



| SERVICE | 2024 FEES |
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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 | 1.47% |
| <=E4000 | 1.47% |
| >E4000 | 1.47% |
| Other banks ATM withdrawals | E50.00 + 1.15% |
| International ATM Withdrawals | E50.00 + 1.27% |
| Branch withdrawals (Over The Counter) - Current Account | E50.00 + 2.16% |
| Branch withdrawal (Over The Counter) - Savings Accounts | E50.00 + 2.11% |
| Savings Account (ATM) | 1 Free Monthly Withdrawal on ATM (up to E3000.00) then subsequent withdrawals E50.00 + 2.05% |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank) | E45.00 |
| Declined Transactions | E5.45 |

STATEMENTS

| | |
|--------------------------------------------|-------------------------------------------------------|
| E-mailed statements | Free |
| Posted statements | E21.78 |
| Mini-statements (ATM) | E5.48 |
| Mini-statements (Cellphone Banking) | E2.64 |
| Branch statements (paper) | E10.00 per Page |
| E-stamp statement with QR code | E20.00 |
| E-mail statement - manual (per statement) | Daily = E35.00 Weekly = E25.00 Monthly = E20.00 |
| Statement without stamp (internet banking) | Free |

DEBIT CARD FEES

| | |
|------------------------------|--------|
| POS Purchase (Pay-as-you-go) | E6.88 |
| PIN View/ PIN reset | E10.00 |
| Declined Swipes | E6.00 |

MY UPDATES FEES

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|-------------|-------|
| Monthly Fee | E4.54 |
|-------------|-------|

BALANCE ENQUIRY

| | |
|----------------------|-------|
| Own Bank ATM | E2.30 |
| Other bank ATM | E7.57 |
| At Branch | E5.00 |
| Cellphone Banking | E1.00 |
| App/Internet Banking | Free |

DIGITAL PAYMENTS

| | |
|--------------------------------------------------|--------------------------------------------|
| Express Payment (RTGS) to Other Local Bank | E190.00 + 0.85% (Min E190.00, Max E950.00) |
| Incoming Express (RTGS) payment | E110.00 + 0.85% (Min E110.00, Max E950.00) |
| Beneficiary payment (Standard Bank) (PPB) | E17.21 |
| Beneficiary payment (Standard Bank) (BCB) | E16.28 |
| Payment to 3rd Party at another local bank (PPB) | E17.54 |
| Payment to 3rd Party at another local bank (BCB) | E16.59 |
| Foreign beneficiary payment (SA) (PPB) | E23.02 |
| Foreign beneficiary payment (SA) (BCB) | E21.78 |
| Payment Confirmation (Email) | E1.00 |
| Payment Confirmation (SMS) | E1.00 |

OTHER PAYMENTS

| | |
|----------------------------------|--------|
| Establish stop order/debit order | E40.10 |
|----------------------------------|--------|

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| | |
|----------------------------------------------------------------------------------------|------------------------------------------|
| Stop Order Renewal | E30.00 |
| Stop Order Amendment/ Cancellation | Free |
| Bulk paper based payments - within Standard Bank account holders (per transaction fee) | E109.60 |
| Bulk paper based payments - To Other Bank account holders (per transaction fee) | E142.50 |
| Branch manual payment - per transaction fee | E67.19 |
| Sweeping Arrangements | E500.00 |
| Incoming Own Bank Debit Order | E8.00 |
| Incoming Other Bank Debit Order | E18.63 |
| Incoming Cross Border Debit Order | E18.63 |
| External Stop Order | E30.00 |
| Local Stop Order | E40.11 |
| Backvaluation of inward teletransmissions | E 1,084.70 |
| Forward of Funds (ZAR) | E90.00 + 0.8% (Min E162.00, Max E788.00) |

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 & Unayo) | E17.00 |
| Other bill payments | E16.50 |

PENALTY FEE

| | |
|----------------------------------------------|----------------------------|
| Unpaid stop/debit order | E100.00 |
| Failed scheduled transaction | E8.00 |
| Fixed Deposit Breakage | 3 months interest deducted |
| 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) | E10.00 |
| Digital transaction dispute | E10.00 |
| EAP Limits | E20.00 |
| Amendments fees for Moneygram transfers | E230.00 |
| Non Standard Bank Client MoneyGram Withdrawal | E200.00 |
| Standard Bank Cardholder | E25.00 |
| Account Confirmation Letter (Branch) | E30.00 |
| Cash Deposit Book | E60.00 |
| Branch Dispute/Search Query Fee (per item) < 3 months | E150.00 |
| Branch Dispute/Search Query Fee (per item) > 3 months | E150.00 |
| Tour Advance | 2% |
| Secondary account origination - online | E20.00 |

Personal & Private Banking

MONTHLY ACCOUNT FEES

| | |
|---------------------|---------|
| Blue | |
| Pay-as-you-transact | E23.00 |
| Bundle | E26.00 |
| Pensioner | Free |
| Achiever | |
| Pay-as-you-transact | E65.07 |
| Bundle | E85.99 |
| Pensioner | Free |
| Executive | |
| Pay-as-you-transact | E75.91 |
| Bundle | E171.98 |

| SERVICE | 2024 FEES |
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| | |
|---------------------|---------|
| 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 |
|-----------------|------------|

CARD REPLACEMENT

| | |
|-------------------|---------|
| Blue | E118.25 |
| Achiever | E130.40 |
| Executive Banking | E164.42 |
| Private Banking | E187.05 |

QUARTERLY MASTERCARD FEE

| | |
|-------------------|--------|
| Blue | E6.56 |
| Achiever | E19.04 |
| Executive Banking | E30.41 |
| Private Banking | E38.15 |

DEPOSITS

| | |
|-----------------------------|---------|
| Cash Deposit - Branch | Free |
| Deposits on ATMs/CDMs | Free |
| Bank Draft (Bid guarantees) | E152.44 |

Business & Commercial Banking/ Corporate & Investment Banking

MONTHLY ACCOUNT FEES

| | |
|---------------------------|---------|
| Enterprise Banking | |
| Vutsela | E37.82 |
| SME | E115.10 |
| Commercial Banking | |
| Pay-as-you-transact | E120.57 |
| Corporate Banking | |
| Pay-as-you-transact | E158.94 |

DEPOSITS

| | |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash Deposit - Branch | CIB & Commercial Clients: Base Fee - E10.00 + 1.80% of full Deposit value (Negotiable) SME: 1% of full Deposit amount above E30 000.00 of daily deposits |
| Deposits on ATMs/CDMs | CIB & Commercial Clients: Base Fee - E10.00 + 1.15% of full Deposit value (Negotiable) SME: 1% of full Deposit amount above E30 000.00 of daily deposits |
| Bank Draft (Bid guarantees) | E152.44 |

CARD REPLACEMENT

| | |
|------------------|---------|
| Business Banking | E178.22 |
|------------------|---------|

QUARTERLY MASTERCARD FEE

| | |
|------------------|--------|
| Business Banking | E30.41 |
|------------------|--------|

BUSINESS ONLINE

| | |
|---------------------------------------------------------|---------------------------------------------------------------|
| Bill Data Refresh | E429.95 |
| Service Fee | 2.5% (Min E20.75, Max E100.00) |
| Initial setup/re-install | E504.21 |
| Monthly subscription | E208.26 |
| Inter account transfers | Free |
| RTGS payment - Outgoing (Local) | E186.34 |
| Same day 3 rd Party payments (Standard Bank) | E19.18 |
| Same day 3 rd Party payments (Off Us) | E19.18 |
| Direct Debits | E19.18 |
| SA Payments (Cross Border) | E54.81 |
| Foreign Payments | E613.82 |
| Password Reset Penalty Fee (Free on self service) | E115.10 |
| Token Per User | E260.00 per user, if more than 5 tokens then E210.00 per user |
| Lost or Damaged Token | E372.68 |

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|-------------------------------|----------|
| SWIFT MT940/50 | E745.35 |
| Pay Alert - SMS | E1.65 |
| Pay Alert - E-mail | E1.10 |
| Vostro Account Management Fee | E1424.94 |

SFI

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|---------------------------------|----------------------|
| Monthly Subscription | E230.18 |
| Fee Per Transaction | E19.18 |
| Minimum Fee Per File Submission | E18.25 (Min E325.00) |
| Initial Set-Up | E502.95 |

OTHER

| | |
|----------------------------------------------------------------|-------------------------------------------|
| Technical Call Outs related BOL, POS, SFI after initial set up | E245.00 per hour + E4.35 per km travelled |
| Report on parties- Bank Code (Own & Local) | E150.00 |
| Report on parties- Bank Code (CMA & Outside CMA) | E300.00 |
| Vostro Account Management Fee | E1424.94 |

BILLER PRICING

| | |
|-------------------|---------|
| Bill Registration | E510.00 |
| Bill Monthly Fee | E510.00 |

ENTERPRISE ONLINE

| | |
|------------------------------------------|---------|
| Monthly subscription (SME Tier 1) | Free |
| Monthly subscription (SME Tier 2) | Free |
| Monthly subscription (Commercial Tier 1) | Free |
| Monthly subscription (Commercial Tier 2) | E175.38 |
| Foreign beneficiary payment - COM Only | E48.16 |

MERCHANT SERVICES

| | |
|-------------------------------------------------------------|----------|
| Merchant Install & Initial Training | E400.00 |
| Commission rate (Based on Turnover) | Max 5% |
| Rental fee (Device only) monthly | E285.00 |
| Rental Sim Card Device Communication (monthly) | E200.00 |
| POS Tally rolls (at install) | Free |
| POS Tally rolls per roll *Free under reasonable consumption | E3.50 |
| Additional Training - Km charge | E4.35/km |
| Support/Training per hour on site (subsequent) | E243.69 |
| Min Discount per month | E200.00 |

PENALTY FEE

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|-----------------------------------|---------|
| SFI/ NBOL Rejection (Recycle Fee) | E130.00 |
|-----------------------------------|---------|

LENDING FEES

Personal & Private Banking

PERSONAL LOAN

| | |
|----------------------------------------------|------------------------------------------|
| Monthly administration fee | E63.03 |
| Initiation fee (Manual) | 2% (Min E605.00, Max E7000.00) |
| Initiation Fee (Digital) | 2% (Min E595.00, Max E7000.00) |
| Initiation Fee (Digital 45 days Payday Loan) | 8% (once off with no interest charge) |
| Initiation Fee (Redraw) | 2% of redraw (Min E250.00, Max E7000.00) |
| Initiation Fee (Short term loan) | 8% (Min E200 Max E600.00) |
| Late Payment Fees | 10% of Instalment |

PROPERTY FINANCE

| | |
|----------------------------------------|----------------------------------------------------------------------------|
| Monthly administration fee | E63.03 |
| 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 |



| SERVICE | 2024 FEES |
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| VEHICLE FINANCE | |
| Monthly administration fee | E63.03 |
| Initiation/documentation fees | 2% (Max E5000.00) |
| Late Payment Fees | E1027.15 |
| OVERDRAFT FACILITY | |
| Initiation fees | 2% (Min E495.00, Max E3000.00) |
| Temporary Overdraft | 2% (Min E495.00, Max E3000.00) |
| Temporary Overdraft Payday Loan | E100.00 |

Business & Commercial Banking/ Corporate & Investment Banking

| | |
|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| BUSINESS LOAN | |
| Monthly administration fee | E86.04 |
| Initiation fee (Business Term Loan & Working Capital Loans) | SME: 2% (Min E1160.00, Max E7000.00) Commercial: 1.25% (Min E1160.00) |
| Initiation fee (Merchant Loan) | 1.00% (Min E602.50) |
| PROPERTY FINANCE | |
| Initiation fee (Trader Loan) | 2% Min E581.00 |
| Monthly administration fee | E86.04 |
| Initiation/ documentation fees | SME: <=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00) Commercial: 2% of advance |
| VEHICLE FINANCE | |
| Monthly administration fee | E86.04 |
| Initiation/documentation fees | SME: 2% (Max E5000.00) Commercial: 2% |
| Late Payment Fees | E1027.15 |
| OVERDRAFT FACILITY | |
| Initiation fees | SME: 2% (Min E495.00, Max E3000.00) Commercial: 2% (Min E1215.00) |
| Temporary Overdraft | 1% (Min E475.00) |
| TRADE FINANCE | |
| Initiation fees | 2.5% (Min E1205.00) |
| Expired facility fees | Prime +11% |

FOREIGN EXCHANGE AND TRADE

| | |
|-----------------------------------------------------------|-----------------------------------|
| EXCHANGE CONTROL | |
| Exchange control application | E795.92 |
| Attestation of forms 178 | E110.99 |
| Form 178 follow-ups | E260.00 |
| Compilation and submission of forms CBS33 | E415.00 |
| 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 E4000.00) |
| Sales | 3.35% (Min E158.55, No Max) |

| SERVICE | 2024 FEES |
|---------------------------------------------------------|-------------------------------------------------|
| RETURN OF FUNDS | |
| ZAR | ZAR 271.18 |
| GBP | GBP 25.00 |
| USD | USD 67.50 |
| EUR | EUR 65.00 |
| SWIFT | |
| Outward Teletransmission (SWIFT - OTT) | E174.00 +0.85% (Min E174.00, Max E900.00)+USD10 |
| Inward Teletransmission (SWIFT - ITT) | E109.00 +0.85% (Min E109.00, Max E900.00) |
| iPAY | E132.00 + 0.85% (Min E132.00, Max E900.00) |
| BILLS (IMPORT/EXPORT) | |
| Documentary bills Outward | 0.75% (Min E400.00) |
| Plus mailing & handling fee for foreign bills | E372.68 |
| Documentary bills Inward | 0.75% (Min E400.00) |
| Plus mailing & handling fee for foreign bills | E367.20 |
| Clean foreign bills outward | 0.75% (Min E245.00) |
| Plus mailing & handling fee for foreign bills | E405.56 |
| Clean foreign bills Inward | 0.75% (Min E245.00) |
| Plus mailing & handling fee for foreign bills | E109.61 |
| Protest fees (plus Attorneys' fees) | E509.17 |
| Delivery of Documents | 0.75% (Min E240.00) |
| IMPORT AND EXPORT LETTERS OF CREDIT | |
| Establishment | 0.75% (Min E507.00) |
| All Amendments, Extensions & Increases to amount | E440.00 + transmission charge |
| Discrepant documents | E550.31 |
| Advised but not negotiated through ourselves | E504.21 |
| Advising and negotiation | E432.97 |
| Advised & negotiated through ourselves | E429.95 |
| Confirmation | E424.20 |
| Payments and/or negotiations | 0.55% (Min E280.00) |
| Assignment of proceeds | E303.69 |
| Transfer of letters of credit | E612.87 |
| GUARANTEES | |
| Cash Cover-fully secured by cash (Local) | 0.95% per 6 months (Min E415.00) |
| Other than cash (Local) | 1.05% per 6 months (Min E600.00) |
| Cash Covered (Foreign) | 0.95% per 6 months (Min E415.00) |
| Bank Financed (Foreign) | 1.05% per 6 months (Min E700.00) |
| Amendment Fee | E600.00 + Swift charge |
| Establishment Fee (Bid, Tender, Letter of Intent et al) | 1.05% per 6 months, Min E680.00 |
| Cancellation Fee | E547.54 |
| Search fees Inquiry after 3 months (IBC) | E487.39 |
| Rework Fees | E542.35 |
| Postage for GBBs & both Import & Exports LC | Actual Cost passed to customer |
| Copies of Guarantees / Labour Confirmations | E134.81 |
| Advising of inward guarantee | E482.21 |
| Cash Cover-fully secured by cash (Property) | 0.95% per 6 months (Min E415.00) |

UNAYO

| PAYMENTS | |
|-------------|-----------|
| Scan to Pay | Max 1.25% |

| SERVICE | 2024 FEES |
|-----------------------|------------------------------------|
| BulkSend | E8.00 Per Transaction (Negotiable) |
| EFT on UNAYO | E16.00 |
| REMITTANCE | |
| UNAYO SEND | |
| <20 | E1.00 |
| <=50 | E3.00 |
| <=100 | E5.00 |
| <=200 | E6.00 |
| <=500 | E7.00 |
| <=800 | E10.00 |
| <=1000 | E12.00 |
| <=1500 | E13.00 |
| <=2000 | E14.00 |
| <=5000 | E15.00 |
| <=7000 | E17.00 |
| <=10000 | E18.00 |
| >10000 | E25.00 |
| UNAYO CASH OUT | |
| <20 | E1.00 |
| <=50 | E2.00 |
| <=100 | E3.00 |
| <=200 | E5.00 |
| <=500 | E6.00 |
| <=800 | E10.00 |
| <=1000 | E12.00 |
| <=1500 | E14.00 |
| <=2000 | E15.00 |
| <=5000 | E17.00 |
| <=10000 | E25.00 |
| >10000 | E35.00 |

CREDIT CARD

| | |
|-------------------------------------------------------------------------|-----------------------------------------------------------------|
| MONTHLY SERVICE FEE | |
| Blue | E37.09 |
| Gold | E39.21 |
| Platinum | E40.43 |
| Secondary Card | E22.54 |
| MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS) | |
| Blue | E16.69 |
| Gold | E17.64 |
| Platinum Standalone | E57.83 |
| CASH DEPOSIT (IN SA) | |
| ATM | Free up to E3000.00 and E9,500.00 per E 1000.00 or part thereof |
| Branch | E16.00 per E1000.00 Min E60.00 or part thereof |
| CASH WITHDRAWALS | |
| (Us-on-Us) ATM | 1.46% |
| (Us-on-Us) Branch | 1.9% (Min E80.00) |
| Other Banks ATM Cash Withdrawals (Us-on-Them) | 1.9% (Min E80.00) |
| International Cash Withdrawals | 1.9% (Min E80.00)+ international transaction fee Min E75.00 |
| INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT) | |
| Electronic | E3.58 |
| Branch | E67.07 |
| ACCOUNT PAYMENT | |
| Electronic | E8.82 |
| Branch | E73.51 |
| POINT OF SALE | |
| Purchase | Free |

| SERVICE | 2024 FEES |
|-------------------------------------------------------|-------------------------------------------|
| Cash back at POS (purchases with cash) | 1.46% |
| Pure cash at POS | 1.46% |
| PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US) | |
| SBSA ATM | E0.50 |
| PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US) | |
| SBSA ATM | E1.48 |
| BALANCE ENQUIRY (DONE INTERNATIONALLY) | |
| ATM with Slip | E1.56 |
| ATM without Slip | Free |
| Branch | E10.78 |
| Other Banks ATM | E8.82 |
| INTERNET STATEMENTS | |
| Internet Banking | Free |
| PROVISIONAL STATEMENTS | |
| ATM | E5.88 |
| Branch | E31.36 |
| TRANSACTION HISTORY - BRANCH (IN SA) | |
| 60 days | E59.35 |
| 90 days | E89.02 |
| 120 days | E118.69 |
| 150 days | E148.37 |
| 180 days | E178.04 |
| 210 days | E207.71 |
| 240 days | E237.39 |
| 360 days | E356.08 |
| PAYMENT CONFIRMATION | |
| E-mail | E1.04 |
| Fax | E18.55 |
| SMS | E1.25 |
| INITIATION FEE | |
| All Credit Cards | E176.43 |
| CARD REPLACEMENT FEE | |
| Local | E142.12 |
| Same day replacement (Express) | E441.06 |
| COURIER DELIVERY FEE | |
| Face to Face | E145.18 (Prestige & Private Banking Free) |
| TRANSACTION DECLINE FEE | |
| POS Decline, ATM Decline, eCommerce Decline | E8.82 |
| PIN RESET | |
| ATM | Free |
| Branch (SBSA) | E9.80 |
| ONLINE BANKING SUBSCRIPTION FEE | |
| Monthly Subscription Fee | Free |
| INTERNATIONAL TRANSACTION FEE | |
| Blue (Achiever) | 2.96% |
| Gold | 2.96% |
| Platinum | 2.69% |
| PENALTY FEE | |
| Arrears Fee (After 60 days of Delinquency) | E63.71 |
| Honouring Fee (Over Limit Fee) | E142.12 |
| Late Payment Fee | E166.62 |

ENABLING ENERGY SECURITY IN ESWATINI THROUGH RENEWABLE ENERGY FINANCE

Corporate & Investment Banking

25175320

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Standard Bank