

Personal & Private Banking


| SERVICE | 2025 FEES |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| TRANSACTIONAL FEES | |
| WITHDRAWALS | |
| Own Bank ATM withdrawals | |
| <=E500 | E7.72 |
| <=E1000 | E18.76 |
| <=E1500 | E24.31 |
| <=E2000 | E30.97 |
| <=E2500 | E37.52 |
| <=E3000 | E44.18 |
| <=E3500 | 1.53% |
| <=E4000 | 1.53% |
| >E4000 | 1.53% |
| Other banks ATM withdrawals | E50.00 + 1.20% |
| International ATM Withdrawals | E50.00 + 1.32% |
| Branch withdrawals (Over The Counter) - Current Account | E50.00 + 2.25% |
| Branch withdrawal (Over The Counter) - Savings Accounts | E50.00 + 2.20% |
| Savings Account (ATM) | 1 Free Monthly Withdrawal on ATM (up to E3000.00) then subsequent withdrawals E50.00 + 2.13% |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank) | E46.50 |
| Declined Transactions | E5.45 |
| STATEMENTS | |
| E-mailed statements | Free |
| Posted statements | E22.00 |
| Mini-statements (ATM) | E5.60 |
| Mini-statements (Cellphone Banking) | E2.78 |
| Branch statements (paper) | E10.00 per page |
| E-stamp statement with QR code | E20.00 |
| E-mail statement - manual (per statement) | Daily = E36.86 Weekly = E26.33 Monthly = E21.06 |
| Statement without stamp (internet banking) | Free |
| DEBIT CARD FEES | |
| POS Purchase (Pay-as-you-go) | E7.00 |
| PIN View/ PIN reset | E10.00 |
| Declined Swipes | E6.00 |
| MY UPDATES FEES | |
| Monthly Fee | E4.70 |
| BALANCE ENQUIRY | |
| Own Bank ATM | Free |
| Other Bank ATM (Print) | E7.57 |
| At Branch (Print) | E5.00 |
| Cellphone Banking | Free |
| App/Internet Banking | Free |
| DIGITAL PAYMENTS | |
| Express Payment (RTGS) to Other Local Bank | E198.00 + 0.85% (Min E198.00, Max E950.00) |
| Incoming Express (RTGS) payment | E114.70 + 0.85% (Min E114.70, Max E950.00) |
| Beneficiary payment (Standard Bank) (PPB) | E17.95 |
| Payment to 3rd Party at another local bank (PPB) | E20.68 |
| Payment Confirmation (Email) | E1.00 |
| Payment Confirmation (SMS) | E1.04 |
| OTHER PAYMENTS | |
| Establish stop order/debit order | E41.80 |
| Stop Order Renewal | E30.00 |

| SERVICE | 2025 FEES |
|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stop Order Amendment/ Cancellation | Free |
| Bulk paper based payments - within Standard Bank account holders (per transaction fee) | E114.20 |
| Bulk paper based payments - to other bank account holders (per transaction fee) | E148.50 |
| Branch manual payment - per transaction fee | E70.07 |
| Sweeping Arrangements | E500.00 |
| Incoming Own Bank Debit Order | E8.34 |
| Incoming Other Bank Debit Order | E19.50 |
| External Stop Order | E31.20 |
| Local Stop Order | E41.80 |
| VALUE ADDED SERVICES | |
| Airtime - Mobile top up self/Other | E3.00 per E150.00 (min E3.00, Max E7.00) |
| Electricity | E4.00 per E100.00 (min E4.00, Max E10.00) |
| DSTV & EWSC Bill Payments (All Channels) | E17.00 |
| Other bill payments | E16.50 |
| PENALTY FEES | |
| Unpaid stop/debit order | E100.00 |
| Failed scheduled transaction | E8.00 |
| Fixed Deposit Breakege | 32-Day Notice: up to 3 weeks interest depending on breakage period 12-month fixed: up to 2 months interest 24-month: up to 4 months interest 36-month: up to 6 months interest Contract Save (Sibekelo) early breakage fee 3 months interest deducted EFT Return of funds (Transaction Reject Fee) E25.00 |
| AUDIT CERTIFICATES | |
| Certificate of Account Balance | E100.00 |
| Certificate & Interest &/ or Bank | E160.00 |
| Full Audit Certificate | E515.00 |
| OTHER | |
| Scheduled payments (online) | E12.00 |
| Digital transaction dispute | E12.00 |
| EAP Limits | E20.80 |
| Non Standard Bank Client MoneyGram Withdrawal | Free |
| Amendment fees for Moneygram | E230.00 |
| Standard Bank Cardholder | E25.00 |
| Account Confirmation Letter (Branch) | E20.00 |
| Cash Deposit Book | E62.50 |
| Branch Dispute/Search Query Fee (per item) < 3 months | E155.00 |
| Branch Dispute/Search Query Fee (per item) > 3 months | E270.00 |
| Tour Advance | 2% |
| Secondary account origination - online | E20.00 |
| MONTHLY ACCOUNT FEES | |
| Blue | |
| Bundle | E26.00 |
| Pay-as-you-transact | Blue Lite: Free Blue: E23.00 |
| Pensioner | Free |
| Achiever | |
| Pay-as-you-transact | E65.07 |
| Bundle | E85.99 |

| SERVICE | 2025 FEES |
|----------------------------------------------|----------------------------------------------------------------------------|
| Pensioner | Free |
| Executive | |
| Pay-as-you-transact | E75.91 |
| Bundle | E171.98 |
| Pensioner | Free |
| Private | |
| Pay-as-you-transact | E88.15 |
| Bundle | E380.00 |
| Pensioner | Free |
| No Frills Account (Puresave) | |
| Pay-as-you-transact | Free |
| Other Value Propositions | |
| Student Account | E60.00 p/a |
| Pre-Professional | E150.00 p/m |
| CARD REPLACEMENT | |
| Blue | E118.25 |
| Achiever | E130.40 |
| Executive Banking | E173.46 |
| Private Banking | E197.33 |
| QUARTERLY MASTERCARD FEE | |
| Blue | E6.95 |
| Achiever | E20.18 |
| Executive Banking | E32.33 |
| Private Banking | E40.44 |
| DEPOSITS | |
| Cash Deposit - Branch | Free |
| Deposits on ATMs/CDMs | Free |
| Cash Deposit - Cash Centre | Free |
| Bank Draft (Bid guarantees) | E155.00 |
| LENDING FEES | |
| PERSONAL LOAN | |
| Monthly administration fee | E65.74 |
| Initiation fee (Manual) | 2% (Min E630.95, Max E7000.00) |
| Initiation Fee (Digital) | 2% (Min E620.55, Max E7000.00) |
| Initiation Fee (Digital 45 days Payday Loan) | 8% (once off with no interest charge) |
| Initiation Fee (Redraw) | 2% of redraw (Min E263.25, Max E7000.00) |
| Initiation Fee (Short term loan) | 8% (Min E208.00 Max E600.00) |
| Late Payment Fees | 10% of instalment |
| HOME SERVICES | |
| Monthly administration fee | E65.74 |
| Initiation/ documentation fees | <=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00) |
| Initiation/ documentation fees (Rural) | 2% of advance (Max E8,000.00) |
| Late Payment Fees | 10% of Instalment |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| VEHICLE AND ASSET FINANCE | |
| Monthly administration fee | E65.74 |
| Initiation/documentation fees | 2% (Max E5000.00) |
| Late Payment Fees | E1070.95 |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| OVERDRAFT FACILITY | |
| Initiation fees | 2% (Min E520.00, Max E3000.00) |

| SERVICE | 2025 FEES |
|-------------------------------------------------------------------------|-------------------------------------------------------------|
| Temporary Overdraft | 2% (Min E520.00, Max E3000.00) |
| Temporary Overdraft Payday Loan (Expired Facility Fees) | E100.00 |
| Penalty interest (Expired facility fees) | Prime +11% |
| FOREIGN EXCHANGE AND TRADE | |
| EXCHANGE CONTROL | |
| Exchange control application | E830.00 |
| Attestation of forms 178 | E115.75 |
| Form 178 Follow-Ups (Penalty) | E260.00 |
| FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER | |
| USD Account | USD 13.00 |
| EUR Account | EUR 13.00 |
| STG Account | STG 15.25 |
| YEN Account | YEN 6300.00 |
| FOREIGN CURRENCY NOTES | |
| Purchases | 3.35%, (Min E158.55 Max E4000) |
| Sales | 3.35%, (Min E158.55 No Max) |
| RETURN OF FUNDS | |
| ZAR | ZAR 271.18 |
| GBP | GBP 25.00 |
| USD | USD 67.50 |
| EUR | EUR 65.00 |
| Resending of returned funds. | 0.85% |
| SWIFT | |
| Outward Teletransmission (SWIFT - OTT) | E181.00 + 0.85% (Min E181, Max E900.00) + USD 10.00 |
| Inward Teletransmission (SWIFT - ITT) | E114 + 0.85% (Min E114, Max E900.00) |
| iPAY (Non-CMA) | E138.00 + 0.85% (Min E138.00, No Max) + USD10.00 |
| FOREIGN BENEFICIARY (CROSS BORDER) | |
| CMA Payments | 0.08% (Min E30.00, Max E75.00) |
| CMA inwards (handling costs) | 0.08% (Min 30.00, Max 50.00) |
| OTHER PAYMENTS | |
| Backvaluation of inward teletransmissions | E1131.00 |
| Forward of Funds (ZAR) | E90.00 + 0.8% (Min E168.00, Max E788.00) |
| CREDIT CARD | |
| MONTHLY MANAGEMENT FEE | |
| Blue | E38.68 |
| Gold | E40.90 |
| Platinum | E42.17 |
| Secondary Card | E23.51 |
| MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS) | |
| Blue | E17.40 |
| Gold | E18.39 |
| Platinum Standalone | E60.00 |
| CASH DEPOSIT (IN SA) | |
| ATM | Free up to E3000.00 and E10.00 per E1000.00 or part thereof |
| Branch | E17 per E1000.00 min E60.00, or part thereof |
| CASH WITHDRAWALS | |
| (Us-on-Us) ATM | 1.52% |
| (Us-on-Us) Branch | 1.9% (Min E84.00) |

| SERVICE | 2025 FEES |
|-------------------------------------------------------|-------------------------------------------------------------|
| Other Banks ATM Cash Withdrawals (Us-on-Them) | 1.9% (Min E84.00) |
| International Cash Withdrawals | 1.9% (Min E84.00)+ international transaction fee Min E75.00 |
| INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT) | |
| Electronic | E3.58 |
| Branch | E70.00 |
| ACCOUNT PAYMENT | |
| Electronic | E8.82 |
| Branch | E77.00 |
| POINT OF SALE | |
| Purchase | Free |
| Cash back at POS (purchases with cash) | 1.52% |
| Pure cash at POS | 1.52% |
| PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US) | |
| SBSA ATM | E0.52 |
| PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US) | |
| SBSA ATM | E1.53 |
| BALANCE ENQUIRY (DONE INTERNATIONALLY) | |
| ATM with Slip | E1.62 |
| ATM without Slip | Free |
| Branch | E11.25 |
| Other Bank's ATM | E9.20 |
| INTERNET STATEMENTS | |
| Internet Banking | Free |
| PROVISIONAL STATEMENTS | |
| ATM | E5.88 |
| Branch | E33.02 |
| 60 days | E62.67 |
| 90 days | E94.00 |
| 120 days | E125.34 |
| 150 days | E156.67 |
| 180 days | E188.01 |
| 210 days | E219.34 |
| 240 days | E250.68 |
| 360 days | E376.02 |
| PAYMENT CONFIRMATION | |
| Email | E1.04 |
| Fax | E19.58 |
| SMS | E1.50 |
| INITIATION FEE | |
| All Credit Cards | E185.00 |
| CARD REPLACEMENT FEE | |
| Local | E150.00 |
| Same day replacement (Express) | E465.00 |
| COURIER DELIVERY FEE | |
| Face to Face | E152.00 & Prestige and Private banking Free |
| TRANSACTION DECLINE FEE | |
| POS Decline, ATM Decline, eCommerce Decline | E9.19 |
| PIN RESET | |
| ATM | Free |
| Branch (SBSA) | E10.25 |
| INTERNET SUBSCRIPTION FEE | |
| Monthly Subscription Fee | Free |
| INTERNATIONAL TRANSACTION FEE | |
| Blue/Achiever | 2.96% |
| Gold | 2.96% |
| Platinum | 2.82% |
| PENALTY FEE | |
| Arrears Fee (After 60 days of Delinquency) | E66.45 |
| Honouring Fee (Over Limit Fee) | E149.00 |
| Late Payment Fee | E174.00 |



Switch to bundled pricing to enjoy exclusive benefits

- 1

Unlimited Free POS Swipes*
- 2

Unlimited Free ATM Withdrawals*
- 3

Unlimited Payments & Debit Orders*
- 4


Unlimited Airtime and Electricity purchases*
- 5

Unlimited access to local & international airport lounges*
- 6

Preferential lending rates and embedded income protect cover*

🏠 Visit your nearest branch for more information

*Ts&Cs Apply



Business and Commercial Banking, Corporate and Investment Banking

| SERVICE | 2025 FEES |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| TRANSACTIONAL FEES | |
| WITHDRAWALS | |
| Own Bank ATM withdrawals | |
| <=E500 | E7.72 |
| <=E1000 | E18.76 |
| <=E1500 | E24.31 |
| <=E2000 | E30.97 |
| <=E2500 | E37.52 |
| <=E3000 | E44.18 |
| <=E3500 | 1.53% |
| <=E4000 | 1.53% |
| >E4000 | 1.53% |
| Other banks ATM withdrawals | E50.00 + 1.20% |
| International ATM Withdrawals | E50.00 + 1.32% |
| Branch withdrawals (Over The Counter) - Current Account | E50.00 + 2.25% |
| Branch withdrawal (Over The Counter) - Savings Accounts | E50.00 + 2.20% |
| Savings Account (ATM) | 1 Free Monthly Withdrawal on ATM (up to E3000.00) then subsequent withdrawals E50.00 + 2.13% |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank) | E46.50 |
| Declined Transactions | E5.45 |
| STATEMENTS | |
| E-mailed statements | Free |
| Posted statements | E22.00 |
| Mini-statements (ATM) | E5.60 |
| Mini-statements (Cellphone Banking) | E2.78 |
| Branch statements (paper) | E10.00 per page |
| E-stamp statement with QR code | E20.00 |
| E-mail statement - manual (per statement) | Daily = E36.86 Weekly = E26.33 Monthly = E21.06 |
| Statement without stamp (internet banking) | Free |
| DEBIT CARD FEES | |
| POS Purchase (Pay-as-you-go) | E7.12 |
| PIN View/ PIN reset | E10.00 |
| Declined Swipes | E6.00 |
| MY UPDATES FEES | |
| Monthly Fee | E4.70 |
| BALANCE ENQUIRY | |
| Own Bank ATM | Free |
| Other Bank ATM (Print) | E7.57 |
| At Branch (Print) | E5.00 |
| Cellphone Banking | Free |
| App/Internet Banking | Free |
| DIGITAL PAYMENTS | |
| Express Payment (RTGS) to Other Local Bank | E198.00 + 0.85% (Min E198.00, Max E950.00) |
| Incoming Express (RTGS) payment | E114.70 + 0.85% (Min E114.70, Max E950.00) |
| Beneficiary payment (Standard Bank) (PPB) | E17.95 |
| Payment to 3rd Party at another local bank (PPB) | E20.68 |
| Payment Confirmation (Email) | E1.00 |
| Payment Confirmation (SMS) | E1.04 |
| OTHER PAYMENTS | |
| Establish stop order/debit order | E41.80 |
| Stop Order Renewal | E30.00 |
| Stop Order Amendment/ Cancellation | Free |
| Bulk paper based payments - within Standard Bank account holders (per transaction fee) | E114.20 |

| SERVICE | 2025 FEES |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bulk paper based payments - to other bank account holders (per transaction fee) | E148.50 |
| Branch manual payment - per transaction fee | E70.07 |
| Sweeping Arrangements | E500.00 |
| Incoming Own Bank Debit Order | E8.34 |
| Incoming Other Bank Debit Order | E19.50 |
| Incoming Cross Border Debit Order | E20.00 |
| External Stop Order | E31.20 |
| Local Stop Order | E41.80 |
| VALUE ADDED SERVICES | |
| Airtime - Mobile top up self/Other | E3.00 per E150.00 (min E3.00, Max E7.00) |
| Electricity | E4.00 per E100.00 (min E4.00, Max E10.00) |
| DSTV & EWSC Bill Payments (All Channels) | E17.00 |
| Other bill payments | E16.50 |
| PENALTY FEE | |
| Unpaid stop/debit order | E100.00 |
| Failed scheduled transaction | E8.00 |
| Fixed Deposit Breakeage | 32-Day Notice: up to 3 weeks interest depending on breakeage period 12-month fixed: up to 2 months interest 24-month: up to 4 months interest 36-month: up to 6 months interest |
| Contract Save (Sibekelo) early breakeage fee | 3 months interest deducted |
| EFT Return of funds (Transaction Reject Fee) | E25.00 |
| AUDIT CERTIFICATES | |
| Certificate of Account Balance | E100.00 |
| Certificate & Interest &/ or Bank | E160.00 |
| Full Audit Certificate | E515.00 |
| OTHER | |
| Scheduled payments (online) | E12.00 |
| Digital transaction dispute | E12.00 |
| EAP Limits | E20.80 |
| Amendments fees for Moneygram transfers | E230.00 |
| Non Standard Bank Client MoneyGram Withdrawal | Free |
| Standard Bank Cardholder | E25.00 |
| Account Confirmation Letter (Branch) | E20.00 |
| Cash Deposit Book | E62.5 |
| Branch Dispute/Search Query Fee (per item) < 3 months | E155.00 |
| Branch Dispute/Search Query Fee (per item) > 3 months | E270.00 |
| Tour Advance | 2% |
| Secondary account origination - online | E20.00 |
| MONTHLY ACCOUNT FEES | |
| Enterprise Banking | |
| Vutsela | E39.00 |
| SME | E120.00 |
| Vostro Account Management Fee | E1500.00 |
| Commercial Banking | |
| Pay-as-you-transact | Commercial Tier 1: E127.00 Commercial Tier 2: E151.00 |
| Corporate Banking | |
| Pay-as-you-transact | E167.00 |
| DEPOSITS | |
| Cash Deposit - Branch | *CIB & Commercial Clients: Base Fee - E10.00 + 1.90% of full Deposit value *SME: 1% of full Deposit amount above E30'000.00 of daily deposits |

| SERVICE | 2025 FEES |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Deposits on ATMs/CDMs | *CIB & Commercial Clients: Base Fee - E10.00 + 1.21% of full Deposit value *SME: 1% of full Deposit amount above E30'000.00 of daily deposits |
| Cash Deposit - Cash Centre | *CIB & Commercial Clients: Base Fee - E10.00 + 1.5% of full Deposit value *SME: 1% of full Deposit amount above E30'000.00 of daily deposits |
| Bank Draft (Bid guarantees) | E160.00 |
| CARD REPLACEMENT | |
| Business Banking | E188.00 |
| QUARTERLY MASTERCARD FEE | |
| Business Banking | E32.00 |
| BUSINESS ONLINE | |
| Billers Data Refresh | E450.00 |
| Service Fee | Free |
| Initial setup/re-install | E530.00 |
| Monthly subscription | E218.00 |
| Inter account transfers | Free |
| RTGS payment - Outgoing (Local) | E195.00 |
| Same day 3rd Party payments (Standard Bank) | E20.18 |
| Same day 3rd Party payments (Off Us) | E20.18 |
| Direct Debits | E20.18 |
| SA Payments (Cross Border) | E58.00 |
| Foreign Payments | E648.00 |
| Password Reset Penalty Fee (Free on self service) | E121.20 |
| Token Per User | 260.00 per user, if more than 5 tokens then E210.00 per user |
| Lost or Damaged Token | E392.00 |
| SWIFT MT940/50 | E784.85 |
| Pay Alert - SMS | E1.75 |
| Pay Alert - Email | E1.15 |
| Vostro Account Management Fee | E1500.00 |
| SFI | |
| Monthly Subscription | E240.00 |
| Fee Per Transaction | E20.00 |
| Minimum Fee Per File Submission | 19 (Min E325.00) |
| Initial Set-Up | E520.00 |
| OTHER | |
| Technical Call Outs related BOL, POS, SFI after initial set up | E250.00 per hour + E4.40 per km travelled |
| Report on parties- Bank Code (Own & Local) | E155.00 |
| Report on parties- Bank Code (CMA & Outside CMA) | E310.00 |
| BILLER PRICING | |
| Billers Registration | E520.00 |
| Billers Monthly Fee | E520.00 |
| ENTERPRISE ONLINE | |
| Monthly subscription (SME Tier 2) | Free |
| Monthly subscription (Commercial Tier 1) | E184.00 |
| Monthly subscription (Commercial Tier 2) | E184.00 |
| Foreign beneficiary payment - COM Only | E50.50 |
| MERCHANT SERVICES | |
| Merchant Install & Initial Training | SME: E250.00 Commercial / Corporate: E400.00 |
| Commission rate (Based on Turnover) | Max 5% |
| Rental fee(Device only) monthly | SME: E200.00 Commercial/Corporate: E285.00 |
| Rental Sim Card _Device Communication (monthly) | SME: E200.00 Commercial/Corporate: E210.00 |
| POS Tally rolls(at install) | Free |
| POS Tally rolls per roll *Free under reasonable consumption | E3.69 |
| Additional Training - Km charge | 4.40km/h |

| SERVICE | 2025 FEES |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Support/Training per hour on site(subsequent) | E250.00 |
| Min Discount per month | E200.00 |
| PENALTY FEE | |
| SFI/ NBOL Rejection (Recycle Fee) | E135.00 |
| LENDING FEES | |
| BUSINESS LOANS & TRADE FINANCE | |
| Monthly administration fee | E91.00 |
| Initiation fee - Business Term Loan | SME: 2% (Min E1200.00, Max E7000.00) Commercial & Corporate: 1.25% (Min 1200.00) |
| Initiation Fee - Working Capital Loan | SME: 2% (Min E1200.00, Max E7000.00) Commercial & Corporate: 1.25% (Min 1200.00) |
| Initiation Fee - Merchant Loan | 1% (Min E630.00) |
| Initiation Fee - Trader Loan | 2% (Min E610.00) |
| Initiation Fee - Trade Finance | 2.5% (Min E1260.00) |
| Late Payment Fees | 10% of instalment |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| PROPERTY FINANCE | |
| Monthly administration fee | E91.00 |
| Initiation/ documentation fees | SME: <=E2,000,000.00: 2% (Max E8,000.00), >E2,000,000.00: 2% (Max E16,000) Commercial & Corporate: 2% of advance |
| Initiation/ documentation fees (Rural) | 2% of advance (Max E8,000.00) |
| Late Payment Fees | 10% of Instalment |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| VEHICLE AND ASSET FINANCE | |
| Monthly administration fee | E91.00 |
| Initiation/documentation fees | SME: 2% (Max E5,000.00) Commercial & Corporate: 2% of advance |
| Late Payment Fees | E1080.00 |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| OVERDRAFT FACILITY | |
| Initiation fees | SME: 2% (Min E520, Max E3000) Commercial & Corporate: 2% (Min E520, No Max) |
| Temporary Overdraft | 1% (Min E500.00) |
| Penalty interest (Expired facility fees) | Prime +11% |
| FOREIGN EXCHANGE AND TRADE | |
| EXCHANGE CONTROL | |
| Exchange control application | E830.00 |
| Attestation of forms 178 | E115.75 |
| Form 178 follow-ups (Penalty) | E260.00 |
| FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER | |
| USD Account | USD 14.00 |
| EUR Account | EUR 14.00 |
| STG Account | STG 16.25 |
| YEN Account | YEN 6300.00 |

| SERVICE | 2025 FEES |
|---------------------------------------------------------|--------------------------------------------------------|
| FOREIGN CURRENCY NOTES | |
| Purchases | 3.35% (Min E160.00, Max E4000.00) |
| Sales | 3.35% (Min E160.00 No Max) |
| RETURN OF FUNDS | |
| ZAR | R285.00 |
| GBP | GBP 27.00 |
| USD | USD 72.00 |
| EUR | EUR 69.00 |
| Resending of returned funds. | 0.85% |
| Amendment on original instruction. | E350.00 |
| SWIFT | |
| Outward Teletransmission (SWIFT - OTT) | E181.00 + 0.85% (Min E181.00, Max E900.00) + USD 10.00 |
| Inward Teletransmission (SWIFT - ITT) | E114.00 + 0.85% (Min E114.00, Max E900.00) |
| Resending of returned funds. | 0.85% |
| iPAY (Non-CMA) | E138.00 + 0.85% (Min E138.00, No Max) + USD10.00 |
| FOREIGN BENEFICIARY (CROSS BORDER) | |
| CMA Payments | 0.08% (Min E30.00, Max E75.00) |
| CMA inwards (handling costs) | 0.08% (Min E30.00, Max E50.00) |
| BILLS (IMPORT/EXPORT) | |
| Documentary bills Outward + Handling Fee | 0.75% (Min E400.00) + E390.00 |
| Documentary bills Inward + Handling Fee | 0.75% (Min E400.00) + E385.00 |
| Clean foreign bills outward | 0.75% (Min E245.00) + E425.00 |
| Clean foreign bills Inward | 0.75% (Min E245.00) + E115.00 |
| Protest fees (plus attorneys' fees) | E509.17 + Attorneys' fees |
| Delivery of Documents | 0.75% (Min E255.00) |
| IMPORT AND EXPORT LETTERS OF CREDIT | |
| Establishment | 0.75% (Min E530.00) |
| All Amendments, Extensions & Increases to amount | E460.00 + transmission charge. |
| Discrepant documents | E575.00 |
| Advised but not negotiated through ourselves | E530.00 |
| Advising and negotiation | E455.00 |
| Advised & negotiated through ourselves | E450.00 |
| Confirmation | E445.00 |
| Payments and/or negotiations | 0.55% (Min E280.00) |
| Assignment of proceeds | E303.69 |
| Transfer of letters of credit | E620.00 |
| Cancellation of Letters of Credit | E415.00 |
| Expired Unutilised Fee | E400.00 |
| GUARANTEES | |
| Cash Cover-fully secured by cash (Local) | 1% per 6 months (Min E415.00) |
| Cash Covered (Foreign) | 1% per 6 months (Min E415.00) |
| Other than Cash | 1.10% per 6 months (Min E600.00) |
| Amendment Fee | E600.00 + Swift charge |
| Establishment Fee (Bid, Tender, Letter of Intent et al) | 1.10% per 6 months (Min E680.00) |
| Cancellation Fee | E570.00 |
| Search fees Inquiry after 3 months (IBC) | E510.00 |
| Rework Fees | E570.00 |
| Postage for GBBs & both Import & Exports LC | Actual Cost passed to customer |
| Copies of Guarantees / Labour Confirmations | E142.00 |
| Advising of inward guarantee | E507.00 |
| Cash Cover-fully secured by cash (Property) | 1.05% per 6 months (Min E415.00) |
| OTHER PAYMENTS | |
| Backvaluation of inward teletransmissions | E1131.00 |
| Forward of Funds (ZAR) | E90.00 + 0.8% (Min E168.00, Max E788.00) |



Standard Bank
Business & Commercial

THERE'S FINANCIAL SUPPORT

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