

# 2022 BANK CHARGES



<b>1. Cheque Accounts</b>		<b>2 Savings Accounts</b>	
<b>Opening of Accounts</b>		<b>Opening Deposit</b>	
1.1 Opening of Cheque Account	Free	PlusPlan	N\$50.00
1.2 Closing of Cheque Account	Free	PureSave	N\$50.00
<b>ATM Transactions</b>		<b>Minimum Balance</b>	
<b>On Own ATM</b>		<b>Cash Deposit Fee</b>	
Withdrawal	N\$2.60 per N\$100.00 of Value, Min. N\$11.50, Max N\$90.00	*Cash Deposit	Free
Balance Enquiry	Free	<b>Cash Withdrawals</b>	
Mini Statement	N\$5.25	ATM	N\$2.60 per N\$100.00, Min N\$11.50, Max N\$90.00
Inter-Account Transfer	N\$5.50	Over the Counter	N\$4.20 per N\$100.00, Min N\$100.00 Max N\$700.00
Declined ATM Cash Request	Free	<b>Atm Card Replacement</b>	
<b>On Other Bank's ATM</b>		First Issue	Free
Withdrawal	N\$42.00 + ATM Withdrawal Fee	Replacement of Lost/Damaged Card	N\$173.50
Balance Enquiry	N\$13.50	<b>ATM Transactions</b>	
Declined ATM Cash Request	Free	Inter-Account Transfer	N\$5.50
<b>Atm Card</b>		Mini Statement	N\$5.25
First Issue	Free	Balance Enquiry	Free
Replacement of Lost/Damaged Card	N\$173.00	<b>3 Other</b>	
<b>Penalty Fees</b>		<b>Advances and Overdraft Facilities</b>	
Unpaid Items (Lack Of Funds)	1.50% of Value, Min N\$44.00, Max N\$200.00	Annual Review of Facility Business	1.45% of Total Value of Facility, Min N\$2,900.00
Unauthorised Over Limit Fee	N\$320.00	Referral Fee	N\$300.00
Referral Fee (Contacting Customers)	N\$300.00	<b>Residential Home Loans</b>	
Stop Payments	N\$150.00	Home Loan Origination Fee (Inclusive Law Active Fee)	N\$4,500.00
Penalty Fee Notice Deposit	3.00% of Amount	Property Guarantee Fee	N\$1,750.00
<b>Transfers/Payments</b>		Bond Cancellation Fee (Excluding Attorney Fee)	N\$1,800.00 + N\$900.00 per Further Bond + Law Active Fee N\$400.00
Stop Order Establishment/Amendment	N\$29.00	Property Assessment Fee (Excluding Attorney Fee)	
Stop Order Transaction Fee	N\$16.00	Building Loans	0.29% of Assessed Value, Min N\$2,305.00, Max N\$6,000.00
Magtape/Debit Orders: Internal	N\$12.00	Progress Payment (Per Inspection)	
Magtape/Debit Orders: External	N\$29.50	Further Bonds (Re-Evaluation)	N\$1,700.00
Telegraphic Expenses	N\$152.00	Further Loans	0.20% of Assessed Value Min N\$1,700.00, Max N\$5,800.00
<b>Electronic Banking (Internet Banking)</b>		<b>Vehicle &amp; Asset Finance</b>	
Monthly Subscription Fee	Free	Documentation Fee	1.25% of Value, Min N\$3,850.00, Max N\$11,850.00
Electronic Payments	N\$12.50	Hire Purchase Instalment Fee	N\$300.00
Electronic Inter-Account Transfers	N\$5.50	<b>Safe Custody And Securities</b>	
Future-Dated Payments	N\$12.50	Closed Custody – Sealed Bag/Deed Boxes	N\$750.00 per Annum
Unpaid Charges on Future-Dated Payments due to Insufficient Funds	N\$30.00	Open Custody and Securities	N\$450.00 per Annum
Provisional Statements	Free	Access Fee/Re-Lodgement	N\$95.00 per Access
<b>Deposits</b>		<b>International Banking</b>	
*Cash Deposit	Free	Purchase of Foreign Currency Notes	1.91%, Min N\$84.70
<b>Deposit Books</b>		Purchase of Foreign Travellers Cheques	1.91%, Min N\$84.70
Small	N\$250.00	<b>International Payments</b>	
Duplicate Large	N\$400.00	Inward Payments SWIFT	N\$438.11
Triuplicate Large	N\$450.00	Outward Payment SWIFT	1.00%, Min N\$210.12, Max N\$405.53
<b>Others</b>		<b>Guarantees and Letters of Credit</b>	
Statement Reprint at Branch	N\$1.00 per Page	Establishment of Property Guarantees - Cash Cover	1.00% of Value, Min N\$782.80
Auditor's Certificates	N\$775.00	Establishment of Letter of Credit Opening Commission (Local)	1.00% of Value, Min N\$443.93
Confirmation of Payment to Account Via Email/Sms	Free	Letters of Credit: Advised and Negotiated Through Standard Bank (Usance Credit)	0.36% of Value, Min N\$551.05
My Updates Monthly Subscription	N\$12.50		

Standard Bank