

2022 BANK CHARGES



1. Cheque Accounts		2 Savings Accounts	
Opening of Accounts		Opening Deposit	
1.1 Opening of Cheque Account	Free	PlusPlan	N\$50.00
1.2 Closing of Cheque Account	Free	PureSave	N\$50.00
ATM Transactions		Minimum Balance	
On Own ATM		Cash Deposit Fee	
Withdrawal	N\$2.60 per N\$100.00 of Value, Min. N\$11.50, Max N\$90.00	*Cash Deposit	Free
Balance Enquiry	Free	Cash Withdrawals	
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	Atm Card Replacement	
On Other Bank's ATM		First Issue	
Withdrawal	N\$42.00 + ATM Withdrawal Fee	Replacement of Lost/Damaged Card	N\$173.50
Balance Enquiry	N\$13.50	ATM Transactions	
Declined ATM Cash Request	Free	Inter-Account Transfer	N\$5.50
Atm Card		Mini Statement	N\$5.25
First Issue	Free	Balance Enquiry	Free
Replacement of Lost/Damaged Card	N\$173.00	3 Other	
Penalty Fees		Advances and Overdraft Facilities	
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	Residential Home Loans	
Stop Payments	N\$150.00	Home Loan Origination Fee (Inclusive Law Active Fee)	N\$4,500.00
Penalty Fee Net Deposit	3.00% of Amount	Property Guarantee Fee	N\$1,750.00
Transfers/Payments		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
Electronic Banking (Internet Banking)		Vehicle & Asset Finance	
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	Safe Custody And Securities	
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
Deposits		International Banking	
*Cash Deposit	Free	Purchase of Foreign Currency Notes	1.91%, Min N\$84.70
Deposit Books		Purchase of Foreign Travellers Cheques	1.91%, Min N\$84.70
Small	N\$250.00	International Payments	
Duplicate Large	N\$400.00	Inward Payments SWIFT	N\$438.11
Triplicate Large	N\$450.00	Outward Payment SWIFT	1.00%, Min N\$210.12, Max N\$405.53
Others		Guarantees and Letters of Credit	
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