy of old state	ement	Blanket applications - covering a period of 1 year	r
Mini Statement	N\$5.50	N\$5.50	N\$5.50	60 Days	N\$84.46	Establishment	N\$1,422.53
Inter-Account Transfer	N\$5.50	N\$5.50	N\$5.50	90 Days	N\$118.45	Renewals	N\$899.81
Bank Balance Statement	Free Displayed	Free Displayed	Free Displayed	120 Days	N\$133.90	Applications for capital account transactions (loans, offshore investments, prudential limit transfers)	N\$1,316.24
Declined ATM Cash Request	Free	Free	Free	150 Days	N\$190.55	Inheritance by a non-resident/emigrant of a Nar	mibian
On Other Bank's ATM				180 Days	N\$242.05	deceased estate	
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	Photocopies	Free	Handling fee	N\$185,00
Balance Enquiry	Free	Free	Free	Auditor's Certificates	N\$800.00	Off site visits (call out charge)	N\$428.60
Bank Balance Statement	N\$4.80	N\$4.80	N\$4.80	Telephone Charges	Free	Meetings with BON	N\$2,276.00
Declined ATM Cash Request	Free	Free	Free	Fax Charges	N\$8.00 per page	Attestation Fees	N/051-40
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	Bank Report	N\$300.00	Upon attestation	N\$51.40
ATM Debit Cards				Online Purchases Over the Counter Cash	N\$5.00 + 3.00% of value N\$4.50 per N\$100,	First Letter	N\$57.32
First Issue	Free	Free	Free	Withdrawal	Min N\$100.00, Max N\$750.00	Second Letter	N\$71.89
Card Replacement	N\$185.00	N\$185.00	N\$185.00	Penalty Fees		Final Follow-up - Final Letter	N\$87.24
	Free	Free		Unpaid Debit Order	1.50% of value, Min N\$44.00,	Letters of Credit	
Monthly Card Fees	Free	Free	Free		Max N\$200.00	Letters of Credit	
Transfers/Payments				Referral Fee	N\$300.00	Establishment/Advising	1.00%, Min N\$520.76
Stop Orders				Unauthorized Overdraft Fees	N\$320.00	Teletransmission fee	N\$160.00
Internal & External	N\$29.50	N\$29.50	N\$29.50	Advances &	Overdrafts	Extensions and increases to amounts	N\$877.31
Debit Orders				Residential Home Loans			
	N/\$10.00	NA40 00		Home Loan Origination Fee	0.27% of value, Min		
Internal	N\$12.00	N\$12.00	N\$12.00		N\$1,700.00, Max N\$5,800.00 (including valuation)	Safe Custody	
Internal External	N\$12.00 N\$29.50	N\$12.00 N\$29.50	N\$12.00 N\$29.50	Bond Registration Fee		Safe Custody Sealed Bags/Deed Boxes	N\$750.00 p.a
	N\$29.50		N\$29.50			-	N\$750.00 p.a N\$95.00
External	N\$29.50	N\$29.50	N\$29.50		(including valuation)	Sealed Bags/Deed Boxes	
External Failed Debit Orders Telegraphic Transfers	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	Property Guarantees	(including valuation)	Sealed Bags/Deed Boxes Access Fee	
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet)	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking)	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	Property Guarantees Bond Cancellation Fee First Bond	(including valuation) N\$1,750.00 N\$1,800.00	Sealed Bags/Deed Boxes Access Fee Collections	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	Property Guarantees Bond Cancellation Fee	(including valuation) N\$1,750.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking)	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships)	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue Voucher	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue Voucher N\$20 - N\$500 = N\$12.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue Voucher N\$20 - N\$500 = N\$12.50 N\$500 - N\$1,000 = N\$24.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$12.50 N\$24.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available N\$2.50 Not Available	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility,	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$30.00 N\$34.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$4.00 N\$30.00 N\$34.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available N\$12.50 N\$30.00 N\$34.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$30.00 N\$34.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$4.00 N\$30.00 N\$34.50	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available N\$12.50 N\$30.00 N\$34.50	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$2.50 Not Available N\$12.50 N\$30.00 N\$34.50 N\$42.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$42.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$42.00 N\$34.50 N\$42.00 Free Personal Accounts and Business	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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 Cash Deposits Deposit Books	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$34.50 N\$42.00 Free	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$24.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil annually<="" th=""><th>N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available Free N\$2.50 Not Available Free N\$2.50 Not Available Free N\$12.50 N\$42.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil annually<="" th=""><th>Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding) Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit</th><th>(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 Private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards</th><th>Sealed Bags/Deed Boxes Access Fee Collections Letters</th><th>N\$95.00 Free</th></n\$1.3mil></th></n\$1.3mil>	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 Not Available Free N\$2.50 Not Available Free N\$2.50 Not Available Free N\$12.50 N\$42.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil annually<="" th=""><th>Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding) Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit</th><th>(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 Private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards</th><th>Sealed Bags/Deed Boxes Access Fee Collections Letters</th><th>N\$95.00 Free</th></n\$1.3mil>	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding) Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 Private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$34.50 N\$42.00 Free N\$300.00 - N\$480.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$24.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil -="" annually="" n\$300.00="" n\$480.00<="" th=""><th>N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +</th><th>Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue</th><th>(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00</th><th>Sealed Bags/Deed Boxes Access Fee Collections Letters</th><th>N\$95.00 Free</th></n\$1.3mil>	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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 Cash Deposits Deposit Books	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$34.50 N\$42.00 Free N\$300.00 - N\$480.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$24.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil -="" annually="" n\$300.00="" n\$480.00<="" th=""><th>N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +</th><th>Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue - Replacement Card</th><th>(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00</th><th>Sealed Bags/Deed Boxes Access Fee Collections Letters</th><th>N\$95.00 Free</th></n\$1.3mil>	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue - Replacement Card	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
External Failed Debit Orders Telegraphic Transfers Electronic Transaction (Internet Subscription Fees Third Party Payments Own Bank Agent bank Inter-Account Transfer Stop Payment Prepaid Electricity Prepaid Airtime Payment Reversal Blue 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 Cash Deposits Deposit Books	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Banking, Mobile Banking) Free Free N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$30.00 N\$34.50 N\$42.00 Free N\$300.00 - N\$480.00	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 + Teletransmission Fee N\$160.00 Free N\$12.50 N\$12.50 N\$5.50 Not Available Free N\$2.50 Not Available N\$12.50 N\$24.00 N\$30.00 N\$34.50 N\$42.00 Free Personal Accounts and Business with Turnover <n\$1.3mil -="" annually="" n\$300.00="" n\$480.00<="" th=""><th>N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +</th><th>Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue - Replacement Card - Interest on Oustanding Balance</th><th>(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 Private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00 Usury Max rate</th><th>Sealed Bags/Deed Boxes Access Fee Collections Letters</th><th>N\$95.00 Free</th></n\$1.3mil>	N\$29.50 1.50% of value, Min N\$44.00, Max N\$200 1,00% Min N\$280.00, Max N\$550.00 +	Property Guarantees Bond Cancellation Fee First Bond Fee per further bond L@w Fee Property Re-evaluation Fee Monthly Administration Fee Further Advances Vehicle & Asset Finance (Excluding Opening of Account Loan origination Fees Documentation Fees Hire Purchase installment Fees Service Fees Overdrafts Penalty Interest Overdraft Reminders Annual Review of Facility Commitment Fees Credit - First Issue - Replacement Card - Interest on Oustanding Balance	(including valuation) N\$1,750.00 N\$1,800.00 N\$900.00 N\$400.00 N\$1,650.00 N\$80.00 N\$625.00 Private deals and unauthorised dealerships) Free Free 1.40% of value, Min N\$4,300.00, Max N\$11,850.00 N\$330.00 Free 3.00% N\$300 referral fee 1.50% of facility, Min N\$3,200.00 Free Cards Free N\$185.00 Usury Max rate	Sealed Bags/Deed Boxes Access Fee Collections Letters	N\$95.00 Free
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