



Pricing Guide / 2019

Personal Accounts

1.1	Savings and Current Accounts	Basic Cheque Account	Savings Account
1.1.1	Opening Fee	Free	FREE
1.1.2	Monthly Account Fee	E19	FREE
1.1.3	Monthly Bank Statement (posted only, email is free)	E18	E15
1.1.4	Balance Enquiry (branch)	Free	Free
1.1.5	Cheque Deposit	E30	FREE
1.1.6	Cash Deposit	Free	FREE
1.1.7	Cheque Encashment	E45 + 1.8%	E40+1.8%
1.1.8	Activation of Dormant Account	N/A	N/A
1.1.9	Stop Payment	E100	N/A
1.1.10	Closing of Account	Free	FREE
1.1.11	First Withdrawal (within a month) OTC	E45 + 1.8%	E45 + 1.8% (1st withdrawal free applies at ATM)
1.1.12	Subsequent withdrawal	E45 + 1.8%	E45 + 1.8%
1.2	Loans - Administration Fees		
1.2.1	Short-Term Loans (Educational Loans) 12 Months		
1.2.2	Personal Loans	2.5% Min E520	N/A
1.2.3	Mortgages	1.25%	N/A
1.2.4	Vehicles	E4540	N/A
1.3	ATM Charges		
1.3.1	Withdrawal (Own ATM)	Min E7, Max E48	Min E7, max E48
1.3.2	Withdrawal (Interbank transaction on ATMs)	E45 + 1.1%	E45 + 1.1%
1.3.3	ATM Cash Deposit	Free	FREE
1.3.4	ATM Cheque Deposit	N/A	N/A
1.3.5	Mini Statement (Own ATM)	E5.30	E5.30
1.3.6	Balance Enquiry (Interbank ATM)	E2.30	E2.30
1.3.7	Inter-Account Transfer	E5.30	E5.30
1.3.8	Inter-bank Transfer	E14	E14
1.4	Card Fees		
1.4.1	Quarterly Mastercard Fees - charged quarterly	E5 (For Standard Bank Mastercard Debit Card)	E5 (For Standard Bank Mastercard Debit Card)
1.4.2	Additional Card Issued (Standard Blue Card)	E100	E100
1.4.3	Blocked Card	E100	E100
1.4.4	Pin Replacement	E100	E100
1.5	Payment and Clearing Charges		
1.5.1	Standard Cheque Book (20 - 50 pages)	E45	N/A
1.5.2	Deposit Book (51-100 pages)	E51	N/A
1.5.3	Establish stop/debit order	E30	E30
1.5.4	Amend stop/debit order	E30	E30
1.5.5	Cancel stop/ debit order	E30	E30
1.5.6	External Debit Order	E7.50	E7.50
1.5.7	External Stop Order (Standing Instruction to agent bank)	E105	E105
1.5.8	Stoppage of payment	E100	N/A
1.5.9	Cheque Dishonoured Due lack of funds	E100	E100
1.5.10	Debit Order Unpaid	E100	E100
1.5.11	Post Dated Cheques	E100	E100
1.5.12	Special Clearance (ON-US)	Free	FREE
1.5.13	Special Clearance	0.8% (Min, E180)	0.8% (min, E180)
1.6	Other Electronic Services		
1.6.1	Cellphone SMS payment notification (account access)	E4 (Per Month)	E4 (per month)
1.6.2	Cellphone SMS payment notification (all transactions)	E0.30 Per Sms (Free If On Free Per Month Access)	E0.30 PER SMS (Free if on free per month access)
1.6.3	Cellphone inter-account transfer	E5	E5
1.6.4	Cellphone local bank payment	E14	E14
1.6.5	Internet local bank payment	E14	E14
1.6.6	Internet Cross-boarder payment	E20	E20
1.6.7	Internet Bill Payment	E14	E14
1.6.8	Cellphone Airtime Purchase	E3	E3
1.6.9	Cellphone Electricity Purchase	E3 Per 100 (Max E10)	E3 per 100 (max E10)
1.6.10	Debit Card Purchases (Swipe)	E5.50 (Free On Bundle)	E5.50 (free on bundle)

Business Accounts

2.1	General Business Account	Vutsela Trader Account
2.1.1	Monthly Maintenance Fee	E30
2.1.2	Monthly Bank Statement	E18 (email statement free)
2.1.3	Daily Bank Statement	N/A
2.1.4	Interim Bank Statement	E27 + E12 PER PAGE
2.1.5	Copies of Deposit Slips	E12
2.1.6	Cash Withdrawal (OTC)	E40 + 1.8%
2.1.7	Cash Deposit (OTC)	FREE
2.1.8	Cheque Encashment (OTC)	E40 + 1.8%
2.1.9	Cheque Deposit (OTC)	E30
2.1.10	Balance Enquiry	Free
2.1.11	Stop Payment	E100
2.1.12	Closing of Account	N/A
2.1.13	Internal Debit Order	E6.50
2.1.14	External Debit Order	E7.50
2.1.15	Activation of Dormant Account	FREE
2.1.16	Business Online/Corporate pay roll activity fee	N/A-charged per item
2.2	Loans - Administration Fees	
2.2.1	Administration Accounts	E65
2.2.2	Administration Fees	FREE
2.2.3	Loan Origination Fee	1.25%
2.3	Payment and Clearing Charges	
2.3.1	Standard Cheque Book	E45
2.3.2	Cheque Dishonoured Due lack of funds	E100
2.3.3	Post Dated Cheques	E100
2.3.4	Deposit Book (101 + pages)	E45
2.3.5	Establish stop/debit order	E30
2.3.6	Amend stop/debit order	E30
2.3.7	Cancel stop/ debit order	E30
2.3.8	External Debit Order	E7.50
2.3.9	External Stop Order (standing instruction to agent bank)	E105
2.3.10	Stoppage of payment	E100
2.3.11	Debit Order Unpaid	E100
2.4	ATM Charges	
2.4.1	Withdrawal (Own ATM)	Min E7, Max E48
2.4.2	Withdrawal (other ATMs)	E45 + 1.1%
2.4.3	Declined ATM Withdrawal (No Funds)	E5
2.4.4	Mini Statement (Own ATM)	E5.30
2.4.5	Balance Enquiry (Own ATM)	E2.30
2.4.6	Inter-Account Transfer	E5
2.4.7	Account Payment	E14
2.5	Card Fees	
2.5.1	Quarterly Mastercard Fees - charged quarterly	E23.75 (Business Banking MasterCard Debit Card)
2.5.2	Lost ATM Card Replacement	E160
2.5.3	Additional Card Issued	E160
2.6	Other Electronic Services	
2.6.1	Cellphone SMS payment notification (account access)	E4 for access
2.6.2	Cellphone SMS payment notification (all transactions)	E0.30 PER SMS
2.6.3	Cellphone inter-account transfer	E5
2.6.4	Cellphone local bank payment	E14
2.6.5	Internet local bank payment	E14