

PRICING GUIDE 2022

Consumer and High Net Worth Clients



SERVICE	2022 FEE	SERVICE	2022 FEE	SERVICE	2022 FEE	SERVICE	2022 FEE
MONTHLY ACCOUNT FEES		Online statements (internet banking)	Free	<5000.00	E23.50	Platinum Stand-alone	E52.76
Blue		POINT OF SALE FEES		<6000.00	E30.50	DEPOSITS	
Monthly Management Fee	E22.00	POS Purchase	E6.28	<7000.00	E46.50	ATM	Free upto E3000.00 and E9.50 per E1000.00 or part thereof
Service Fee	1.3% (min E13.60, max E26.00)	BALANCE ENQUIRY		>=7000.00	E51.50	Branch	E16.00 per E1000.00 min E60.00 or part thereof
Achiever		Own bank ATM	E2.10	Bulk Instant Money	Per transaction fee	CASH WITHDRAWALS	
Monthly Management Fee	E62.75	Other banks ATM	E7.30	VALUE-ADDED SERVICES		Cash Withdrawals (Us-on-Us): ATM	E7.00 per E1000.00 or part thereof
Service Fee	2.4% (min E26.20, Max E52.00)	At Branch		Integrated Bill Payments (EWSC, DStv)	E17.00	Cash Withdrawals (Us-on-Us): Branch	E18.00 per E1000.00 min E75.00 or part thereof
Executive Banking		Cellphone banking	Free	Bill Payments	E16.50	Other Banks ATM Cash Withdrawals (Us-on-Them)	E9.50 per E1000.00 or part thereof
Monthly Management Fee	E73.20	App	Free	Electricity	E4.00 per E100.00 (min E4.00, max E10.00)	International Cash Withdrawals	E18.00 per E1000.00 or part thereof + international transaction fee (min E75.00)
Service Fee	3.5% (min E31.35, max E62.75)	CARD FEES		Airtime	E3.00 per E150.00 (min E3.00, max E6.00)	PAYMENTS AND TRANSFERS	
Private Banking		Card Replacement		PENALTY FEES		Inter-Account Transfer	
Monthly Management Fee	E85.00	Blue	E110.00	Dishonoured cheque	E100.00	Electronic	E3.58
Service Fee	4.3% (min E33.50, max E80.50)	Achiever	E121.30	Unpaid stop/debit order	E100.00	Branch	E67.07
DEPOSITS		Executive Banking	E152.95	AUDIT CERTIFICATE		Account Payment	
Cash Deposit	Free	Private Banking	E174.00	Certificate of Account Balance	E100.00	Electronic	E8.05
Deposits on ATMs/CDMs - Personal Accounts	Free	Quarterly Mastercard Fees		Certificate & Interest &/or bank	E160.00	Branch	E67.07
Bank Draft	E147.00	Blue	E5.80	Full Audit Certificate	E515.00	POINT OF SALE (POS) TRANSACTIONS	
Cheque deposit	E30.00	Achiever	E16.85	PERSONAL LOANS		Mastercard	
Deposit of post dated cheque	E105.00	Executive Banking	E26.90	Monthly administration fee	E57.50	Purchase	Free
WITHDRAWALS		Private Banking	E33.75	Initiation fee (Manual)	1.32% (min E575.00)	Cash back at POS (purchases with cash)	E1.40.00 per E100.00 or part thereof
Own bank ATM withdrawal		MyUpdates Fees		Initiation Fee (Digital)	1.30% (min E570.00)	Pure cash at POS	E1.40.00 per E100.00 or part thereof
Savings Account	1 Free Monthly Withdrawal on ATM only then subsequent withdrawals E47.00 + 1.9%	Monthly MyUpdates Fee	E4.15	Initiation Fee (Digital 45 days payday loan)	8% (once off with no interest charge)	INFORMATION FEES	
<E500.00	E7.30	PAYMENTS AND TRANSFERS		PROPERTY FINANCE		Transaction History - Branch	
<E1000.00	E17.75	Outward Teletransmission (SWIFT - OTT)	E158.00 + 0.8% (min E158.00, max E800.00)	Monthly administration fee	E57.50	30 days	E32.19
<E1500.00	E23.00	Inward Teletransmission (SWIFT - ITT)	E100.00 + 0.8% (min E165.00, max E800.00)	Initiation/ documentation fees	1.40% of advance	60 days	E57.23
<E2000.00	E29.30	Backvaluation of inward teletransmissions	E1046.00	VEHICLE FINANCE		90 days	E85.84
<E2500.00	E35.50	Forward of Funds (ZAR)	E90.00 + 0.8% (min E157.00, max E760.00)	Monthly administration fee	E57.50	120 days	E114.46
>E2500.00	E41.80	Return of Funds		Initiation/documentation fees	E4807.00	150 days	E143.07
>3000.00	E43.90	ZAR	E261.50	OVERDRAFT FACILITIES		180 days	E171.69
>3500.00	E48.10	Pounds	GBP 24.05	Initiation fees	1% (min E470.00)	210 days	E200.30
>4000.00	E53.35	US Dollars	USD 64.85	Temporary Overdraft	1% (min E470.00)	240 days	E228.92
Other banks ATM	E48.00 + 1.1%	EUR	EUR 62.75	Expired facility fees	Prime + 15%	360 days	E343.37
International ATM withdrawals	E50.00 + 1.1%	Outgoing RTGS Payment	E172.60 + 0.8% (min E172.60, max E800)	OTHER FEES		NEW CARD FEES AND CARD DELIVERY FEES	
Declined transactions	E5.25	Incoming RTGS Payment	E100.00 + 0.8% (min E100.00, max E700.00)	EXCHANGE CONTROL		Initiation Fees: All Credit cards	E160.96
Cheque encashment	E42.00 + 1.85%	Establish stop order/debit order	E36.60	Exchange control application	E753.00	Card Replacemnet Fee: Local	E129.66
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 1.95%	Stop / cancel cheque	E90.00	Attestation of forms 178	E105.00	Card Replacemnet Fee: Same day replacement (Express)	E402.39
Branch withdrawal (Over The Counter) - PureSave	E47.00 + 1.9%	Special clearance	0.85% (min E200.00, No max)	Form 178 follow-ups	E260.00	DECLINED FEES	
CROSS BORDER REMITTANCES		Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E100.00	Compilation and submission of forms CBS33	E415.00	Transaction Decline Fee	E8.05
Outgoing Teletransmission (SWIFT OTT)	E158.00 + 0.8% (min E158.00, max E800.00)	Bulk paper based payments - To Other Bank account holders (per transaction fee)	E130.00	FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER		- POS Decline	
Incoming Teletransmission (SWIFT ITT)	E100.00 + 0.8% (min E165.00, max E800.00)	Branch manual payment - per transaction fee	E60.00	USD Account	USD 12.55	- ATM Decline	
ACCOUNT OPENING AND CLOSING FEES		Electronic payments (Standard Bank - Standard Bank)	E15.70	EUR Account	EUR 12.55	- eCommerce Decline	
Activation of dormant account	Free	Electronic payments (other local banks)	E16.00	STG Account	STG 14.65	OTHER FEES	
Closing of account	Free	Electronic CMA beneficiary payment	E21.00	YEN Account	YEN 6050.00	Internet Subscription Fee	Free
Opening of Account		Sweeping Arrangements	E800.00	FOREIGN CURRENCY NOTES		International Transaction Fee: Blue (Achiever)	2.75%
Current Account (Achiever/Executive/Private)	E110.00	Incoming Own Bank Debit Order	E7.30	Purchases	3.15% (min E125.00, max E3850.00)	International Transaction Fee: Gold	2.75%
Transact Plus	E57.50	Incoming Other Bank Debit Order	E8.40	Sales	3.15% (min E120.00)	International Transaction Fee:Platinum	2.50%
Savings Account	E50.00	Incoming Cross Border Debit Order	E17.00	CREDIT CARD		PENALTY FEES	
STATEMENTS		External Stop Order	E130.00	Transaction Type		Arrears Fee (After 60 days of Delinquency)	SZL 58.12
E-mailed statements	Free	OTHER PAYMENT METHODS RELATED FEES		eSwatini Monthly Service fees		Honouring Fee (Over Limit Fee)	SZL 129.66
Posted statements	E21.00	Instant Money		Blue	E35.77	Late Payment Fee	SZL 152.01
Mini-statements (ATM)	E5.00	<E500.00	E8.20	Gold	E35.77		
Branch statements (paper)	E31.35 + E14.65 per page	<E1000.00	E13.35	Platinum	E35.77		
		<E1500.00	E16.50	Secondary Card	E20.57		
		<E2500.00	E19.50	MONTHLY CREDIT CARD ACCOUNT FEE (ONLY APPLICABLE TO STAND-ALONE CREDIT CARDS)			
		<E3500.00	E21.50	Blue	E16.10		
				Gold	E16.10		



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PRICING GUIDE 2022

Corporate & Investment Banking and Business & Commercial Clients



SERVICES	2022 FEE
MONTHLY ACCOUNT FEES	
Enterprise Banking (SME)	
Monthly Current Account Fees	E105.00
Service Fee (Current Account)	2% (min E20.00, max E63.00)
Monthly Vutsela Account Fees	E34.50
Service Fee (Vutsela Account)	1.2% (min E13.60, Max E26.00)
Commercial Banking	
Monthly Account Fees	E110.00
Service Fee	2% (min E18.85, max E63.00)
Corporate Banking	
Monthly Account Fees	E145.00
Service Fee	2% (min E18.85, max E63.00)
DEPOSITS	
Cash Deposit - Branch	Corporate & Commercial Banking Clients: E10.00 + 1.62% of full Deposit value SME: 1% of full Deposit amount above E30'000.00 of daily deposits
Deposits on ATMs/CDMs	Corporate & Commercial Banking Clients: E10.00 + 1.1% of full Deposit value SME: 1% of full Deposit amount above E30'000.00 of daily deposits
Bank Draft	E147.00
Cheque deposit	E30.00
Deposit of post dated cheque	E105.00
WITHDRAWALS - ENTERPRISE BANKING (SME)	
Own Bank ATM Withdrawal	
<E500.00	E7.30
<E1000.00	E17.75
<E1500.00	E23.00
<E2000.00	E29.30
<E2500.00	E35.50
>E2500.00	E41.80
>3000.00	E43.90
>3500.00	E48.10
>4000.00	E53.35
Other banks ATM	E48.00 + 1.1%
International ATM withdrawals	E50.00 + 1.1%
Declined transactions	E5.25
Cheque encashment	E42.00 + 1.85%
Branch withdrawals (Over The Counter)	E50.00 + 1.95%
CROSS BORDER REMITTANCES	
Outgoing Teletransmission (SWIFT OTT)	E158.00 + 0.8% (min E158.00, max E800.00)
Incoming Teletransmission (SWIFT ITT)	E100.00 + 0.8% (min E165.00, max E800.00)
ACCOUNT OPENING AND CLOSING FEES	
Activation of dormant account	Free
Closing of account	Free
Opening of Account	
Current Account (Business, Commercial & Wholesale)	E113.00
Vutsela Account	E53.00
STATEMENTS	
E-mailed statements	Free
Posted statements	E21.00
Mini-statements (ATM)	E5.00
Branch statements (paper)	E31.35 + E14.65 per page
Online statements (internet banking)	Free
POINT OF SALE FEES	
POS Purchase	E6.28
BALANCE ENQUIRY	
Own bank ATM	E2.10
Other banks ATM	E7.30

SERVICES	2022 FEE
At Branch	
Cellphone banking	Free
App	Free
CARD FEES	
Card Replacement	
Business Banking	E163.50
Quarterly MasterCard Fees	
Business Banking	E26.90
MyUpdates Fees	
Monthly MyUpdates Fee	E4.15
PAYMENTS AND TRANSFERS	
Outward Teletransmission (SWIFT - OTT)	E158.00 + 0.8% (min E158.00, max E800.00)
Inward Teletransmission (SWIFT - ITT)	E100.00 + 0.8% (min E165.00, max E800.00)
Backvaluation of inward teletransmissions	E1046.00
Forward of Funds (ZAR)	E90.00 + 0.8% (min E157.00, max E760.00)
Return of Funds	
ZAR	E261.50
Pounds	GBP 24.05
US Dollars	USD 64.85
EUR	EUR 62.75
Outgoing RTGS Payment	E172.60 + 0.8% (min E172.60, max E800.00)
Incoming RTGS Payment	E100.00 + 0.8% (min E100.00, max E700.00)
Establish stop order/debit order	E36.60
Stop / cancel cheque	E90.00
Special clearance	0.85% (min E200.00, No max)
Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E100.00
Bulk paper based payments - To Other Bank account holders (per transaction fee)	E130.00
Branch manual payment - per transaction fee	E60.00
Electronic payments (Standard Bank - Standard Bank)	E15.70
Electronic payments (other local banks)	E16.00
Electronic CMA beneficiary payment	E21.00
Sweeping Arrangements	E800.00
Incoming Own Bank Debit Order	E7.30
Incoming Other Bank Debit Order	E8.40
Incoming Cross Border Debit Order	E17.00
External Stop Order	E130.00
Debit Order Instruction (local)	E17.00
OTHER PAYMENT METHODS RELATED FEES	
Instant Money	
<E500.00	E8.20
<E1000.00	E13.35
<E1500.00	E16.50
<E2500.00	E19.50
<E3500.00	E21.50
<E5000.00	E23.50
<E6000.00	E30.50
<E7000.00	E46.50
>=E7000.00	E51.50
Bulk Instant Money	Per transaction fee
VALUE-ADDED SERVICES	
Integrated Bill Payments (EWSC, DStv)	E17.00
Bill Payments	E16.50
Electricity	E4.00 per E100.00 (min E4.00, max E10.00)
Airtime	E3.00 per E150.00 (min E3.00, max E6.00)
PENALTY FEES	
Dishonoured cheque	E100.00
Unpaid stop / debit order	E100.00

SERVICES	2022 FEE
AUDIT CERTIFICATE	
Certificate of Account Balance	E100.00
Certificate & Interest &/or bank	E160.00
Full Audit Certificate	E515.00
BUSINESS LOANS	
Monthly administration fee	E78.50
Initiation fee	1.25% (min E1100.00)
PROPERTY FINANCE	
Monthly administration fee	E78.50
Initiation/ documentation fees	1.40% of advance
VEHICLE FINANCE	
Monthly administration fee	E78.50
Initiation/documentation fees	E4807.00
OVERDRAFT FACILITIES	
Overdraft and Temporary Overdraft	Negotiable: 0.75% - 1% of amount, with minimum E1150.00
Expired facility fees	Prime + 15%
GUARANTEES	
Local	
Cash Cover-fully secured by cash	0.95% per 6 months, (min E400.00)
Other than cash	1.05% per 6 months, (min E580.00)
Foreign	
Cash Covered	0.95% per 6 months, (min E400.00)
Bank Financed	1.05% per 6 months, (min E680.00)
Amendment Fee	E580.00 + Swift charge
Establishment Fee (Bid , Tender, Letter of Intent et al)	1.05% per 6 months, (min E680.00)
Cancellation Fee	E528.00
Search fees Inquiry after 3 months (IBC)	E470.00
Rework Fees	E523.00
Postage for GBBs & both Import & Exports LC	Actual Cost passed to customer
Copies of Guarantees / Labour Confirmations	E130.00
Advising of inward guarantee	E465.00
Property	
Cash Cover-fully secured by cash	0.95% per 6 months, (min E400.00)
EXPORT LETTERS OF CREDIT	
Advising	
Advised & negotiated through ourselves	E392.25
Advised but not negotiated through ourselves	E460.00
Confirmation	E387.00
Payments and/or negotiations	0.55% (min E272.00)
Amendments	
All amendments	E425.00 + transmission charge
Increases to amounts	E425.00 + transmission charge
Other amendments	E425.00 + transmission charge
Assignment of proceeds	E292.85
Transfer of letters of credit	E591.00
IMPORT LETTERS OF CREDIT	
Establishment	0.7% (min E460.00)
Cash Cover	E418.40
Amendments	E425.00 + transmission charge
Extensions	E425.00 + transmission charge
Discrepant documents	E502.05
Advised but not negotiated through ourselves	E460.00
Advising and negotiation	E395.00
BILLS (IMPORT / EXPORT)	
Documentary bills Outward	0.75% (min E387.00)
Plus mailing & handling fee for foreign bills	E340.00
Documentary bills Inward	0.75% (min E387.00)

SERVICES	2022 FEE
Plus mailing & handling fee for foreign bills	E335.00
Clean foreign bills outward	0.75% (min E235.00)
Plus mailing & handling fee for foreign bills	E370.00
Clean foreign bills outward	0.75% (min E235.00)
Plus mailing & handling fee for foreign bills	E100.00
Protest fees (plus attorneys' fees)	E491.00
Delivery of Documents	0.75% (min E230.00)
FOREIGN CURRENCY NOTES	
Purchases	3.15% (min E125.00 Max E3850.00)
Sales	3.15% (min E120.00)
FOREIGN EXCHANGE CONTRACTS	
Establishment	E285.00
First delivery	E130.00
Additional/Early deliveries, Early Surrenders	E210.00
Extensions	E415.00
FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER	
USD Account	USD 12.55
EUR Account	EUR 12.55
STG Account	STG 14.65
YEN Account	YEN 6050.00
EXCHANGE CONTROL	
Exchange control application	E753.00
Attestation of forms 178	E105.00
Form 178 follow-ups	E260.00
Compilation and submission of forms CBS33	E415.00
BUSINESS ONLINE AND HOST-TO-HOST	
Initial setup/re-install	E460.00
Monthly subscription	E190.00
Electronic Statement	Free
Statement Download	Free
History Statement	Free
Balance Enquiry	Free
Inter account transfers	Free
RTGS payment - Outgoing (Local)	E170.00
Same day 3 rd Party payments (Standard Bank)	E17.50
Same day 3 rd Party payments (Off Us)	E17.50
Direct Debits	E17.50
Payments to CMA	E50.00
Foreign Payments	E560.00
Password Reset (telephonic)	E105.00
Token Per User	E250.00 per user, if more than 5 tokens then E200.00 per user
Lost or Damaged Token	E340.00
SWIFT MT940/50	E680.00
Pay Alert - SMS	E1.50
Pay Alert - Email	E1.00
VOSTRO ACCOUNTS	
Vostro Account Management Fee	E1300.00
STANDARD FILE INTERCHANGE (SFI)	
Monthly Subscription	E210.00
Fee Per Transaction	E17.50
Minimum Fee Per File Submission	E300.00
Initial Set-Up	E485.00
BILLERS	
Biller Registration	E491.50
Biller Monthly Fee	E491.50
Biller Data Refresh	E392.25
Service Fee	2.5% (min E20.00, max E65.00)
TECHNICAL CALL OUTS	
Technical Call Outs related BOL, POS, SFI after initial set up	E235 per hour + E4.20 per km travelled