

# PRICING GUIDE 2022

## Consumer and High Net Worth Clients



SERVICE	2022 FEE	SERVICE	2022 FEE	SERVICE	2022 FEE	SERVICE	2022 FEE
<b>MONTHLY ACCOUNT FEES</b>		App	Free	<b>VALUE ADDED SERVICES (ELECTRONIC PLATFORMS)</b>			
Blue	E22.00	<b>CARD FEES</b>		Integrated Bill Payments (EWSC, DStv)	E17.00	Branch	E16.00 per E1000.00 min E60.00 or part thereof
Achiever	E62.75	<b>Card Replacement</b>		Bill Payments	E16.50	<b>CASH WITHDRAWALS</b>	
Executive Banking	E73.20	Blue	E110.00	Electricity	E4.00 per E100.00 (min E4.00, max E10.00)	Cash Withdrawals (Us-on-Us): ATM	E7.00 per E1000.00 or part thereof
Private Banking	E85.00	Achiever	E121.30	Airtime	E3.00 per E150.00 (min E3.00, max E6.00)	Cash Withdrawals (Us-on-Us): Branch	E18.00 per E1000.00 min E75.00 or part thereof
<b>SERVICE FEES</b>		Executive Banking	E152.95	<b>PENALTY FEES</b>			
Blue	1.3% (min E13.60, max E26.00)	Private Banking	E174.00	Dishonoured cheque	E100.00	Other Banks ATM Cash Withdrawals (Us-on-Them)	E9.50 per E1000.00 or part thereof
Achiever	2.4% (min E26.20, Max E52.00)	<b>Quarterly Mastercard Fees</b>		Unpaid stop/debit order	E100.00	International Cash Withdrawals	E18.00 per E1000.00 or part thereof + international transaction fee (min E75.00)
Executive Banking	3.5% (min E31.35, max E62.75)	Blue	E5.80	<b>AUDIT CERTIFICATE</b>			
Private Banking	4.3% (min E33.50, max E80.50)	Achiever	E16.85	Certificate of Account Balance	E100.00	<b>PAYMENTS AND TRANSFERS</b>	
<b>DEPOSITS</b>		Executive Banking	E26.90	Certificate & Interest &/or bank	E160.00	<b>Inter-Account Transfer</b>	
Cash Deposit	Free	Private Banking	E33.75	Full Audit Certificate	E515.00	Electronic	E3.58
Deposits on ATMs/CDMs - Personal Accounts	Free	<b>MyUpdates Fees</b>		<b>PERSONAL LOANS</b>			
Bank Draft	E147.00	Monthly MyUpdates Fee	E4.15	Monthly administration fee	E57.50	Branch	E67.07
Cheque deposit	E30.00	<b>PAYMENTS AND TRANSFERS</b>		Initiation fee (Manual)	1.32% (min E575.00)	<b>Account Payment</b>	
Deposit of post dated cheque	E105.00	Outward Teletransmission (SWIFT - OTT)	E158.00 + 0.8% (min E158.00, max E800.00 + USD10 if charges are OUR)	Initiation Fee (Digital)	1.30% (min E570.00)	Electronic	E8.05
<b>WITHDRAWALS</b>		Inward Teletransmission (SWIFT - ITT)	E100.00 + 0.8% (min E165.00, max E800.00)	Initiation Fee (Digital 45 days payday loan)	8% (once off with no interest charge)	Branch	E67.07
<b>Own Bank ATM withdrawal</b>		Backvaluation of inward teletransmissions	E1046.00	<b>PROPERTY FINANCE</b>			
Savings Account	1 Free Monthly Withdrawal on ATM only then subsequent withdrawals E47.00 + 1.9%	Forward of Funds (ZAR)	E90.00 + 0.8% (min E157.00, max E760.00)	Monthly administration fee	E57.50	<b>POINT OF SALE (POS) TRANSACTIONS</b>	
<E500.00	E7.30	<b>Return of Funds</b>		Initiation/ documentation fees	1.40% of advance	<b>Mastercard</b>	
<E1000.00	E17.75	ZAR	E261.50	<b>VEHICLE FINANCE</b>			
<E1500.00	E23.00	Pounds	GBP 24.05	Monthly administration fee	E57.50	Purchase	Free
<E2000.00	E29.30	US Dollars	USD 64.85	Initiation/documentation fees	E4807.00	Cash back at POS (purchases with cash)	E1.40.00 per E100.00 or part thereof
<E2500.00	E35.50	EUR	EUR 62.75	<b>OVERDRAFT FACILITIES</b>			
>E2500.00	E41.80	Outgoing RTGS Payment	E172.60 + 0.8% (min E172.60, max E800)	Initiation fees	1% (min E470.00)	Pure cash at POS	E1.40.00 per E100.00 or part thereof
>3000.00	E43.90	Incoming RTGS Payment	E100.00 + 0.8% (min E100.00, max E700.00)	Temporary Overdraft	1% (min E470.00)	<b>INFORMATION FEES</b>	
>3500.00	E48.10	Establish stop order/debit order	E36.60	Expired facility fees	Prime + 15%	<b>Transaction History - Branch</b>	
>4000.00	E53.35	Stop / cancel cheque	E90.00	<b>OTHER FEES</b>			
Other banks ATM	E48.00 + 1.1%	Special clearance	0.85% (min E200.00, No max)	<b>EXCHANGE CONTROL</b>			
International ATM withdrawals	E50.00 + 1.1%	Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E100.00	Exchange control application	E753.00	30 days	E32.19
Declined transactions	E5.25	Bulk paper based payments - To Other Bank account holders (per transaction fee)	E130.00	Attestation of forms 178	E105.00	60 days	E57.23
Cheque encashment	E42.00 + 1.85%	Branch manual payment - per transaction fee	E60.00	Form 178 follow-ups	E260.00	90 days	E85.84
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 1.95%	Electronic payments (Standard Bank - Standard Bank)	E15.70	Compilation and submission of forms CBS33	E415.00	120 days	E114.46
Branch withdrawal (Over The Counter) - PureSave	E47.00 + 1.9%	Electronic payments (other local banks)	E16.00	<b>FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER</b>			
<b>ACCOUNT CLOSING FEES</b>		Electronic CMA beneficiary payment	E21.00	USD Account	USD 12.55	150 days	E143.07
Activation of dormant account	Free	Sweeping Arrangements	E800.00	EUR Account	EUR 12.55	180 days	E171.69
Closing of account	Free	Incoming Own Bank Debit Order	E7.30	STG Account	STG 14.65	210 days	E200.30
<b>MINIMUM REQUIRED BALANCES</b>		Incoming Other Bank Debit Order	E8.40	YEN Account	YEN 6050.00	240 days	E228.92
<b>Opening of Account</b>		Incoming Cross Border Debit Order	E17.00	<b>FOREIGN CURRENCY NOTES</b>			
Current Account (Achiever/Executive/Private)	E110.00	External Stop Order	E130.00	Purchases	3.15% (min E125.00, max E3850.00)	360 days	E343.37
Transact Plus	E57.50	<b>OTHER PAYMENT METHODS RELATED FEES</b>		Sales	3.15% (min E120.00)	<b>NEW CARD FEES AND CARD DELIVERY FEES</b>	
Savings Account	E50.00	<b>Instant Money</b>		<b>CREDIT CARD</b>			
<b>STATEMENTS</b>		<E500.00	E8.20	<b>Transaction Type</b>			
E-mailed statements	Free	<E1000.00	E13.35	<b>eSwatini Monthly Service fees</b>			
Posted statements	E21.00	<E1500.00	E16.50	Blue	E35.77	Initiation Fees: All Credit cards	E160.96
Mini-statements (ATM)	E5.00	<2500.00	E19.50	Gold	E35.77	Card Replacemnet Fee: Local	E129.66
Branch statements (paper)	E31.35 + E14.65 per page	<3500.00	E21.50	Platinum	E35.77	Card Replacemnet Fee: Same day replacement (Express)	E402.39
Online statements (internet banking)	Free	<5000.00	E23.50	Secondary Card	E20.57	<b>DECLINED FEES</b>	
<b>POINT OF SALE FEES</b>		<6000.00	E30.50	<b>MONTHLY CREDIT CARD ACCOUNT FEE (ONLY APPLICABLE TO STAND-ALONE CREDIT CARDS)</b>			
POS Purchase	E6.28	<7000.00	E46.50	Blue	E16.10	Transaction Decline Fee	E8.05
<b>BALANCE ENQUIRY</b>		>=7000.00	E51.50	Gold	E16.10	- POS Decline	
Own bank ATM	E2.10	<b>OTHER PAYMENT METHODS RELATED FEES</b>		Platinum Stand-alone	E52.76	- ATM Decline	
Other banks ATM	E7.30	<b>Instant Money</b>		<b>CREDIT CARD</b>			
<b>At Branch</b>		<b>Bulk Instant Money</b>		<b>Transaction Type</b>			
Cellphone banking	Free	Per transaction fee		<b>eSwatini Monthly Service fees</b>			
				<b>MONTHLY CREDIT CARD ACCOUNT FEE (ONLY APPLICABLE TO STAND-ALONE CREDIT CARDS)</b>			
				<b>DEPOSITS</b>			
				ATM			
				Free upto 3000.00 and E9.50 per E1000.00 or part thereof			

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## Corporate & Investment Banking and Business & Commercial Clients



SERVICES	2022 FEE
<b>MONTHLY ACCOUNT FEES</b>	
Enterprise Banking (SME)	E105.00
Enterprise Banking Vutsela (SME)	E34.50
Commercial Banking	E110.00
Corporate Banking	E145.00
<b>SERVICE FEES</b>	
Enterprise Banking (SME)	2% (min E20.00, max E63.00)
Enterprise Banking Vutsela (SME)	1.2% (min E13.60, Max E26.00)
Commercial Banking	2% (min E18.85, max E63.00)
Corporate Banking	2% (min E18.85, max E63.00)
<b>DEPOSITS</b>	
Cash Deposit - Branch	<b>Corporate &amp; Commercial Banking Clients:</b> E10.00 + 1.62% of full Deposit value <b>SME:</b> 1% of full Deposit amount above E30'000.00 of daily deposits
Deposits on ATMs/CDMs	<b>Corporate &amp; Commercial Banking Clients:</b> E10.00 + 1.1% of full Deposit value <b>SME:</b> 1% of full Deposit amount above E30'000.00 of daily deposits
Bank Draft	E147.00
Cheque deposit	E30.00
Deposit of post dated cheque	E105.00
<b>WITHDRAWALS - ENTERPRISE BANKING (SME)</b>	
<b>Own Bank ATM Withdrawal</b>	
<E500.00	E7.30
<E1000.00	E17.75
<E1500.00	E23.00
<E2000.00	E29.30
<E2500.00	E35.50
>E2500.00	E41.80
>3000.00	E43.90
>3500.00	E48.10
>4000.00	E53.35
Other banks ATM	E48.00 + 1.1%
International ATM withdrawals	E50.00 + 1.1%
Declined transactions	E5.25
Cheque encashment	E42.00 + 1.85%
Branch withdrawals (Over The Counter)	E50.00 + 1.95%
<b>ACCOUNT CLOSING FEES</b>	
Activation of dormant account	Free
Closing of account	Free
<b>MINIMUM REQUIRED BALANCES</b>	
<b>Opening of Account</b>	
Current Account (Business, Commercial & Wholesale)	E113.00
Vutsela Account	E53.00
<b>STATEMENTS</b>	
E-mailed statements	Free
Posted statements	E21.00
Mini-statements (ATM)	E5.00
Branch statements (paper)	E31.35 + E14.65 per page
Online statements (internet banking)	Free
<b>POINT OF SALE FEES</b>	
POS Purchase	E6.28
<b>BALANCE ENQUIRY</b>	
Own bank ATM	E2.10
Other banks ATM	E7.30
<b>At Branch</b>	
Cellphone banking	Free
App	Free

SERVICES	2022 FEE
<b>CARD FEES</b>	
<b>Card Replacement</b>	
Business Banking	E163.50
<b>Quarterly MasterCard Fees</b>	
Business Banking	E26.90
<b>MyUpdates Fees</b>	
Monthly MyUpdates Fee	E4.15
<b>PAYMENTS AND TRANSFERS</b>	
Outward Teletransmission (SWIFT - OTT)	E158.00 + 0.8% (min E158.00, max E800.00 + USD10 if charges are OUR)
Inward Teletransmission (SWIFT - ITT)	E100.00 + 0.8% (min E165.00, max E800.00)
Backvaluation of inward teletransmissions	E1046.00
Forward of Funds (ZAR)	E90.00 + 0.8% (min E157.00, max E760.00)
<b>Return of Funds</b>	
ZAR	E261.50
Pounds	GBP 24.05
US Dollars	USD 64.85
EUR	EUR 62.75
Outgoing RTGS Payment	E172.60 + 0.8% (min E172.60, max E800.00)
Incoming RTGS Payment	E100.00 + 0.8% (min E100.00, max E700.00)
Establish stop order/debit order	E36.60
Stop / cancel cheque	E90.00
Special clearance	0.85% (min E200.00, No max)
Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E100.00
Bulk paper based payments - To Other Bank account holders (per transaction fee)	E130.00
Branch manual payment - per transaction fee	E60.00
Electronic payments (Standard Bank - Standard Bank)	E15.70
Electronic payments (other local banks)	E16.00
Electronic CMA beneficiary payment	E21.00
Sweeping Arrangements	E800.00
Incoming Own Bank Debit Order	E7.30
Incoming Other Bank Debit Order	E8.40
Incoming Cross Border Debit Order	E17.00
External Stop Order	E130.00
Debit Order Instruction (local)	E17.00
<b>OTHER PAYMENT METHODS RELATED FEES</b>	
<b>Instant Money</b>	
<E500.00	E8.20
<E1000.00	E13.35
<E1500.00	E16.50
<2500.00	E19.50
<3500.00	E21.50
<5000.00	E23.50
<6000.00	E30.50
<7000.00	E46.50
>=7000.00	E51.50
<b>Bulk Instant Money</b>	Per transaction fee
<b>VALUE ADDED SERVICES (ELECTRONIC PLATFORMS)</b>	
Integrated Bill Payments (EWSC, DStv)	E17.00
Bill Payments	E16.50
Electricity	E4.00 per E100.00 (min E4.00, max E10.00)
Airtime	E3.00 per E150.00 (min E3.00, max E6.00)
<b>PENALTY FEES</b>	
Dishonoured cheque	E100.00
Unpaid stop / debit order	E100.00
<b>AUDIT CERTIFICATE</b>	

SERVICES	2022 FEE
Certificate of Account Balance	E100.00
Certificate & Interest &/or bank	E160.00
Full Audit Certificate	E515.00
<b>BUSINESS LOANS</b>	
Monthly administration fee	E78.50
Initiation fee	1.25% (min E1100.00)
<b>PROPERTY FINANCE</b>	
Monthly administration fee	E78.50
Initiation/ documentation fees	1.40% of advance
<b>VEHICLE FINANCE</b>	
Monthly administration fee	E78.50
Initiation/documentation fees	E4807.00
<b>OVERDRAFT FACILITIES</b>	
Overdraft and Temporary Overdraft	Negotiable: 0.75% - 1% of amount, with minimum E1150.00
Expired facility fees	Prime + 15%
<b>GUARANTEES</b>	
<b>Local</b>	
Cash Cover-fully secured by cash	0.95% per 6 months, (min E400.00)
Other than cash	1.05% per 6 months, (min E580.00)
<b>Foreign</b>	
Cash Covered	0.95% per 6 months, (min E400.00)
Bank Financed	1.05% per 6 months, (min E680.00)
Amendment Fee	E580.00 + Swift charge
Establishment Fee (Bid , Tender, Letter of Intent et al)	1.05% per 6 months, (min E680.00)
Cancellation Fee	E528.00
Search fees Inquiry after 3 months (IBC)	E470.00
Rework Fees	E523.00
Postage for GBBs & both Import & Exports LC	Actual Cost passed to customer
Copies of Guarantees / Labour Confirmations	E130.00
Advising of inward guarantee	E465.00
<b>Property</b>	
Cash Cover-fully secured by cash	0.95% per 6 months, (min E400.00)
<b>EXPORT LETTERS OF CREDIT</b>	
<b>Advising</b>	
Advised & negotiated through ourselves	E392.25
Advised but not negotiated through ourselves	E460.00
Confirmation	E387.00
Payments and/or negotiations	0.55% (min E272.00)
<b>Amendments</b>	
All amendments	E425.00 + transmission charge
Increases to amounts	E425.00 + transmission charge
Other amendments	E425.00 + transmission charge
Assignment of proceeds	E292.85
Transfer of letters of credit	E591.00
<b>IMPORT LETTERS OF CREDIT</b>	
Establishment	0.7% (min E460.00)
Cash Cover	E418.40
Amendments	E425.00 + transmission charge
Extensions	E425.00 + transmission charge
Discrepant documents	E502.05
Advised but not negotiated through ourselves	E460.00
Advising and negotiation	E395.00
<b>BILLS (IMPORT / EXPORT)</b>	
Documentary bills Outward	0.75% (min E387.00)
Plus mailing & handling fee for foreign bills	E340.00

SERVICES	2022 FEE
Documentary bills Inward	0.75% (min E387.00)
Plus mailing & handling fee for foreign bills	E335.00
Clean foreign bills outward	0.75% (min E235.00)
Plus mailing & handling fee for foreign bills	E370.00
Clean foreign bills outward	0.75% (min E235.00)
Plus mailing & handling fee for foreign bills	E100.00
Protest fees (plus attorneys' fees)	E491.00
Delivery of Documents	0.75% (min E230.00)
<b>FOREIGN CURRENCY NOTES</b>	
Purchases	3.15% (min E125.00 Max E3850.00)
Sales	3.15% (min E120.00)
<b>FOREIGN EXCHANGE CONTRACTS</b>	
Establishment	E285.00
First delivery	E130.00
Additional//Early deliveries, Early Surrenders	E210.00
Extensions	E415.00
<b>FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER</b>	
USD Account	USD 12.55
EUR Account	EUR 12.55
STG Account	STG 14.65
YEN Account	YEN 6050.00
<b>EXCHANGE CONTROL</b>	
Exchange control application	E753.00
Attestation of forms 178	E105.00
Form 178 follow-ups	E260.00
Compilation and submission of forms CBS33	E415.00
<b>BUSINESS ONLINE AND HOST-TO-HOST</b>	
Initial setup/re-install	E460.00
Monthly subscription	E190.00
Electronic Statement	Free
Statement Download	Free
History Statement	Free
Balance Enquiry	Free
Inter account transfers	Free
RTGS payment - Outgoing (Local)	E170.00
Same day 3 <sup>rd</sup> Party payments (Standard Bank)	E17.50
Same day 3 <sup>rd</sup> Party payments (Off Us)	E17.50
Direct Debits	E17.50
Payments to CMA	E50.00
Foreign Payments	E560.00
Password Reset (telephonic)	E105.00
Token Per User	E250.00 per user, if more than 5 tokens then E200.00 per user
Lost or Damaged Token	E340.00
SWIFT MT940/50	E680.00
Pay Alert - SMS	E1.50
Pay Alert - Email	E1.00
<b>VOSTRO ACCOUNTS</b>	
Vostro Account Management Fee	E1300.00
<b>STANDARD FILE INTERCHANGE (SFI)</b>	
Monthly Subscription	E210.00
Fee Per Transaction	E17.50
Minimum Fee Per File Submission	E300.00
Initial Set-Up	E485.00
<b>BILLERS</b>	
Billers Registration	E491.50
Billers Monthly Fee	E491.50
Billers Data Refresh	E392.25
Service Fee	2.5% (min E20.00, max E65.00)
<b>TECHNICAL CALL OUTS</b>	
Technical Call Outs related BOL, POS, SFI after initial set up	E235 per hour + E4.20 per km travelled