

Bank charges 2010

1. Cheque Accounts		2. Savings Accounts	
Opening of accounts		Opening Deposit	
1.1 Opening of cheque account	Free	Card-based accounts – PlusPlan	N\$200.00
1.2 Closing of cheque account	Free	Book-based accounts – PlusPlan	N\$1000.00
1.3 Ad valorem service fee	N\$5.30 : 1.68% : N\$36.00	E-Plan	N\$50.00
ATM Transactions		Minimum balance	N\$50.00
On own ATM		PlusPlan – 5 transactions are free of charge if minimum amount of N\$6500.00 is maintained at all times during the month	
Withdrawal	N\$5.00 : 0.65% : N\$16.00	Cash Deposit Fee	
Enquiry	Free	Cheque deposit	Free
Mini statement	N\$1.20	Cash deposit 500 >	1.89%
Inter account transfer	N\$3.30	Postdated cheque deposit	N\$65.00
Declined ATM cash request	N\$3.70	Cash Withdrawals	
On other bank's ATM		ATM	N\$4.50 : 1.00% : N\$22.00
Withdrawal	N\$8.60 + ATM withdrawal fee	Over the counter	N\$32.50
Enquiry	N\$3.60	ATM Card Replacement	
Declined ATM cash request	N\$3.60	First issue	Free
ATM Card		Replacement of lost/damaged card	N\$64.00
First issue	Free	ATM Transactions	
Replacement of lost/damaged card	N\$64.00	Transfers	N\$5.45
Cheque charges		Mini statement	N\$1.20
Cheque books		Balance enquiry	Free
40 Personal	N\$32.50	3. Other	
30 Non Carbonised	N\$33.00	Advances and Overdraft Facilities	
30 Carbonised	N\$48.00	Annual review of facility Business	0.1% of total facilities min N\$1000.00
Returned cheques (Technical error)	Free	Referral fee	N\$118.00
Unpaid cheques (lack of funds)	N\$175.00	Residential Home Loans	
Over limit fee	N\$60.00	Home loan origination fee (inclusive law active fee)	N\$1700.00
Referral fee (contacting customers)	N\$118.00	Property guarantee fee	N\$600.00
Special presentation of cheques	N\$70.00	Bond cancellation fee (excluding attorney fee)	N\$1000.00 + N\$350.00 per further bond + Law Active fee N\$100.00
Stop payments	N\$46.50	Property Assessment Fee (excluding attorney fee)	
Bank cheque	N\$76.00	Building loans	0.25% of assessed value: min N\$750.00, max N\$3200.00
Transfers/Payments		Progress payment (per inspection)	N\$550.00
Stop order establishment/amendment	N\$14.00	Further bonds (re-evaluation)	0.15% of assessed value: min N\$700.00, max N\$3200.00
Stop order transaction fee	N\$4.35	Other (arrears/repossession inspections, release of collateral inspection security, tri-annual inspections, house owner's insurance update)	N\$750.00
Magtape/debit orders: Internal	N\$3.60	Bond registration fee	Fee determined by attorneys
Magtape/debit orders: External	N\$4.70 : 1.08% : N\$17.60	Vehicle & Asset Finance	
Telegraphic expenses	N\$85.75	Documentation fee	N\$1205.00
Electronic banking (Internet banking)		Hire Purchase Instalment fee	N\$136.62
Monthly subscription fee	N\$23.00	Safe Custody and Securities	
Electronic payments	N\$4.35	Closed custody – sealed bag/deed boxes	N\$365.00 per annum
Electronic inter-account transfers	N\$3.30	Open custody and securities	N\$185.00 per annum
Transfers to investment accounts	Free	Access fee/re-lodgement	N\$45.00 per access
Future-dated payments	N\$3.30 : 0.71% : N\$16.00	International Banking	
Unpaid charges on future-dated payments due to insufficient funds	N\$16.20	Purchase of foreign bank notes	1.65% min N\$18.20
Provisional statements	Free	Purchase of foreign travelers cheques	1.65% min N\$40.00
Deposits		Sale of foreign travelers cheques	1.65% min N\$52.00
Cash deposit > N\$500	1.89%	Sale of foreign bank notes	1.65% min N\$18.20
Postdated cheques	N\$65.00	Exchange Control Work	
Deposit books		Student allowance	Excon limit: N\$160 000.00 per adult, N\$320 000.00 per student accompanied by spouse
Small	N\$32.50	Single discretionary allowances incl. Travel allowance, Gifts, Donations to missionaries, Maintenance transfer	Excon limit: N\$500 000.00 per adult, N\$160 000 per child under 18 years
Duplicate large	N\$42.00	International Payments	
TriPLICATE large	N\$49.00	Purchase of foreign currency cheques	N\$88.00 : 0.67% : N\$360.00
Various		Swift transfers	N\$84.65 : 0.56% : N\$466.55
Provisional statements	N\$7.50	Issue of Bank draft	N\$120.00 : 0.75% : N\$595.00
History statements/search fee		Guarantees and Letters of Credit	
< six months	N\$18.00	Establishment of property guarantees - Cash cover	N\$412.50 plus minimum quarterly fee N\$500.00
> six months	N\$40.00	Establishment of letter of credit opening commission (local)	N\$312.00
Auditor's certificates	N\$134.50	Letters of credit: Advised and negotiated through Standard Bank Namibia (no confirmation)	N\$322.25
Confirmation of Payment to Account via Email/SMS	N\$0.55		