

Personal & Private Banking

| SERVICE                                                                          | 2025 FEES | SERVICE                                                                                       | 2025 FEES | SERVICE                                                                                | 2025 FEES | SERVICE                                                                  | 2025 FEES | SERVICE                                        | 2025 FEES |                                                              |       |
|----------------------------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------|-----------|--------------------------------------------------------------------------|-----------|------------------------------------------------|-----------|--------------------------------------------------------------|-------|
| TRANSACTIONAL FEES                                                               |           |                                                                                               |           | Bulk paper based payments - within Standard Bank account holders (per transaction fee) |           | E114.20                                                                  |           | Other Banks ATM Cash Withdrawals (Us-on-Them)  |           | 1.9% (Min E84.00)                                            |       |
| WITHDRAWALS                                                                      |           |                                                                                               |           | Bulk paper based payments - to other bank account holders (per transaction fee)        |           | E148.50                                                                  |           | International Cash Withdrawals                 |           | 1.9% (Min E84.00) + international transaction fee Min E75.00 |       |
| Own Bank ATM withdrawals                                                         |           |                                                                                               |           | Branch manual payment - per transaction fee                                            |           | E70.07                                                                   |           | INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT)       |           |                                                              |       |
| <=E500.00                                                                        |           | E7.72                                                                                         |           | Sweeping Arrangements                                                                  |           | E500.00                                                                  |           | Electronic                                     |           | E3.58                                                        |       |
| <=E1,000.00                                                                      |           | E18.76                                                                                        |           | Incoming Own Bank Debit Order                                                          |           | E8.34                                                                    |           | Branch                                         |           | E70.00                                                       |       |
| <=E1,500.00                                                                      |           | E24.31                                                                                        |           | Incoming Other Bank Debit Order                                                        |           | E19.50                                                                   |           | ACCOUNT PAYMENT                                |           |                                                              |       |
| <=E2,000.00                                                                      |           | E30.97                                                                                        |           | External Stop Order                                                                    |           | E31.20                                                                   |           | Electronic                                     |           | E8.82                                                        |       |
| <=E2,500.00                                                                      |           | E37.52                                                                                        |           | Local Stop Order                                                                       |           | E41.80                                                                   |           | Branch                                         |           | E77.00                                                       |       |
| <=E3,000.00                                                                      |           | E44.18                                                                                        |           | VALUE ADDED SERVICES                                                                   |           |                                                                          |           | POINT OF SALE                                  |           |                                                              |       |
| <=E3,500.00                                                                      |           | 1.53%                                                                                         |           | Airtime - Mobile top up self/Other                                                     |           | E3.00 per E150.00 (min E3.00, Max E7.00)                                 |           | Purchase                                       |           | Free                                                         |       |
| <=E4,000.00                                                                      |           | 1.53%                                                                                         |           | Electricity                                                                            |           | E4.00 per E100.00 (min E4.00, Max E10.00)                                |           | Cash back at POS (purchases with cash)         |           | 1.52%                                                        |       |
| >E4,000.00                                                                       |           | 1.53%                                                                                         |           | DSTV & EWSC Bill Payments (All Channels)                                               |           | E17.00                                                                   |           | Pure cash at POS                               |           | 1.52%                                                        |       |
| Other withdrawals                                                                |           |                                                                                               |           | Other bill payments                                                                    |           | E16.50                                                                   |           | PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US)     |           |                                                              |       |
| Other banks ATM withdrawals                                                      |           | E50.00 + 1.20%                                                                                |           | PENALTY FEES                                                                           |           |                                                                          |           | SBSA ATM                                       |           |                                                              | E0.52 |
| International ATM Withdrawals                                                    |           | E50.00 + 1.32%                                                                                |           | Unpaid stop/debit order                                                                |           | E100.00                                                                  |           | PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US) |           |                                                              |       |
| Branch withdrawals (Over The Counter) - Current Account                          |           | E50.00 + 2.25%                                                                                |           | Failed scheduled transaction                                                           |           | E8.00                                                                    |           | SBSA ATM                                       |           | E1.53                                                        |       |
| Branch withdrawal (Over The Counter) - Savings Accounts                          |           | E50.00 + 2.20%                                                                                |           | Fixed Deposit Breakeage                                                                |           | 32-Day Notice: up to 3 weeks interest depending on breakeage period      |           | BALANCE ENQUIRY (DONE INTERNATIONALLY)         |           |                                                              |       |
| Savings Account (ATM)                                                            |           | 1 Free Monthly Withdrawal on ATM (up to E3,000.00) then subsequent withdrawals E50.00 + 2.13% |           | Contract Save (Sibekelo) early breakeage fee                                           |           | 3 months interest deducted                                               |           | ATM with Slip                                  |           | E1.62                                                        |       |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank) |           | E46.50                                                                                        |           | EFT Return of funds (Transaction Reject Fee)                                           |           | E25.00                                                                   |           | ATM without Slip                               |           | Free                                                         |       |
| Declined Transactions                                                            |           | E5.45                                                                                         |           | AUDIT CERTIFICATES                                                                     |           | 24-month: up to 4 months interest                                        |           | Branch                                         |           | E11.25                                                       |       |
| STATEMENTS                                                                       |           |                                                                                               |           | Certificate of Account Balance                                                         |           | E100.00                                                                  |           | Other Banks ATM                                |           | E9.20                                                        |       |
| E-mailed statements                                                              |           | Free                                                                                          |           | Certificate & Interest &/ or Bank                                                      |           | E160.00                                                                  |           | INTERNET STATEMENTS                            |           |                                                              |       |
| Posted statements                                                                |           | E22.00                                                                                        |           | Full Audit Certificate                                                                 |           | E515.00                                                                  |           | Internet Banking                               |           |                                                              | Free  |
| Mini-statements (ATM)                                                            |           | E5.60                                                                                         |           | OTHER                                                                                  |           | Scheduled payments (online)                                              |           | PROVISIONAL STATEMENTS                         |           |                                                              |       |
| Mini-statements (Cellphone Banking)                                              |           | E2.78                                                                                         |           | Initiation Fee (Digital)                                                               |           | 2% (Min E630.95, Max E7,000.00)                                          |           | ATM                                            |           | E5.88                                                        |       |
| Branch statements (paper)                                                        |           | E10.00 per page                                                                               |           | Initiation Fee (Digital 45 days Payday Loan)                                           |           | 8% (once off with no interest charge)                                    |           | Branch                                         |           | E33.02                                                       |       |
| E-stamp statement with QR code                                                   |           | E20.00                                                                                        |           | Initiation Fee (Redraw)                                                                |           | 2% of redraw (Min E263.25, Max E7,000.00)                                |           | 60 days                                        |           | E62.67                                                       |       |
| E-mail statement - manual (per statement)                                        |           | Daily = E36.86 Weekly = E26.33 Monthly = E21.06                                               |           | Initiation Fee (Short term loan)                                                       |           | 8% (Min E208.00 Max E600.00)                                             |           | 90 days                                        |           | E94.00                                                       |       |
| Statement without stamp (internet banking)                                       |           | Free                                                                                          |           | Late Payment Fees                                                                      |           | 10% of instalment                                                        |           | 120 days                                       |           | E125.34                                                      |       |
| DEBIT CARD FEES                                                                  |           |                                                                                               |           | HOME SERVICES                                                                          |           | Monthly administration fee                                               |           | 150 days                                       |           | E156.67                                                      |       |
| POS Purchase (Pay-as-you-go)                                                     |           | E7.00                                                                                         |           | Monthly administration fee                                                             |           | E65.74                                                                   |           | 180 days                                       |           | E188.01                                                      |       |
| PIN View/ PIN reset                                                              |           | E10.00                                                                                        |           | Initiation/ documentation fees                                                         |           | <=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00)  |           | 210 days                                       |           | E219.34                                                      |       |
| Declined Swipes                                                                  |           | E6.00                                                                                         |           | Initiation/ documentation fees (Rural)                                                 |           | 2% of advance (Max E8,000.00)                                            |           | 240 days                                       |           | E250.68                                                      |       |
| MY UPDATES FEES                                                                  |           |                                                                                               |           | Late Payment Fees                                                                      |           | 10% of Instalment                                                        |           | 360 days                                       |           | E376.02                                                      |       |
| Monthly Fee                                                                      |           | E4.70                                                                                         |           | Amortization Schedules                                                                 |           | First Copy Free, free with every interest rate change, thereafter E10.00 |           | PAYMENT CONFIRMATION                           |           |                                                              |       |
| BALANCE ENQUIRY                                                                  |           |                                                                                               |           | Clearance Letter (to other banks)                                                      |           | E20.00                                                                   |           | E-mail                                         |           | E1.04                                                        |       |
| Own Bank ATM                                                                     |           | Free                                                                                          |           | VEHICLE AND ASSET FINANCE                                                              |           | Monthly administration fee                                               |           | Fax                                            |           | E19.58                                                       |       |
| Other Bank ATM (Print)                                                           |           | E7.57                                                                                         |           | Monthly administration fee                                                             |           | E65.74                                                                   |           | SMS                                            |           | E1.50                                                        |       |
| At Branch (Print)                                                                |           | E5.00                                                                                         |           | Initiation/ documentation fees                                                         |           | 2% (Max E5,000.00)                                                       |           | INITIATION FEE                                 |           |                                                              |       |
| Cellphone Banking                                                                |           | Free                                                                                          |           | Late Payment Fees                                                                      |           | E1,070.95                                                                |           | All Credit Cards                               |           | E185.00                                                      |       |
| App/Internet Banking                                                             |           | Free                                                                                          |           | Amortization Schedules                                                                 |           | First Copy Free, free with every interest rate change, thereafter E10.00 |           | CARD REPLACEMENT FEE                           |           |                                                              |       |
| DIGITAL PAYMENTS                                                                 |           |                                                                                               |           | Clearance Letter (to other banks)                                                      |           | E20.00                                                                   |           | Local                                          |           | E150.00                                                      |       |
| Express Payment (RTGS) to Other Local Bank                                       |           | E198.00 + 0.85% (Min E198.00, Max E950.00)                                                    |           | OVERDRAFT FACILITY                                                                     |           | Initiation fees                                                          |           | Same day replacement (Express)                 |           | E465.00                                                      |       |
| Incoming Express (RTGS) payment                                                  |           | E114.70 + 0.85% (Min E114.70, Max E950.00)                                                    |           | Initiation fees                                                                        |           | 2% (Min E520.00, Max E3,000.00)                                          |           | COURIER DELIVERY FEE                           |           |                                                              |       |
| Beneficiary payment (Standard Bank)                                              |           | E17.95                                                                                        |           | Temporary Overdraft                                                                    |           | 2% (Min E520.00, Max E3,000.00)                                          |           | Face-to-Face                                   |           | E152.00 & Prestige and Private Banking Free                  |       |
| Payment to 3rd Party at another local bank                                       |           | E20.68                                                                                        |           |                                                                                        |           |                                                                          |           | TRANSACTION DECLINE FEE                        |           |                                                              |       |
| Payment Confirmation (Email)                                                     |           | E1.00                                                                                         |           |                                                                                        |           |                                                                          |           | POS Decline, ATM Decline, eCommerce Decline    |           | E9.19                                                        |       |
| Payment Confirmation (SMS)                                                       |           | E1.04                                                                                         |           |                                                                                        |           |                                                                          |           | PIN RESET                                      |           |                                                              |       |
| OTHER PAYMENTS                                                                   |           |                                                                                               |           |                                                                                        |           |                                                                          |           | ATM                                            |           | Free                                                         |       |
| Establish stop order/debit order                                                 |           | E41.80                                                                                        |           |                                                                                        |           |                                                                          |           | Branch (SBSA)                                  |           | E10.25                                                       |       |
| Stop Order Renewal                                                               |           | E30.00                                                                                        |           |                                                                                        |           |                                                                          |           | INTERNET SUBSCRIPTION FEE                      |           |                                                              |       |
| Stop Order Amendment/ Cancellation                                               |           | Free                                                                                          |           |                                                                                        |           |                                                                          |           | Monthly Subscription Fee                       |           | Free                                                         |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | INTERNATIONAL TRANSACTION FEE                  |           |                                                              |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Consumer/ Achiever                             |           | 2.96%                                                        |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Gold                                           |           | 2.96%                                                        |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Platinum                                       |           | 2.82%                                                        |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | PENALTY FEE                                    |           |                                                              |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Arrears Fee (After 60 days of Delinquency)     |           | E66.45                                                       |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Honouring Fee (Over Limit Fee)                 |           | E149.00                                                      |       |
|                                                                                  |           |                                                                                               |           |                                                                                        |           |                                                                          |           | Late Payment Fee                               |           | E174.00                                                      |       |
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Business and Commercial Banking,  
Corporate and Investment Banking

| SERVICE                                                                                | 2025 FEES                                                                                     |
|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| TRANSACTIONAL FEES                                                                     |                                                                                               |
| WITHDRAWALS                                                                            |                                                                                               |
| Own Bank ATM withdrawals                                                               |                                                                                               |
| <=E500.00                                                                              | E7.72                                                                                         |
| <=E1,000.00                                                                            | E18.76                                                                                        |
| <=E1,500.00                                                                            | E24.31                                                                                        |
| <=E2,000.00                                                                            | E30.97                                                                                        |
| <=E2,500.00                                                                            | E37.52                                                                                        |
| <=E3,000.00                                                                            | E44.18                                                                                        |
| <=E3,500.00                                                                            | 1.53%                                                                                         |
| <=E4,000.00                                                                            | 1.53%                                                                                         |
| >E4,000.00                                                                             | 1.53%                                                                                         |
| Other withdrawals                                                                      |                                                                                               |
| Other banks ATM withdrawals                                                            | E50.00 + 1.20%                                                                                |
| International ATM Withdrawals                                                          | E50.00 + 1.32%                                                                                |
| Branch withdrawals (Over The Counter) - Current Account                                | E50.00 + 2.25%                                                                                |
| Branch withdrawal (Over The Counter) - Savings Accounts                                | E50.00 + 2.20%                                                                                |
| Savings Account (ATM)                                                                  | 1 Free Monthly Withdrawal on ATM (up to E3,000.00) then subsequent withdrawals E50.00 + 2.13% |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank)       | E46.50                                                                                        |
| Declined Transactions                                                                  | E5.45                                                                                         |
| STATEMENTS                                                                             |                                                                                               |
| E-mailed statements                                                                    | Free                                                                                          |
| Posted statements                                                                      | E22.00                                                                                        |
| Mini-statements (ATM)                                                                  | E5.60                                                                                         |
| Mini-statements (Cellphone Banking)                                                    | E2.78                                                                                         |
| Branch statements (paper)                                                              | E10.00 per page                                                                               |
| E-stamp statement with QR code                                                         | E20.00                                                                                        |
| E-mail statement - manual (per statement)                                              | Daily = E36.86<br>Weekly = E26.33<br>Monthly = E21.06                                         |
| Statement without stamp (internet banking)                                             | Free                                                                                          |
| DEBIT CARD FEES                                                                        |                                                                                               |
| POS Purchase (Pay-as-you-go)                                                           | E7.12                                                                                         |
| PIN View/ PIN reset                                                                    | E10.00                                                                                        |
| Declined Swipes                                                                        | E6.00                                                                                         |
| MY UPDATES FEES                                                                        |                                                                                               |
| Monthly Fee                                                                            | E4.70                                                                                         |
| BALANCE ENQUIRY                                                                        |                                                                                               |
| Own Bank ATM                                                                           | Free                                                                                          |
| Other Bank ATM (Print)                                                                 | E7.57                                                                                         |
| At Branch (Print)                                                                      | E5.00                                                                                         |
| Cellphone Banking                                                                      | Free                                                                                          |
| App/Internet Banking                                                                   | Free                                                                                          |
| DIGITAL PAYMENTS                                                                       |                                                                                               |
| Express Payment (RTGS) to Other Local Bank                                             | E198.00 + 0.85% (Min E198.00, Max E950.00)                                                    |
| Incoming Express (RTGS) payment                                                        | E114.70 + 0.85% (Min E114.70, Max E950.00)                                                    |
| Beneficiary payment (Standard Bank) (BCB)                                              | E17.95                                                                                        |
| Payment to 3rd Party at another local bank (BCB)                                       | E20.68                                                                                        |
| Payment Confirmation (E-mail)                                                          | E1.00                                                                                         |
| Payment Confirmation (SMS)                                                             | E1.04                                                                                         |
| OTHER PAYMENTS                                                                         |                                                                                               |
| Establish Stop Order/Debit Order                                                       | E41.80                                                                                        |
| Stop Order Renewal                                                                     | E30.00                                                                                        |
| Stop Order Amendment/ Cancellation                                                     | Free                                                                                          |
| Bulk paper based payments - within Standard Bank Account Holders (per transaction fee) | E114.20                                                                                       |
| Bulk paper based payments - to Other Bank Account Holders (per transaction fee)        | E148.50                                                                                       |
| Branch Manual Payment - per transaction fee                                            | E70.07                                                                                        |
| Sweeping Arrangements                                                                  | E500.00                                                                                       |
| Incoming Own Bank Debit Order                                                          | E8.34                                                                                         |
| Incoming Other Bank Debit Order                                                        | E19.50                                                                                        |
| Incoming Cross Border Debit Order                                                      | E20.00                                                                                        |
| External Stop Order                                                                    | E31.20                                                                                        |
| Local Stop Order                                                                       | E41.80                                                                                        |
| 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)                                               | E17.00                                                                                        |
| Other Bill Payments                                                                    | E16.50                                                                                        |

| SERVICE                                               | 2025 FEES                                                                                                                                                                                             |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PENALTY FEE                                           |                                                                                                                                                                                                       |
| Unpaid Stop/Debit Order                               | E100.00                                                                                                                                                                                               |
| Failed Scheduled Transaction                          | E8.00                                                                                                                                                                                                 |
| Fixed Deposit Breakeage                               | 32-Day Notice: up to 3 weeks interest depending on breakeage period<br><br>12-month fixed: up to 2 months interest<br><br>24-month: up to 4 months interest<br><br>36- month: up to 6 months interest |
| Contract Save (Sibekelo) Early Breakeage 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)                           | E12.00                                                                                                                                                                                                |
| Digital transaction dispute                           | E12.00                                                                                                                                                                                                |
| EAP Limits                                            | E20.80                                                                                                                                                                                                |
| Amendments fees for Moneygram transfers               | E230.00                                                                                                                                                                                               |
| Non Standard Bank Client MoneyGram Withdrawal         | Free                                                                                                                                                                                                  |
| Standard Bank Cardholder                              | E25.00                                                                                                                                                                                                |
| Account Confirmation Letter (Branch)                  | E20.00                                                                                                                                                                                                |
| Cash Deposit Book                                     | E62.50                                                                                                                                                                                                |
| Branch Dispute/Search Query Fee (per item) < 3 months | E155.00                                                                                                                                                                                               |
| Branch Dispute/Search Query Fee (per item) > 3 months | E270.00                                                                                                                                                                                               |
| Tour Advance                                          | 2%                                                                                                                                                                                                    |
| Secondary account origination - online                | E20.00                                                                                                                                                                                                |
| MONTHLY ACCOUNT FEES                                  |                                                                                                                                                                                                       |
| Enterprise Banking                                    |                                                                                                                                                                                                       |
| Vutsela                                               | E39.00                                                                                                                                                                                                |
| SME                                                   | E120.00                                                                                                                                                                                               |
| Vostro Account Management Fee                         | E1,500.00                                                                                                                                                                                             |
| Commercial Banking                                    |                                                                                                                                                                                                       |
| Pay-as-you-transact                                   | Commercial Tier 1: E127.00<br><br>Commercial Tier 2: E151.00                                                                                                                                          |
| Corporate Banking                                     |                                                                                                                                                                                                       |
| Pay-as-you-transact                                   | E167.00                                                                                                                                                                                               |
| DEPOSITS                                              |                                                                                                                                                                                                       |
| Cash Deposit - Branch                                 | *CIB & Commercial Clients: Base Fee - E10.00 + 1.90% of full Deposit value<br><br>*SME: 1% of full Deposit amount above E30,000.00 of daily deposits                                                  |
| Deposits on ATMs/CDMs                                 | *CIB & Commercial Clients: Base Fee - E10.00 + 1.21% of full Deposit value<br><br>*SME: 1% of full Deposit amount above E30,000.00 of daily deposits                                                  |
| Cash Deposit - Cash Centre                            | *CIB & Commercial Clients: Base Fee - E10.00 + 1.5% of full Deposit value<br><br>*SME: 1% of full Deposit amount above E30,000.00 of daily deposits                                                   |
| Bank Draft (Bid Guarantees)                           | E160.00                                                                                                                                                                                               |
| CARD REPLACEMENT                                      |                                                                                                                                                                                                       |
| Business Banking                                      | E188.00                                                                                                                                                                                               |
| QUARTERLY MASTERCARD FEE                              |                                                                                                                                                                                                       |
| Business Banking                                      | E32.00                                                                                                                                                                                                |
| BUSINESS ONLINE                                       |                                                                                                                                                                                                       |
| Biller Data Refresh                                   | E450.00                                                                                                                                                                                               |
| Service Fee                                           | Free                                                                                                                                                                                                  |
| Initial Set-up/Re-install                             | E530.00                                                                                                                                                                                               |
| Monthly Subscription                                  | E218.00                                                                                                                                                                                               |
| Inter Account Transfers                               | Free                                                                                                                                                                                                  |
| RTGS Payment - Outgoing (Local)                       | E195.00                                                                                                                                                                                               |
| Same day 3rd Party Payments (Standard Bank)           | E20.18                                                                                                                                                                                                |
| Same day 3rd Party Payments (Off Us)                  | E20.18                                                                                                                                                                                                |
| Direct Debits                                         | E20.18                                                                                                                                                                                                |
| SA Payments (Cross Border)                            | E58.00                                                                                                                                                                                                |
| Foreign Payments                                      | E648.00                                                                                                                                                                                               |
| Password Reset Penalty Fee (Free on Self Service)     | E121.20                                                                                                                                                                                               |

| SERVICE                                                        | 2025 FEES                                                     |
|----------------------------------------------------------------|---------------------------------------------------------------|
| Token Per User                                                 | E260.00 per user, if more than 5 tokens then E210.00 per user |
| Lost or Damaged Token                                          | E392.00                                                       |
| SWIFT MT940/50                                                 | E784.85                                                       |
| Pay Alert - SMS                                                | E1.75                                                         |
| Pay Alert - E-mail                                             | E1.15                                                         |
| Vostro Account Management Fee                                  | E1,500.00                                                     |
| SFI                                                            |                                                               |
| Monthly Subscription                                           | E240.00                                                       |
| Fee Per Transaction                                            | E20.00                                                        |
| Minimum Fee Per File Submission                                | 19 (Min E325.00)                                              |
| Initial Set-Up                                                 | E520.00                                                       |
| OTHER                                                          |                                                               |
| Technical Call Outs related BOL, POS, SFI after initial set-up | E250.00 per hour + E4.40 per km travelled                     |
| Report on Parties - Bank Code (Own & Local)                    | E155.00                                                       |
| Report on Parties- Bank Code (CMA & Outside CMA)               | E310.00                                                       |
| BILLER PRICING                                                 |                                                               |
| Billor Registration                                            | E520.00                                                       |
| Billor Monthly Fee                                             | E520.00                                                       |
| ENTERPRISE ONLINE                                              |                                                               |
| Monthly Subscription (SME Tier 2)                              | Free                                                          |
| Monthly Subscription (Commercial Tier 1)                       | E184.00                                                       |
| Monthly Subscription (Commercial Tier 2)                       | E184.00                                                       |
| Foreign Beneficiary Payment - COM Only                         | E50.50                                                        |
| MERCHANT SERVICES                                              |                                                               |
| Merchant Install & Initial Training                            | SME: E250.00<br><br>Commercial / Corporate: E400.00           |
| Commission Rate (Based on Turn-over)                           | Max 5%                                                        |
| Rental fee (Device only) Monthly                               | SME: E200.00<br><br>Commercial/Corporate: E285.00             |
| Rental Sim Card_Device Communication (Monthly)                 | SME: E200.00<br><br>Commercial/Corporate: E210.00             |
| POS Tally Rolls (at install)                                   | Free                                                          |
| POS Tally Rolls per roll *Free under reasonable consumption    | E3.69                                                         |
| Additional Training - Km Charge                                | 4.40km/h                                                      |
| Support/Training per hour on site (subsequent)                 | E250.00                                                       |
| Min. Discount per Month                                        | E200.00                                                       |
| PENALTY FEE                                                    |                                                               |
| SFI/ NBOL Rejection (Recycle Fee)                              | E135.00                                                       |

LENDING FEES

| BUSINESS LOANS & TRADE FINANCE         |                                                                                                                            |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Monthly Administration Fee             | E91.00                                                                                                                     |
| Initiation Fee - Business Term Loan    | SME: 2% (Min E1,200.00, Max E7,000.00)<br><br>Commercial & Corporate: 1.25% (Min E1,200.00)                                |
| Initiation Fee - Working Capital Loan  | SME: 2% (Min E1,200.00, Max E7,000.00)<br><br>Commercial & Corporate: 1.25% (Min E1,200.00)                                |
| Initiation Fee - Merchant Loan         | 1% (Min E630.00)                                                                                                           |
| Initiation Fee - Trader Loan           | 2% (Min E610.00)                                                                                                           |
| Initiation Fee - Trade Finance         | 2.5% (Min E1,260.00)                                                                                                       |
| Late Payment Fees                      | 10% of Instalment                                                                                                          |
| Amortization Schedules                 | First Copy Free, free with every interest rate change, thereafter E10.00                                                   |
| Clearance Letter (to Other Banks)      | E20.00                                                                                                                     |
| PROPERTY FINANCE                       |                                                                                                                            |
| Monthly Administration Fee             | E91.00                                                                                                                     |
| Initiation/Documentation Fees          | SME: <=E2,000,000.00: 2% (Max E8,000.00), >E2,000,000.00: 2% (Max E16,000.00)<br><br>Commercial & Corporate: 2% of advance |
| Initiation/ Documentation Fees (Rural) | 2% of advance (Max E8,000.00)                                                                                              |
| Late Payment Fees                      | 10% of Instalment                                                                                                          |
| Amortization Schedules                 | First Copy Free, free with every interest rate change, thereafter E10.00                                                   |
| Clearance Letter (to Other Banks)      | E20.00                                                                                                                     |
| VEHICLE AND ASSET FINANCE              |                                                                                                                            |
| Monthly Administration Fee             | E91.00                                                                                                                     |

| SERVICE                                  | 2025 FEES                                                                                    |
|------------------------------------------|----------------------------------------------------------------------------------------------|
| Initiation/Documentation Fees            | SME: 2% (Max E5,000.00)<br><br>Commercial & Corporate: 2% of advance                         |
| Late Payment Fees                        | E1,080.00                                                                                    |
| Amortization Schedules                   | First Copy Free, free with every interest rate change, thereafter E10.00                     |
| Clearance Letter (to Other Banks)        | E20.00                                                                                       |
| OVERDRAFT FACILITY                       |                                                                                              |
| Initiation Fees                          | SME: 2% (Min E520.00, Max E3,000.00)<br><br>Commercial & Corporate: 2% (Min E520.00, No Max) |
| Temporary Overdraft                      | 1% (Min E500.00)                                                                             |
| Penalty Interest (Expired Facility Fees) | Prime +11%                                                                                   |

FOREIGN EXCHANGE AND TRADE

| EXCHANGE CONTROL                                        |                                                        |
|---------------------------------------------------------|--------------------------------------------------------|
| Exchange Control Application                            | E830.00                                                |
| Attestation of Forms 178                                | E115.75                                                |
| Form 178 follow-ups (Penalty)                           | E260.00                                                |
| FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER      |                                                        |
| USD Account                                             | USD 14.00                                              |
| EUR Account                                             | EUR 14.00                                              |
| STG Account                                             | STG 16.25                                              |
| YEN Account                                             | YEN 6,300.00                                           |
| FOREIGN CURRENCY NOTES                                  |                                                        |
| Purchases                                               | 3.35%, (Min E160.00, Max E4,000.00)                    |
| Sales                                                   | 3.35%, (Min E160.00 No Max)                            |
| RETURN OF FUNDS                                         |                                                        |
| ZAR                                                     | R285.00                                                |
| GBP                                                     | GBP 27.00                                              |
| USD                                                     | USD 72.00                                              |
| EUR                                                     | EUR 69.00                                              |
| Resending of returned funds                             | 0.85%                                                  |
| Amendment on original instruction                       | E350.00                                                |
| SWIFT                                                   |                                                        |
| Outward Teletransmission (SWIFT - OTT)                  | E181.00 + 0.85% (Min E181.00, Max E900.00) + USD 10.00 |
| Inward Teletransmission (SWIFT - ITT)                   | E114.00 + 0.85% (Min E114.00, Max E900.00)             |
| Re-sending of Returned Funds                            | 0.85%                                                  |
| iPAY (Non-CMA)                                          | E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00      |
| FOREIGN BENEFICIARY (CROSS BORDER)                      |                                                        |
| CMA Payments                                            | 0.08% (Min E30.00, Max E75.00)                         |
| CMA Inwards (handling costs)                            | 0.08% (Min E30.00, Max E50.00)                         |
| BILLS (IMPORT/EXPORT)                                   |                                                        |
| Documentary Bills Outward + Handling Fee                | 0.75% (Min E400.00) + E390.00                          |
| Documentary Bills Inward + Handling Fee                 | 0.75% (Min E400.00) + E385.00                          |
| Clean Foreign Bills Outward                             | 0.75% (Min E245.00) + E425.00                          |
| Clean Foreign Bills Inward                              | 0.75% (Min E245.00) + E115.00                          |
| Protest Fees (plus Attorneys' Fees)                     | E509.17 + Attorneys' fees                              |
| Delivery of Documents                                   | 0.75% (Min E255.00)                                    |
| IMPORT AND EXPORT LETTERS OF CREDIT                     |                                                        |
| Establishment                                           | 0.75% (Min E530.00)                                    |
| All Amendments, Extensions & Increases to amount        | E460.00 + transmission charge                          |
| Discrepant Documents                                    | E575.00                                                |
| Advised but not negotiated through ourselves            | E530.00                                                |
| Advising and negotiation                                | E455.00                                                |
| Advised & negotiated through ourselves                  | E450.00                                                |
| Confirmation                                            | E445.00                                                |
| Payments and/or negotiations                            | 0.55% (Min E280.00)                                    |
| Assignment of proceeds                                  | E303.69                                                |
| Transfer of letters of credit                           | E620.00                                                |
| Cancellation of Letters of Credit                       | E415.00                                                |
| Expired Unutilised Fee                                  | E400.00                                                |
| GUARANTEES                                              |                                                        |
| Cash Cover-fully secured by cash (Local)                | 1% per 6 months (Min E415.00)                          |
| Cash Covered (Foreign)                                  | 1% per 6 months (Min E415.00)                          |
| Other than Cash                                         | 1.10% per 6 months (Min E600.00)                       |
| Amendment Fee                                           | E600.00 + Swift charge                                 |
| Establishment Fee (Bid, Tender, Letter of Intent et al) | 1.10% per 6 months (Min E680.00)                       |
| Cancellation Fee                                        | E570.00                                                |

| SERVICE                                     | 2025 FEES                                |
|---------------------------------------------|------------------------------------------|
| Search fees Inquiry after 3 months (IBC)    | E510.00                                  |
| Rework Fees                                 | E570.00                                  |
| Postage for GBBs & both Import & Exports LC | Actual Cost passed to customer           |
| Copies of Guarantees / Labour Confirmations | E142.00                                  |
| Advising of inward guarantee                | E507.00                                  |
| Cash Cover-fully secured by cash (Property) | 1.05% per 6 months (Min E415.00)         |
| OTHER PAYMENTS                              |                                          |
| Backvaluation of inward teletransmissions   | E1,131.00                                |
| Forward of Funds (ZAR)                      | E90.00 + 0.8% (Min E168.00, Max E788.00) |

UNAYO

| UNAYO VOUCHER FEES                                  |                                                             |
|-----------------------------------------------------|-------------------------------------------------------------|
| UNAYO VOUCHER SEND FEES                             |                                                             |
| <E20.00                                             | E1.05                                                       |
| <=E50.00                                            | E3.10                                                       |
| <=E100.00                                           | E5.20                                                       |
| <=E200.00                                           | E6.30                                                       |
| <=E500.00                                           | E7.30                                                       |
| <=E800.00                                           | E10.50                                                      |
| <=E1,000.00                                         | E12.60                                                      |
| <=E1,500.00                                         | E13.70                                                      |
| <=E2,000.00                                         | E14.50                                                      |
| <=E5,000.00                                         | E15.80                                                      |
| <=E7,000.00                                         | E17.60                                                      |
| <=E10,000.00                                        | E18.90                                                      |
| >E10,000.00                                         | E25.00                                                      |
| UNAYO VOUCHER WITHDRAWAL FEES                       |                                                             |
| First Unayo Voucher withdrawal at Standard Bank ATM | Free                                                        |
| <E20.00                                             | E1.05                                                       |
| <=E50.00                                            | E2.05                                                       |
| <=E100.00                                           | E3.10                                                       |
| <=E200.00                                           | E5.20                                                       |
| <=E500.00                                           | E6.25                                                       |
| <=E800.00                                           | E10.40                                                      |
| <=E1,000.00                                         | E12.50                                                      |
| <=E1,500.00                                         | E14.60                                                      |
| <=E2,000.00                                         | E15.60                                                      |
| <=E5,000.00                                         | E17.70                                                      |
| <=E7,000.00                                         | E26.00                                                      |
| <=E10,000.00                                        | E36.50                                                      |
| >E10,000.00                                         | E35.00                                                      |
| UNAYO ACCOUNT FEES                                  |                                                             |
| UNAYO ACCOUNT SEND FEES                             |                                                             |
| <E20                                                | E1.00                                                       |
| <=E50                                               | E3.00                                                       |
| <=E100                                              | E5.00                                                       |
| <=E200                                              | E6.00                                                       |
| <=E500                                              | E7.00                                                       |
| <=E800                                              | E10.00                                                      |
| <=E1,000                                            | E12.00                                                      |
| <=E1,500                                            | E13.00                                                      |
| <=E2,000                                            | E14.00                                                      |
| <=E5,000                                            | E15.00                                                      |
| <=E7,000                                            | E17.00                                                      |
| <=E10,000                                           | E18.00                                                      |
| >E10,000                                            | E25.00                                                      |
| UNAYO ACCOUNT WITHDRAWAL FEES                       |                                                             |
| <20.00                                              | E1.05                                                       |
| <=E50.00                                            | E2.05                                                       |
| <=E100.00                                           | E3.10                                                       |
| <=E200.00                                           | E5.10                                                       |
| <=E500.00                                           | E6.10                                                       |
| <=E800.00                                           | E10.30                                                      |
| <=E1,000.00                                         | E12.50                                                      |
| <=E1,500.00                                         | E14.50                                                      |
| <=E2,000.00                                         | E15.50                                                      |
| <=E5,000.00                                         | E17.50                                                      |
| <=E7,000.00                                         | E25.50                                                      |
| <=E10,000.00                                        | E36.00                                                      |
| >E10,000.00                                         | E35.00                                                      |
| OTHER UNAYO TRANSACTIONAL FEES                      |                                                             |
| Scan to Pay                                         | Max 1.25%                                                   |
| Bulk Send on Unayo                                  | E8.00                                                       |
| Bulk Send on EOL                                    | E8.00                                                       |
| EFT from Unayo to other banks                       | E19.14                                                      |
| Unayo Voucher Reversal                              | E10.00                                                      |
| Unayo Cash Deposit - Individuals                    | Free                                                        |
| Unayo Cash Deposit - Businesses                     | 1% of full deposit amount above E30000.00 of daily deposits |
| Unayo Collection (Request To Pay)                   | E6.00                                                       |
| Statements                                          | Free                                                        |
| EFT from Unayo to Standard Bank                     | Free                                                        |

