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Transaction Type Description/Detail Charge Excluding VAT

ATM Cards (New And Replacement)

Note, Visa Cardholder fees of MWK 3,200.00 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 18,055.00
	Current Account - Executive Banking	MWK 13,000.00
	Current Account - Achiever Banking	MWK 5,652.50
	Maziko (Blue) banking	MWK 5,652.50
	Business / Corporate Current Account	MWK 20,410.00
	savings, Society and Clubs, Mchikumbe	MWK 5,100.00
Card Replacement Fee Due to Card:	Student	MWK 0.00
	Current Account - Unbundled Private banking	MWK 29,600.00
	Current Account - Bundled Private banking	MWK 29,600.00
	Compromised Damaged Lost or Stolen Card Name Change Forgotten PIN Secondary Card Issue.	MWK 23,900.00
	Current Account - Executive Banking	MWK 10,500.00
	Current Account - Achiever Banking	MWK 10,500.00
Cheque Books	Maziko (Blue) Banking	MWK 10,500.00
	Business Current Account	MWK 29,600.00
	Society and Clubs, Mchikumbe, Student	MWK 10,500.00
	Student	MWK 0.00

Cheque Books

Transaction Type	Description/Detail	Charge Excluding VAT
Cheque Book Request	30 Leaves (Private Banking Only)	MWK 24,900.00
	40 Leaves (Executive Banking only)	MWK 21,600.00
	50 Leaves (Personal Banking only)	MWK 24,900.00
	50 Leaves (Business Banking only)	MWK 41,900.00
Cash/Cheque Deposit Booklet	100 leaves	MWK 45,000.00
	200 leaves Corporate	MWK 80,000.00
	200 leaves Business Banking	MWK 81,750.00
	200 leaves	MWK 2,880.00
Cheque Book Wallets	Private Banking	MWK 78,480.00
	Executive Banking	MWK 19,468.80
Third party Cheque payments within Standard Bank		Free

Transaction Type Description/Detail Charge Excluding VAT

Lending Fees

Transaction Type	Description/Detail	Charge Excluding VAT
Loan Origination/ Renewal Fee	Salary Earners Scheme	2.1%
	Personal Loans	2.1%
	Business Loan	2.1%
	Corporate Loan (flat Fee)	2.1%
Overdraft establishment Fee	Executive Banking (Overdraft)	2% Min MWK60 000.00
	Private Banking (Overdraft)	2% Min MWK60 000.00
	Business Overdraft	2% Min MWK60 000.00
	Corporate Overdraft (flat fee)	2% Min MWK60 000.00
Salary Advance / 1 Month OD	Flat Fee	3.0%
	Penalty charge	Nil
Excess Availment Fee		1.5% Min MWK62 646.00
Personal Loan Insurance		Refer to Bancassurance
Personal Loan Stamp duty		As per Stamp Duty Act
Vehicle and Asset Finance (VAF) Origination Fees		1% Min MWK63 600.00
Unpaid Loan standing/debit orders		MWK 98,100.00

Home Loan Fees

Home loan Originating Fees	Local	2.5% Min MWK93 600.00
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Building Loan Fees

Building Loan Origination Fees		2.5% Min MWK93 600.00
Building Consultant Fee		2% but varies based on location

Transaction Type Detail Charge Excluding VAT

FOREIGN EXCHANGE SERVICES

Services Related to Branches

Transaction Type	Description/Detail	Charge Excluding VAT
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% of value Min MWK13 572.00, Max MWK106 000.00
	Sale against FCDA balances	1.8% Max MWK106 000.00

SERVICES RELATED TO BOTH BRANCHES AND IBC

Transaction Type	Description/Detail	Charge Excluding VAT
Exchange Control	Application - Local (amounts below \$10 000.00)	
	Application to RBM (amounts above \$10 000.00)	MWK 11,336.00
	Service Agreement	MWK 29,822.40
SWIFT Charge		MWK 39,240.00
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 MWK7 644.00 Max MWK10 000.00
	Swift Charges	USD 30.00

Transaction Type Detail Charge Excluding VAT

Services Related to IBC

Other Foreign Exchange Services

Forward Exchange contracts		Negotiable
Deliveries and surrenders		Negotiable
Extensions		Negotiable
Guarantees	Establishment Business per year	BB 2% pa Minimum MK105 000.00
	Establishment Corporate per year	CIB 2.3% pa Minimum MK70 000.00

Arrangement Business		1.5%
Arrangement Corporate		1%
Advising Foreign Inward Guarantees		USD 100
BB Amendments - extension of validity or value		2.3% per year, Min MWK84 000.00
CIB 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
Swift Charges		MWK 25,000.00

Bills

Discounted		1% Min MWK30 084.00 Max MWK67 620.00
Bill availing		0.33% Min MWK66 000.00 pm
Negotiated		1% Min MWK30 084.00 Max MWK67 620.00
Discharge Fee		MWK 0.00
Noting		MK170 000.00 plus costs from reporting Branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK44 600.00 Max MWK86 400.00
Clean Bills		1% Min MWK38 880.00 Max MWK70 416.00
Delays on Acceptance per week	per week	MWK 47,088.00
Foreign Cheques per collection	per collection schedule	MWK 30,139.20
Instalment Bills		1% Min MWK28 800.00 Max MWK62 424.00
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

Letters of Credit (Outward)

Establishment	Usance	0.5% pm Min MWK63 750.00
	Sight	0.5% pm Min MWK61 200.00
Amendments	Amendments - excluding change in value or validity	MWK 66,456.00
Amendments	Amendments - extension of validity or value	0.5% pm Min MWK61 200.00
Stamp Duty		0.004% of value
Drawings		0.25% Min MWK26 280.00 Max MWK62 784.00
Cancellation Fee		MWK 52,320.00
Discrepant Document		USD 55
Swift charge	Flat	MWK 49,704.00

Letters of Credit (Inward) export

Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 51,672.00
Cancellation Fee		MWK 49,704.00
Swift charge		MWK 47,616.00
Courier		Courier rate after surtax, plus 30%
Discrepant Document		MWK 93,500.00

Standby Letters of Credit

Establishment		2% per every six months
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Shipping Documents

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 Detail Charge Excluding VAT

Foreign Transfers

Inward	Commission Personal and Business	MWK 0.00
	Commission Corporate	Free
Outward		1% Min MWK9 600.00 Max MWK42 000.00
	SWIFT Charge	MWK 36,892.80
Postage		MWK 4,773.60

Transaction Type Detail Charge Excluding VAT

Standard Collect plus

CIT, Onsite Deposit Collection, Onsite Cashiering		As per Agreement with the client.
Custody Fees (Safekeeping Fees)	Foreign clients - Safekeeping Fees	15 - 30 basis points pa, minimum fee range of between USD100 to USD850 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 fees range of between MK20 000 to MK75 000
Trustee Fees	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 under Management; Minimum monthly fees range of between MK20 000 to MK75 000.
	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 under Management; Minimum monthly fees range of between MK20 000 to MK75 000
Transfer Secretary fees	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
	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
Other Services	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

Other Services

Escrow Account Service	Corporate/Business Banking client: Structuring Fee	Minimum MWK 6,000,000.00 per annum
	Monthly management fee for Recurring Contracts	MWK148 800.00 per month