Standard Bank

2025
PRICING GUIDE

Current Account

Current Account	Personal Current	Basic Bank	Business Current
Minimum Monthly Service Fee	Free	Free	N$210.00
Deposits			
Cash deposits	Free	Free	N$14.00 + 3.84% of Value
ATM Transactions			
Cash Withdrawal Own ATM	N$2.70 per N$100.00, Min N$13.50	3 Free per month, thereafter N$2.70 per N$100.00, Min N$13.50	N$2.70 per N$100.00, Min N$13.50
Cash Withdrawal Other Bank's ATM	N$13.70 + N$5.60 per N$500.00, Max N$35.00	N$13.70 + N$5.60 per N$500.00, Max N$35.00	N$13.70 + N$5.60 per N$500.00, Max N$35.00
International Cash Withdrawal	N$62.50 + 3.20% of Value	N$62.50 + 3.20% of Value	N$62.50 + 3.20% of Value
Mini Statement	N$5.50	N$5.50	N$5.50
Inter-account Transfer	N$5.50	N$5.50	N$5.50
Balance Inquiry Own ATM	Free	Free	Free
Balance Inquiry Other Bank's ATM	N$4.80	N$4.80	N$4.80
Declined Transaction Own ATM	Free	Free	Free
Declined Transaction Other Bank's ATM	Free	Free	Free
Debit Card Purchases			
Debit Card Purchase (Domestic)	N$5.00	N$5.00	N$5.00
Debit Card Purchase (International)	N$5.00 + 3% of Value	N$5.00 + 3% of Value	N$5.00 + 3% of Value
Payments			
Electronic Payments (Internet Banking, ATM, Standard Bank Namibia App)			
Inter-accounts Transfers	N$5.50	N$5.50	N$5.50
Electronic Account Payments	N$13.00	N$13.00	N$14.65
MTC: Prepaid and Postpaid	N$2.60	N$2.60	N$2.60
Prepaid Electricity	Free	Free	Free
Television Subscription	N$2.60	N$2.60	N$2.60
Blue Vouchers	N$0 - N$500 = N$12.50 N$501 - N$2,000 = N$18.00 N$2,001 - N$4,000 = N$34.50 N$4,001 - N$5,000 = N$42.00		

Terms and conditions apply.
If not stated otherwise, all rates are applicable to Standard Bank customers in Namibia only.

Standing Payment Orders			
	PC*	BB*	BC*
Establishment Fee	N$32.00	N$32.00	N$32.00
Basic Charge	N$16.50	N$16.50	N$16.50
Debit Orders			
Internal	N$12.00	Free	N$12.00
External	N$32.00	Free	N$32.00

PC*_**Personal Current** | BB*_**Basic Blue** | BC*_**Business Current**

Account Opening & Closure	
Account Opening	Free
Account Closure	Free
Information	
First Issue of ATM card	Free
Replacement Card Issuance	N$202.00
Mini Statement at ATM	N$5.50
My Updates Monthly Subscription	N$12.50
Deposit Book Triplicate Large	N$495.00
Stop Payments	N$160.00
CMA Outwards Payments: SADC-RTGS Below N$1million Between N$1m – N$5m	 N$20.00 N$30.00
Bank Confirmation Letter	N$25.00
Penalty Fees	
Unauthorised Overdraft	N$335.00
Referral Fee	N$325.00
Dishonoured Payment (per instance)	1.50% of Value, Min N$46.00, Max N$200.00
Free Transactions/Services	
First Issue of AutoBank Card	Free
Internet Bank Subscription	Free
Balance Enquiries at Standard Bank ATM	Free

NEW FEES FOR 2024

The current/cheque account gives you access to various banking services and value-added features. This pricing guide will enable you to best understand the services provided and the costs associated with those services. All these fees apply from **1 January 2025.**

MANAGING YOUR BANK FEES

You can save on banking costs by using our cost-effective electronic banking service (ATM, Internet Banking, Mobile Banking). Using an electronic service is also less risky than handling and transporting cash.

This service is available 24 hours a day, seven days a week. It is designed to assist you in managing your finances by giving you access to information and transactions at times most convenient to you.

SECURITY

Handling cash is expensive and risky. Electronic payments should be encouraged wherever possible. If handling large amounts of cash is unavoidable, speak to us, and we may help manage both the risk and cost associated with cash.

Do not allow anyone to use your Debit card; never reveal your PIN (Personal Identification Number) to anyone. If you think someone else knows your PIN, ask one of our consultants to stop all activity on your card, and we will replace it immediately.

MANAGING YOUR MONEY

Keep the following in mind when managing your funds:

- Monitor your account balance. You can check your balance at any ATM or by logging onto Internet Banking, Mobile Banking or Cellphone Banking.
- Talk to us if you think you might exceed your overdraft limit or limit or overdraw your account. We may be able to increase your overdraft or make one available to you.

KEEPING COSTS DOWN

Remember that you can keep your costs down by choosing carefully how you do transactions.

- Using a Standard Bank ATM to make deposits and withdrawals is cheaper than going into one of our branches and doing it over the counter.
- Transfer funds or make payments using our Internet banking and cell phone banking services. This is the simplest and cheapest way of Banking.
- Always have enough money in your account to cover your regular payments such as loans, standing, and debit orders. You have to pay a fee if insufficient money is in your account, and transactions could be unpaid.
- Ensure that you have enough money to meet regular payments like loan repayments and debit orders.
- Keep your ATM/debit card in a safe place to avoid paying for replacements.
- Get your employer to pay your salary into your account electronically to avoid deposit fees.

Please visit our nearest branch if you have any questions about these products or anything else we offer.

Contact us	
General Enquiries	
Call Centre	92860
Toll Free	08000 28000
Lost or Stolen Cards	
Call Centre	92860
Lost Cards (24 hours)	(061) 294 2136
Suspected Fraud	
Call Centre	081 9288
Fraud Hotline	061 294 2136

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.