

Pioneer Account Pricing (For Students)	
Type of Transaction	Fee
You pay a single monthly management fee for a fixed number of transaction	ns and services.
Administration	
Monthly Management Fee	N\$8.50
Account Opening	Free
Account Closure	Free
Deposits	
Cash Deposit at Dranch Counter	Free
Withdrawals	
At Branch Counter	N\$4.20 per N\$100.00, Min Fee of N\$100.00, Max N\$700.00
At Standard Bank ATM	N\$6.50 per Withdrawal
At Other Bank's ATM (Local)	N\$42.50 + ATM Withdrawal Fee of N\$6.50
At Other Bank's ATM (International)	N\$60.00 + 3.20% of Value
Declined Transaction Own ATM	Free
Declined Transaction Other Bank's ATM	Free
Debit Card Purchases	
Debit Card Purchase Fee (Local)	Free
Debit Card Purchase Fee (International)	Free
Payments:	
Standing Payment Orders	
Establishment Fee	N\$29.00
Basic Charge	N\$16.00
Electronic Payments	
Inter-account Transfers (Online Banking, Cellphone Banking, ATM, Standard Bank SmartApp)	Free
Electronic Account Payments (Online Banking, Cellphone Banking, Standard Bank SmartApp)	N\$12.50
Prepaid Airtime Purchase & MTC Contract Payments (Online Banking, Cellphone Banking, Standard Bank SmartApp)	Free
Prepaid Electricity Purchases (Online Banking, Cellphone Banking, Standard Bank SmartApp)	Free
Television Subscriptions (Online Banking, Cellphone Banking, Standard Bank SmartApp)	Free
Rates and Taxes (Online Banking, Cellphone Banking, Standard Bank SmartApp)	Free

Debit Order	
Internal	N\$12.00
External	N\$29.50
Overdraft	
Unauthorised Overdraft Fees	N\$320.00 per item
Dishonour Fee	1.50% of value, Min N\$44.00, Max N\$200.00
Statement	
First Provisional Statement per Month	Free
Reprint Provisional Statement in Branch	N\$1.00 per page
ATM Mini Statement	N\$5.25
Statement (Online Banking, Standard Bank SmartApp),	Free
Mini Statement (Cellphone Banking)	1100
Subscription Fees	
Alert email	Free
Alert SMS	Free
MyUpdates	Free
Online Banking	Free
Standard Bank SmartApp	Free
Cellphone Banking	Free
Balance Enquiry	
Online Banking, Cellphone Banking, Standard Bank SmartApp	Free