



Transaction Type	Description/Detail	Charge Excluding VAT
<b>Transactional Charges for Accounts on PAY AS YOU TRANSACT</b>		
ATM Cash Withdrawal (SBM customer on SBM ATM)		Free
ATM Mini Statement (Standard Bank ATMs)		Free
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines		Free
ATM Balance enquiry (SBM customer on SBM ATM)		Free
ATM Inter-account transfers on own account (within)		Free
Internet banking and USSD Mobile Banking third party payments (within the bank)		Free
POS transactions (local)		Free
On the counter cash withdrawals		Free
Over the counter cheque encashment		Free
Monthly Service Fees - Personal Achiever Account		Zero
Monthly Service Fees - Executive Current Account		MWK 8,520.00
Monthly Service Fees - Private Current Account		MWK 14,250.00
<b>Transactional Charges for Accounts on BUNDLED PRICING</b>		
ATM Cash Withdrawal (SBM customer on SBM ATM)		Free
ATM Mini Statement (Standard Bank ATMs)		Free
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines		Free
ATM Balance enquiry (SBM customer on SBM ATM)		Free
ATM Inter-account transfers on own account (within)		Free
Internet banking and USSD Mobile Banking third party payments (within the bank)		Free
POS transactions (local)		Free
On the counter cash withdrawals (amount above min ATM daily limit of K300 000.00)		Free
On the counter cash withdrawals (amount below min ATM daily limit of K300 000.00)		Free
Over the counter cheque encashment		Free
Bundle Fee - Personal Achiever Account		MWK 3,040.00
Bundle Fee Current Account - Young Professionals		MWK 7,030.00
Bundle Fee Current Account - Executive Banking		MWK 9,975.00
Bundle Fee Current Account - Private		MWK 19,000.00
Accounts opened between the 20th and 24th of the month will be charged the partial bundle fee as below. The following month, they will be charged the full bundle fee		
Personal Achiever Account		MWK 800.00
Executive banking		MWK 3,120.00
Private Banking		MWK 5,640.00

**Note:** 1. Savings Accounts for Blue, Students and Minors doesn't attract "On the Counter Cash withdrawal, Balance inquiry and ATM Cash withdrawal Charges"  
2. All cross border card transactions attract a 4% commission upon currency conversion

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Monthly Fees</b>		
	Student Account	Free
	Ordinary savings Account	Free
	Mchikumbe Savings Account	Free
	Pure Save Account	Free
	Club/society Savings account	Free
<b>Account Management Fee</b>		
	Business Banking (IDG) Current Account	MWK 10,200.00
	Business Current Account: Commercial Banking	MWK 26,400.00
	Corporate Current Account	MWK 30,300.00
	Mpamba SME Account	MWK 11,500.00
	SME Banking Current Account	MWK 16,000.00
	Transact Plus - Business Banking	MWK 11,500.00
<b>Note: 1. Over - the - counter Cheque Encashment charges have been removed for all Business and Commercial customers</b>		
<b>Account balance Requirements</b>		
	Current Account	N/A
	Personal Foreign Currency Account	N/A
Minimum Operating Balance - per month	Business Current Account	N/A
	Corporate Current Account	N/A
	Mpamba SME Account	MWK 6,500.00

Transaction Type	Description/Detail	Charge Excluding VAT
	Savings Account	MWK 3,000.00
	Pure Save	MWK 5,000.00
	Contract Save	MWK 20,000.00
	Fixed Deposit	MWK 20,000.00
	Society/Club Savings	MWK 3,000.00
	Student Account Savings	MWK 3,000.00
	Student Account Current Account	N/A
	Mchikumbe Account	MWK 3,000.00
	Minor Account	MWK 1,000.00
	Account Closure Fee	Free

Transaction Type	Description/Detail	Charge Excluding VAT
<b>DIGITAL BANKING TRANSACTIONS</b>		
<b>Auto Teller Machine (ATM)</b>		
	ATM Cash withdrawal at other Banks ATMs in the Country (NATSWITCH)	MWK 360.00
	ATM Cash withdrawal (International Transaction )	MWK 3,804.00
	ATM Cash withdrawal by Foreign International Cards on SBM ATMs	USD 4.80
	Other Banks Customers on our ATM	MWK 240.00
	Decline ATM Cash withdrawal insufficient Funds (other Banks ATM in Country)	MWK 300.00
	Decline ATM Cash withdrawal insufficient Funds (Standard Bank ATM)	Free
	Declined ATM cash withdrawal Insufficient funds (Internationally)	USD 0.05
	ATM Balance enquiry (Other Banks ATMs in Country)	MWK 360.00
	ATM Balance enquiry (International)	MWK 2,820.00
	ATM transactions (Bill payments)	Free
<b>Point of Sale (POS)</b>		
	Point of sale transactions (Debit Card) in Country	Free
	Point of sale transactions (Debit Card) International	Per Transaction 1%
	Online transactions (Debit Cards) Ecommerce	Per Transaction 1%
<b>Alert 247 (SMS Alert)</b>		
	SMS Alert Monthly Fees (Business Customers)	Free
	SMS Alert Monthly Fees (Personal Customers)	Free
<b>Electronic Statements</b>		
	Service Fee (Corporate Customers)	Free
	Service Fee (Personal and Business Customers)	Free
<b>Online 247 (Personal Internet Banking)</b>		
	Monthly Service Fee	Free
	Funds Transfer within Bank	Customers on pay as you transact only Free
	Bill Payment	Free
	TV Subscription	MWK 240.00
	Balance enquiry	Free
	Inter Account Transfer	Free
	Funds Transfer to other Bank- Normal	MWK 500.00
	Funds Transfer to other Bank- Express	MWK 500.00
	Airtime Top up-Self	Free
	Airtime Top up-Other	Free
	Instant Money / Cardless ATM withdraw	MWK 480.00
<b>Enterprise Online (Business Internet Banking)</b>		
	Inter Account Transfer	Free
	Funds Transfer within Bank	Free
	Bill Payment	Free
	TV Subscription	MWK 240.00
	Funds Transfer to other Bank- Normal	SME MWK 500.00
	Funds Transfer to other Bank- Normal	COMMERCIAL CLIENTS MWK 500.00
	Funds Transfer to other Bank- Express	MWK 500.00

<b>App 247 (Smart App Mobile Banking)</b>			
Monthly Service Fee			Free
Funds Transfer within Bank	Customers on pay as you transact only		Free
Bill Payment			Free
Balance enquiry			Free
Inter Account Transfer			Free
Funds Transfer to other Bank- Normal			MWK 500.00
Funds Transfer to other Bank- Express			MWK 500.00
Airtime Top up-Self			Free
Airtime Top up-Other			Free
Instant Money / Cardless ATM withdraw			MWK 480.00

<b>*247# (USSD Mobile Banking)</b>			
Monthly Service Fee			Free
Balance enquiry			Free
Mini statements			Free
Inter Account Transfer			Free
Funds Transfer within Bank	Customers on pay as you transact only		Free
Funds Transfer to other Bank- Normal			MWK 500.00
Funds Transfer to other Bank- Express			MWK 500.00
Bill Payment			Free
TV Subscription			MWK 240.00
Airtime Top up-Self			Free
Airtime Top up-Other			Free
Instant Money / Cardless ATM withdraw			MWK 480.00

Mobile Money (Airtel & TNM)	Bracket (MWK)	Max/Bracket (MWK)	Commission (MWK)
	0-5000		MWK 500.00
	5001-10000		MWK 650.00
	10001-20000		MWK 750.00
	20001-50000		MWK 900.00
	50001-100000		MWK 1,000.00
	100001-200000		MWK 1,200.00
	200001-Above		MWK 1,500.00
Funds Transfer from Bank to Mobile Wallet			
Transfer Mobile Wallet to Bank			Free
Balance enquiry			Free
Mini statement			Free

<b>Business Online - Electronic Channels for Corporates and Commercial Banking</b>			
Installation & training of EB channel (BOL)			Free
Monthly Service Fee (BOL)			MWK 10,800.00
Maintenance Fee - BOL			MWK 660.00
Inter Account Transfers (OWN) - Local			Free
Third Party Transactions per entry - BOL, within the Bank			MWK 300.00
Third Party Transactions per entry - BOL, To other banks Normal			MWK 665.00
Third Party Transactions per entry - BOL, RTGS/ Express/Urgent			MWK 900.00
Collections (Direct Debit Orders) - BOL			MWK 300.00
Transfer BOL to MNO Wallet			K650.00
Transfer BOL to Unayo			FREE
EFT/SFI per transaction - on Us and off Us			MWK 1,800.00
Electronic statements			Free
Replacement Token	Per token		MWK 11,840.00
MT 940 Per Month Per Client	per month		USD 35.00
	MT 101 on us (per transaction)		USD 3.00
MT 101	MT 101 off us (per transaction)		USD 5.00
Charge for outward Credit transaction from ATG menus			USD24 Fixed + USD1.2 per transaction
charge for inward ACH Credit transaction from ATG			USD 2.40

<b>Unayo Pricing</b>		
Registration fees		Free
Monthly service fees		Free
funds Transfer from Unayo to SBM own account		Free
Funds transfer to another Unayo account	Personal Banking only	Free
Funds transfer to another bank account	0-	Free
Administrative and Disbursement fee per Transaction		MK950.00
<b>Cash out/ Withdraw fees</b>	Bracket (MWK)	
	50 - 500	MWK 20.00
	501 - 1000	MWK 35.00
	1001 - 2500	MWK 80.00
	2500 - 5000	MWK 150.00
	5001 - 10 000	MWK 340.00
	10001 - 15 000	MWK 500.00
	15 001 - 20 000	MWK 670.00
	20 001 - 30 000	MWK 910.00
	30 001 - 40 000	MWK 1,000.00
	40 001 - 50 000	MWK 1,250.00
	50 001 - 70 000	MWK 2,000.00
	70 001 - 100 000	MWK 2,500.00
	100 001 - 150 000	MWK 2,800.00
	150 001 - 200 000	MWK 3,000.00
	200 001 - 300 000	MWK 4,500.00
	300 001 - 400 000	MWK 6,000.00
	400 001 - 750000	MWK 8,000.00
	750 001 - 750 001+	MWK 9,000.00

Transaction Type	Detail	Charge Excluding VAT
<b>Account Enquiry</b>		
Account Statement request at the Branch	Per Page	MWK 2,400.00
Balance enquiry on the counter		Free
Search Fees	Per Page	MWK 6,200.00

Transaction Type	Detail	Charge Excluding VAT
<b>Payments</b>		
Bank cheque issued		MWK 39,900.00
Over -the -Counter Cheque Encashment for Business and Commercial customers		Free
Replacement of Lost or Stolen Bank Cheque		MWK 39,900.00
OTC Bill Payment		MWK 260.00
Transfers (RTGS or Kwacha ATS), Branch Based	Transfers from 08:00 hrs up to 15:30 hours, per transaction	MWK 22,300.00
Standing Instruction/Debit order to 3rd party account	Non Standard Bank accounts	MWK 5,800.00
Standing Instruction/Debit order to 3rd party account	Within Standard Bank	MWK 3,600.00
Establish standing instruction	Per Account	MWK 5,200.00
Amend/ cancelling standing instruction		MWK 3,900.00
Inter account transfer (third party)	Branch Transaction	MWK 5,800.00
Inter account funds transfers on own accounts	Branch Transaction	MWK 2,510.00
Transfer to Other Banks on Moby	Branch Transaction	MWK 5,600.00



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Transaction Type	Description/Detail	Charge Excluding VAT
Establishment of Sweep arrangement	Establishment Fee per structure	MWK 44,700.00
Sweeping arrangement per account	Monthly Fee per account	MWK 18,300.00
Sweep amendment and cancellation	per account	MWK 8,930.00
HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates)	Per structure	MWK 44,700.00
HBS arrangement monthly Fee(Combination of Sweep and Standing Instruction for Corporates)	Monthly Fee per account	MWK 18,700.00
Amend/cancelling HBS arrangement	per account	MWK 11,100.00
LMS arrangement Establishment Fee	per structure	MWK 82,500.00
LMS arrangement Monthly Fee	per structure	MWK 40,500.00
Amend/cancelling LMS arrangement	per account	MWK 17,900.00
Unallocated Transfers	Per Transaction	MWK 11,700.00
<b>Civil Servants:</b> Consolidated Payments/Preparation of salaries	Per Transaction	MWK 770.00
Allowance Preparation	Per Transaction	MWK 770.00
<b>Non-Civil Servants / Private Sector:</b> Consolidated Payments/Preparation of salaries	3 days notice	MWK 5,600.00
Allowance Preparation	Per Transaction	MWK 5,600.00
Drawing against unclaimed balances		MWK 11,700.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Penalty/Special Services Fees</b>		
Unpaid cheques/RD cheques written		MWK 98,100.00
Unarranged overdraft		MWK 102,000.00
Dishonoured Direct Debit Order	Business/Corporate Customer	MWK 98,100.00
	Personal Banking customer	MWK 10,700.00
Post-dated cheque deposited		MWK 3,380.00
Immediate credit (other bank cheques)		MWK 41,800.00
Immediate Credit (On Us and Off Us for Corporates)		Free
Authorised debits/withdrawals against uncleared balances (Standard Bank cheques)		MWK 0.00
Special clearance of cheques deposited ( other banks)		MWK 119,900.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)		MWK 44,300.00
Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 45,900.00
Penalty Fee for pre-mature breaking of investment accounts		40% of the earned interest
Stop payments		MWK 91,500.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Auxiliary Fees</b>		
	Balance of account only	MWK 51,500.00
Certificate of balances (Corporates)	Certificate covering interest paid	MWK 51,500.00
	Confirming Auditors' List	MWK 51,500.00
Reference Letters		MWK 32,700.00
Reports on parties	from other banks in country	MWK 54,200.00
	from banks internationally	MWK 62,300.00
Coin/Money Bag		MWK 792.00
Change Transactions		Customers free Non customers 1% minimum MWK3 437.00
Investigation (incl. CCTV footage)	Internal; In-house	MWK 47,100.00
	External; Natswitch / Inter-banks	MWK 58,800.00
Treasury Bills settlement		MWK 15,700.00
Tobacco Proceeds		MWK 2,600.00

### Transaction Type Description/Detail Charge Excluding VAT

#### ATM Cards (New And Replacement)

Note. Visa Cardholder fees of MWK 2,500.00 will be charged bi annually to all our active cardholders in March and December each year.

Transaction Type	Description/Detail	Charge Excluding VAT
New and Expired Auto Card	Current Account - Private banking	MWK 15,700.00
	Current Account - Executive Banking	MWK 10,000.00
	Current Account - Achiever Banking	MWK 4,250.00
	Maziko (Blue) banking	MWK 4,250.00
	Business / Corporate Current Account	MWK 15,700.00
	savings,Society and Clubs, Mchikumbe	MWK 4,250.00
Card Replacement Fee Due to Card: Compromised Damaged Lost or Stolen Card Name Change Forgotten PIN Secondary Card Issue.	Student	MWK 0.00
	Current Account - unbundled Private banking	MWK 29,568.00
	Current Account - Bundled Private banking	MWK 29,568.00
	Current Account - Executive Banking	MWK 23,900.00
Cheque Books	Current Account - Achiever Banking	MWK 10,464.00
	Maziko (Blue) Banking	MWK 10,464.00
	Business Current Account	MWK 29,568.00
	Society and Clubs, Mchikumbe, Student	MWK 10,464.00
	30 Leaves (Private Banking Only)	MWK 24,852.00
Cheque Book Request	40 Leaves (Executive Banking only)	MWK 21,588.00
	50 Leaves (Personal Banking only)	MWK 24,852.00
	50 Leaves (Business Banking only)	MWK 41,856.00
	100 leaves	MWK 65,400.00
	200 leaves Corporate	MWK 114,670.00
	200 leaves Business Banking	MWK 81,750.00
Cash/Cheque Deposit Booklet		MWK 2,880.00
Cheque Book Wallets	Private Banking	MWK 65,400.00
	Executive Banking	MWK 16,224.00
Third party Cheque payments within Standard Bank		Free

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Lending Fees</b>		
Loan Origination/ Renewal Fee	Salary Earners Scheme	2.1%
	Personal Loans	2.1%
	Business Loan	2.1%
	Corporate Loan (flat Fee)	2.1%
	Executive Banking (Overdraft)	2% Min MWK60 000.00
Overdraft establishment Fee	Private Banking (Overdraft)	2% Min MWK60 000.00
	Business Overdraft	2% Min MWK60 000.00
	Corporate Overdraft (flat fee)	2% Min MWK60 000.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Services Related to Both Branches and IBC</b>		
Exchange Control	Application - Local (amounts below \$10 000.00)	MWK 8,720.00
	Application to RBM (amounts above \$10 000.00)	MWK 24,852.00
	Service Agreement	MWK 32,700.00
SWIFT Charge		MWK 32,700.00
Transfers from Standard Bank FCDA to Foreign Banks in Foreign Currency	Other Transfers: Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency	Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to a Local Currency Account held at Other Local Bank	Commission (Transactional Cost)	1% Min MWK5 880.00 Max MWK39, 240.00

Transaction Type	Description/Detail	Charge Excluding VAT
Salary Advance / 1 Month OD	Flat Fee	3.0%
	Penalty charge	Nil
Excess Availment Fee		2% Min MWK63 600.00
Personal Loan Insurance		Refer to Bancassurance
Personal Loan Stamp duty		As per Stamp Duty Act
Vehicle and Asset Finance (VAF) Origination Fees		2% Min MWK63 600.00
Unpaid Loan standing/debit orders		MWK 90,100.00
<b>Home Loan Fees</b>		
Home loan Originating Fees	Local	2.5% Min MWK93 600.00
<b>Building Loan Fees</b>		
Building Loan Origination Fees		2.5% Min MWK93 600.00
Building Consultant Fee		2% but varies based on location

Transaction Type	Description/Detail	Charge Excluding VAT
<b>FOREIGN EXCHANGE SERVICES</b>		
<b>Services Related to Branches</b>		
Purchases of Foreign Exchange (customer sales to the Bank)	Purchase of foreign notes	Free
Sale of Foreign Exchange (customer buys from the Bank)	Sale of Foreign Notes (Cash, not from FCDA)	2.5% of value Min MWK10 440.00 Max MWK105 600.00
	Sale against FCDA balances	1.8%

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Services Related to Both Branches and IBC</b>		
Exchange Control	Application - Local (amounts below \$10 000.00)	MWK 8,720.00
	Application to RBM (amounts above \$10 000.00)	MWK 24,852.00
	Service Agreement	MWK 32,700.00
SWIFT Charge		MWK 32,700.00
Transfers from Standard Bank FCDA to Foreign Banks in Foreign Currency	Other Transfers: Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency	Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to a Local Currency Account held at Other Local Bank	Commission (Transactional Cost)	1% Min MWK5 880.00 Max MWK39, 240.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Services Related to IBC</b>		
Forward Exchange contracts		Negotiable
Deliveries and surrenders		Negotiable
Extensions		Negotiable
Guarantees	Establishment	Business Banking BB 2.3% Minimum MK84 000.00 Corporate Banking CIB 2.3% Minimum MK70 000.00
	Arrangement	Business Banking 1.5% Corporate Banking 1%
	Advising Foreign Guarantees	USD 100
	Amendments - extension of validity or value	2.3% per year, Min MWK84,000.00
	Stamp Duty	Per Stamp Duty Act
	Amendments excluding change in value & validity	2.3% per year, Min MWK84,000.00

### Transaction Type Detail Charge Excluding VAT

Transaction Type	Detail	Charge Excluding VAT
<b>Bills</b>		
Discounted		1% Min MWK26 160.00 Max MWK58 800.00
Bill availing		0.33% Min MWK52 800.00 pm
Negotiated		1% Min MWK26 160.00 Max MWK58 800.00
Discharge Fee		MWK 53,628.00
Noting		USD 100.00 plus costs from reporting branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK37 200.00 Max MWK72 000.00
Clean Bills		1% Min MWK32 400.00 Max MWK58 680.00
Delays on Acceptance per week	per week	MWK 39,240.00
Foreign Cheques per collection	per collection schedule	MWK 25,116.00
Instalment Bills		1% Min MWK24 000.00 Max MWK52 020.00
Bill Extension		MWK 46,200.00
SWIFT Outward		MWK 49,704.00
Stamp Duty (for both branches and IBC)		Per Stamp Duty Act

Transaction Type	Detail	Charge Excluding VAT
<b>Letters of Credit (Outward)</b>		
Establishment	Usance	0.5% pm Min MWK51 000.00
	Sight	0.35% pm Min MWK51 000.00
Amendments	Value or validity	MWK 66,456.00
Stamp Duty		0.004% of value
Drawings		0.25% Min MWK21 900.00 Max MWK52 320.00
Cancellation Fee		MWK 52,320.00
Swift charge	Flat	MWK 61,224.00

Transaction Type	Detail	Charge Excluding VAT
<b>Letters of Credit (Inward) export</b>		
Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 51,672.00
Acceptances/Negotiations		1% Min MWK28 800.00
Accepted Drafts		0.5% Min MWK28 800.00
Cancellation Fee		MWK 49,704.00
Swift charge		MWK 47,616.00
Courier		Courier rate after surtax, plus 30%
Discrepant Document		USD 55.00

Transaction Type	Detail	Charge Excluding VAT
<b>Standby Letters of Credit</b>		
Establishment		2% per every six months



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Transaction Type	Detail	Charge Excluding VAT
<b>Shipping Documents</b>		
Composite Bills of Lading requiring release		1% Min MWK30 840.00 Max MWK67 080,00
Delivery to Consignees	Unaccompanied by Bills	1% Min MWK30 840.00 Max MWK67 080,00
	Against Cash Deposit or Written undertaking to pay	1% Min MWK30 840.00 Max MWK67 080,00
Documents Returned to principals		MWK 49,296.00
Bonding and Releasing		1% Min MWK27 300,00 Max MWK59 460,00
Customs Clearing Certificates		MWK 36,888.00
Shipping Guarantees		1.5% every six months Min MWK54 240.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Foreign Transfers</b>		
Inward	Commission Personal and Business	1.2% Min MWK3 840.00 Max MWK27 600.00
	Commission Corporate	Nil
Outward		1% Min MWK9 600.00 Max MWK42 000.00
SWIFT Charge		MWK 30,744.00
Postage		MWK 3,672.00

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Standard Collect Plus</b>		
CIT, Onsite Deposit Collection, Onsite Cashiering		As per Agreement with the client.

Transaction Type	Description/Detail	Charge Excluding VAT
<b>Other Services</b>		
Escrow Account Service	Corporate/Business Banking client: Structuring Fee	Minimum MWK 6,000,000.00 per annum
		Minimum USD 12,000.00 per annum
	Monthly managements fee for Recurring Contracts	MWK 124,000.00 per month

Transaction Type	Detail	Charge Excluding VAT
<b>Custodial Services Fees</b>		
Custody Fees (Safekeeping Fees)	Foreign clients - Safekeeping Fees	15 - 30 basis points pa, minimum fee range of between USD100 to USD850.00 per month
	Transaction Fees	Range of between USD30 to USD85
	Domestic clients: Assets worth < MWK5 bn	Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; Minimum monthly fees range of between MK20 000 to MK75 000
	Domestic clients: Assets > MWK5 bn but < MWK20 bn	Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; Minimum monthly fee range of between MK20 000 to MK75 000
	Domestic clients: Assets worth > MWK20 billion	Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; Minimum monthly fee range of between MK20 000 to MK75 000
	Transaction Fees	Range of between MK2 500 and MK5 500
	Domestic clients: Assets worth < MWK5 billion	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets; Minimum monthly fees range of between MK20 000 to MK75 000
Trustee Fees	Domestic clients: Assets > MWK5 bn but < MWK20 bn	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets; Minimum monthly fee range of between MK20 000 to MK75 000
	Domestic clients: Assets worth > MWK20 bn	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MK25 000 to MK75 000
	- Transaction Fees	Range of between MK2 500 and MK5 500
Transfer Secretary fees	Size of share register - Less than 2000 shareholders	Minimum monthly service fees range of between MK520 000 to MK648 000 recoverable quarterly in arrears
	Size of share register - More than 2000 shareholders but less than 5000 shareholders	Minimum monthly fees range of between MK650 000 to MK750 000 recoverable quarterly in arrears
	Size of share register - More than 5000 shareholders	Minimum monthly fees range of between MK775 000 to MK850 000 recoverable quarterly in arrears
	Corporate event fees and other adhoc expenses	Charged directly to the Issuer based on actual cost incurred