

## Personal & Private Banking

SERVICE	2025 FEES
<b>TRANSACTIONAL FEES</b>	
<b>WITHDRAWALS</b>	
<b>Own Bank ATM withdrawals</b>	
<=E500.00	E8.00
<=E1,000.00	E19.43
<=E1,500.00	E25.19
<=E2,000.00	E32.08
<=E2,500.00	E38.87
<=E3,000.00	E45.77
<=E3,500.00	1.60%
<=E4,000.00	1.60%
>E4,000.00	1.60%
<b>Other withdrawals</b>	
Other banks ATM withdrawals	E50.00 + 1.25%
International ATM Withdrawals	E50.00 + 1.38%
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 2.33%
Branch withdrawal (Over The Counter) - Savings Accounts	E50.00 + 2.28%
Savings Account (ATM)	1 Free up to E3,000.00, then E50.00 + 2.22%
ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank)	E48.00
Declined Transactions (ATM withdrawals)	E5.45
<b>STATEMENTS</b>	
E-mailed statements	Free
Mini-statements (ATM)	E5.75
Mini-statements (Cellphone Banking)	E2.88
Branch statements (paper)	E10.00 per page
E-stamp statement with QR code	E20.00
E-mail statement - manual (per statement)	Daily = E37.97 Weekly = E27.00 Monthly = E21.69
Statement without stamp (internet banking)	Free
<b>DEBIT CARD FEES</b>	
POS Purchase (Pay-as-you-go)	Local: E7.00 International: E8.50
PIN View/ Pin reset	E10.00
Declined Swipes	E6.00
<b>MY UPDATES FEES</b>	
Monthly Fee	E4.80
<b>BALANCE ENQUIRY</b>	
Own bank ATM	Free
Other bank ATM (Print)	E7.84
At branch (Print)	E5.18
Cellphone banking	E1.20
App/ Internet Banking	Free
<b>DIGITAL PAYMENTS</b>	
Beneficiary Payment (Standard Bank)	E17.95
Payment to 3rd Party at another local bank:	
- Bank Account	E19.00
- Wallet	
Express Payment (RTGS) to Other Local Bank	E206.00 + 0.85% (Min E205.00, Max E950.00)
Incoming Express (RTGS) payment	E119.30 + 0.85% (Min E119.30, Max E950.00)
International Payment ROL/ EOL (CMA excl SA)	E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00
Payment Confirmation (Email)	E1.00
Payment Confirmation (SMS)	E1.08
<b>OTHER PAYMENTS</b>	
Establish stop order/debit order	E43.30
Stop Order Renewal	E30.00

SERVICE	2025 FEES
Stop Order Amendment/ Cancellation	Free
Incoming Own Bank Debit Order	E8.64
Incoming Other Bank Debit Order	E20.20
External Stop Order	E32.40
Local Stop Order	E43.30
Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E118.25
Bulk paper based payments - to other bank account holders (per transaction fee)	E153.8
Branch manual payment - per transaction fee	E72.48
Sweeping Arrangements	E500.00
<b>VALUE ADDED SERVICES</b>	
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
<b>PENALTY FEES</b>	
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  12 - month fixed: up to 2 months interest  24 - month: up to 4 months interest  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
<b>CERTIFICATES</b>	
Certificate of Account Balance	E100.00
Certificate & Interest &/ or bank	E160.00
Full Audit Certificate	E515.00
<b>OTHER</b>	
Scheduled payments (online)	E12.50
Digital transaction dispute	E12.50
EAP Limits	E21.60
Amendments Fees for Moneygram withdrawal	Free
Standard Bank Cardholder	E30.00
Account Confirmation Letter (Branch)	E20.00
Cash Deposit Book	E64.80
Branch Dispute/Search query fee (per item) < 3 months	E160.20
Branch Dispute/Search query fee (per item) > 3 months	E280.00
Tour Advance	2% of advance
Secondary account origination - online	E20.00
<b>MONTHLY ACCOUNT FEES</b>	
<b>Consumer (Formerly Blue)</b>	
Bundle	Employee Value Banking / Textile: E26.80 Consumer (Blue): E50.00
Pay-as-you-transact	Blue Lite: Free Blue: E23.82
Pensioner	Free
<b>Achiever</b>	
Pay-as-you-transact	E67.40
Bundle	E90.00
Pensioner	Free

SERVICE	2025 FEES
<b>Executive</b>	
Pay-as-you-transact	E79.00
Bundle	E180.00
Pensioner	Free
<b>Private</b>	
Pay-as-you-transact	E92.00
Bundle	E400.00
Pensioner	Free
<b>No Frills Account (Puresave)</b>	
Pay-as-you-transact	Free
<b>Other Value Propositions</b>	
Student Account	E60.00 p/a
Pre-Professional	E150.00 p/m
<b>CARD REPLACEMENT</b>	
Blue	E123.00
Achiever	E135.61
Executive Banking	E181.20
Private Banking	E205.60
<b>QUARTERLY MASTERCARD FEE</b>	
Blue	E7.20
Achiever	E20.90
Executive Banking	E33.90
Private Banking	E42.40
<b>DEPOSITS</b>	
Cash Deposit - Branch	Free
Deposits on ATMs/CDMs	Free
Cash Deposit - Cash Centre	Free
<b>OTHER</b>	
Bank Draft	E158.00

### LENDING FEES

<b>PERSONAL LOAN</b>	
Monthly administration fee	E68.10
Initiation fee (Manual)	2% (Min E630.95, Max E7,000.00)
Initiation Fee (Digital)	2% (Min E620.55, Max E7,000.00)
Initiation Fee (Digital 45 days payday loan)	8% (once off with no interest charge)
Initiation Fee (Redraw)	2% of redraw (Min E263.25, Max E7,000.00)
Initiation Fee (Short term loan)	8% (Min E208.00, Max E600.00)
Late Payment Fees	10% of instalment
<b>HOME SERVICES</b>	
Monthly administration fee	E68.10
Initiation/ documentation fees	<=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00)
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 institutions)	E20.00
<b>VEHICLE AND ASSET FINANCE</b>	
Monthly administration fee	E68.10
Initiation/documentation fees	2% (Max E5,000.00)
Late Payment Fees	E1100.00
Amortization Schedules	First Copy Free, free with every interest rate change, thereafter E10.00
Clearance Letter (to other banks)	E20.00
<b>OVERDRAFT FACILITY</b>	
Initiation fees	2% (Min E520.00, Max 3,000.00)
Monthly administration fee	E40.00
Temporary Overdraft	2% (Min E520.00, Max E3,000.00)

SERVICE	2025 FEES
Temporary Overdraft Payday Loan (Expired Facility Fees)	E100.00
Penalty interest (Expired facility fees)	Prime +11%

### OTHER LENDING FEES

<b>SHERIFF FEES</b>	
Determined by Registrar of Courts	Actual Cost passed onto customers
<b>ATTORNEYS' FEES</b>	
Determined by Eswatini Law Society	Actual Cost passed onto customers

### FOREIGN EXCHANGE AND TRADE

<b>EXCHANGE CONTROL</b>	
Exchange control application	E850.00
Attestation of forms 178	E118.50
<b>FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER</b>	
USD Account	USD 13.00
EUR Account	EUR 13.00
STG Account	STG 15.25
YEN Account	YEN 6,300.00
<b>FOREIGN CURRENCY NOTES</b>	
Purchases	3.35% (Min E164.55, No Max)
Sales	3.35% (Min E164.55, No Max)
<b>RETURN OF FUNDS</b>	
ZAR	R271.18
GBP	GBP 25.00
USD	USD 67.50
EUR	EUR 65.00
Resending of returned funds	0.85%
Amendment on Original instruction	E350.00
<b>SWIFT</b>	
Outward Teletransmission (SWIFT - OTT)	E188.00 + 0.85% (Min E188.00, Max E900.00) + USD 10.00
Inward Teletransmission (SWIFT - ITT)	E118.00 + 0.85% (Min E118.00, Max E900.00) + USD 10.00
iPAY (Non-CMA)	E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00
<b>FOREIGN BENEFICIARY (CROSS BORDER)</b>	
CMA Payments	0.08% (Min E30.00, Max E75.00)
CMA Inwards	0.08% (Min E30.00, Max E50.00)

### CREDIT CARD

<b>MONTHLY MANAGEMENT FEE</b>	
Blue	E40.00
Gold	E42.20
Platinum	E43.68
Secondary Card	E24.60
<b>MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)</b>	
Blue	E18.00
Gold	E19.05
Platinum Standalone	E62.50
<b>CASH DEPOSIT (IN SA)</b>	
ATM	Free up to E3,000.00 and E10.00 per E1,000.00 or part thereof
Branch	E18.00 per E1000.00 (Min E60.00)
<b>CASH WITHDRAWALS</b>	
(Us-on-Us) ATM	1.57%

SERVICE	2025 FEES
(Us-on-Us) Branch	2% (Min E84.00)
Other Banks ATM Cash Withdrawals (Us-on-Them)	2% (Min E84.00)
International Cash Withdrawals	2% (Min E84.00) + International transaction fee (Min E75.00)
<b>INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT)</b>	
Electronic	E3.58
Branch	E73.50
<b>ACCOUNT PAYMENT</b>	
Electronic	E9.10
Branch	E80.00
<b>POINT OF SALE</b>	
Purchase	Free
Cash back at POS (purchases with cash)	E1.58 per E100.00 or part thereof
Pure cash at POS	E1.58 per E100.00 or part thereof
<b>PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US)</b>	
SBSA ATM	E0.52
<b>PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US)</b>	
SBSA ATM	E1.58
<b>BALANCE ENQUIRY (DONE INTERNATIONALLY)</b>	
ATM with Slip	E1.67
ATM without Slip	Free
Branch	E11.80
Other Bank's ATM	E9.53
<b>INTERNET STATEMENTS</b>	
Internet Banking	Free
<b>PROVISIONAL STATEMENTS</b>	
ATM	E6.00
Branch	E35.00
30 days	E36.00
60 days	E65.00
90 days	E98.00
120 days	E132.00
150 days	E165.00
180 days	E196.00
210 days	E230.00
240 days	E262.00
360 days	E395.00
Email	Free
<b>PAYMENT CONFIRMATION</b>	
Fax	E21.00
SMS	E1.55
<b>INITIATION FEE</b>	
All Credit cards	E191.50
<b>CARD REPLACEMENT FEE</b>	
Local	E156.50
Same day replacement (Express)	E495.00
<b>COURIER DELIVERY FEE</b>	
Face to Face	E160, Prestige & Private: Free
<b>TRANSACTION DECLINE FEE</b>	
POS Decline, ATM Decline, eCommerce Decline	E9.49
<b>PIN RESET</b>	
ATM	Free
Branch (SBSA)	E10.60
<b>INTERNET SUBSCRIPTION FEE</b>	
Monthly Subscription Fee	Free
<b>INTERNATIONAL TRANSACTION FEE</b>	
Blue/Achiever	3.06%
Gold	3.06%
Platinum	2.92%
<b>PENALTY FEE</b>	
Arrears Fee (After 60 days of Delinquency)	E70.00
Honouring Fee (Over Limit Fee)	E160.00
Late Payment Fee	E180.00



## Business and Commercial Banking Corporate and Investment Banking

SERVICE	2025 FEES
<b>TRANSACTIONAL FEES</b>	
<b>WITHDRAWALS</b>	
<b>Own Bank ATM withdrawals</b>	
<=E500.00	E8.00
<=E1,000.00	E19.43
<=E1,500.00	E25.19
<=E2,000.00	E32.08
<=E2,500.00	E38.87
<=E3,000.00	E45.77
<=E3,500.00	1.60%
<=E4,000.00	1.60%
>E4,000.00	1.60%
<b>Other withdrawals</b>	
Other banks ATM withdrawals	E50.00 + 1.25%
International ATM Withdrawals	E50 + 1.38%
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 2.33%
Branch withdrawal (Over The Counter) - Savings Accounts	E50.00 + 2.28%
Savings Account (ATM)	1 Free up to E3,000.00, then E50.00 + 2.22%
ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank)	E48.00
Declined Transactions (ATM withdrawals)	E5.45
<b>STATEMENTS</b>	
E-mailed statements	Free
Mini-statements (ATM)	E5.75
Mini-statements (Cellphone Banking)	E2.88
Branch statements (paper)	E10.00 per page
E-stamp statement with QR code	E20.00
E-mail statement - manual (per statement)	Daily = E37.97 Weekly = E27.00 Monthly = E21.69
Statement without stamp (internet banking)	Free
<b>DEBIT CARD FEES</b>	
POS Purchase (Pay-as-you-go)	Local: E7.50 International: E8.50
PIN View/ Pin reset	E10.00
Declined Swipes	E6.00
<b>MY UPDATES FEES</b>	
Monthly Fee	E4.80
<b>BALANCE ENQUIRY</b>	
Own bank ATM	Free
Other bank ATM (Print)	E7.84
At branch (Print)	E5.18
Cellphone banking	E1.20
App/ Internet Banking	Free
<b>DIGITAL PAYMENTS</b>	
Beneficiary Payment (Standard Bank)	E17.95
Payment to 3rd Party at another local bank - Bank Account - Wallet	E19.00
Express Payment (RTGS) to Other Local Bank	E206.00 + 0.85% (Min E205.00, Max E950.00)
Incoming Express (RTGS) payment	E119.30 + 0.85% (Min E119.30, Max E950.00)
International Payment ROL/ EOL (CMA excl SA)	E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00
Payment Confirmation (Email)	E1.00
Payment Confirmation (SMS)	E1.08
<b>OTHER PAYMENTS</b>	
Establish stop order/debit order	E43.30
Stop Order Renewal	E30.00
Stop Order Amendment/ Cancellation	Free
Incoming Own Bank Debit Order	E8.64
Incoming Other Bank Debit Order	E20.20
External Stop Order	E32.40
Local Stop Order	E43.30
Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E118.25
Bulk paper based payments - to other bank account holders (per transaction fee)	E153.80
Branch manual payment - per transaction fee	E72.48
Sweeping Arrangements	E500.00
<b>VALUE ADDED SERVICES</b>	
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
<b>PENALTY FEE</b>	
Unpaid stop/debit order	E100.00
Failed scheduled transaction	E8.00
Fixed Deposit Breakeage	32 - Day Notice: up to 3 weeks interest depending on breakage period 12 - month fixed: up to 2 months interest 24 - month: up to 4 months interest 36 - month: up to 6 months interest

SERVICE	2025 FEES
Contract Save (Sibekelo) early breakage fee	3 months interest deducted
EFT Return of funds (Transaction Reject Fee)	E25.00
<b>CERTIFICATES</b>	
Certificate of Account Balance	E100.00
Certificate & Interest &/ or bank	E160.00
Full Audit Certificate	E515.00
<b>OTHER</b>	
Scheduled payments (online)	E12.50
Digital transaction dispute	E12.50
EAP Limits	E21.60
Amendments Fees for Moneygram withdrawal	Free
Standard Bank Cardholder	E30.00
Account Confirmation Letter (Branch)	E20.00
Cash Deposit Book	E64.80
Branch Dispute/Search query fee (per item) < 3 months	E160.20
Branch Dispute/Search query fee (per item) > 3 months	E270.00
Tour Advance	2%
Secondary account origination - online	E20.00
Change Requisite Charge	0.03% (Min E20.00)
<b>MONTHLY ACCOUNT FEES</b>	
<b>Enterprise Banking</b>	
Vutsela	E40.40
SME	Tier 1: E125.00 Tier 2: E128.00 Tier 3: E130.00
<b>Commercial Banking</b>	
Commercial Tier 1	E 135.00
Commercial Tier 2	E 160.00
<b>Corporate Banking</b>	
Pay-as-you-transact	E178.00
<b>DEPOSITS</b>	
Cash Deposit - Branch	SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00 + 2.0% of full deposit value
Deposits on ATMs/CDMs	SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00 + 1.27% of full deposit value
Cash Deposit - Cash Centre	SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00 + 1.58% of full deposit value
Bank Draft	E158.00
<b>CARD REPLACEMENT</b>	
Business Banking: SME, Commercial and Corporate	E200.00
<b>QUARTERLY MASTERCARD FEE</b>	
Business Banking	E34.00
<b>BOL FEES</b>	
<b>SUBSCRIPTIONS</b>	
Biller Data Refresh	E480.00
Initial setup/re-install	E560.00
Monthly subscription	E230.00
<b>PAYMENTS</b>	
RTGS payment - Outgoing (Local)	E210.00
Same day - 3rd Party payments (Standard Bank)	E22.00
Same day - 3rd Party payments (Off Us)	E22.00
Direct Debits	E22.00
Direct Debits - Repeat Collections	E10.00
SA Payments (Cross Border)	E62.00
Foreign Payments (Rand payments outside CMA)	E680.00
<b>OTHER</b>	
Password Reset (Penalty Fee, Free on self-service)	E128.00
Token Per User	E275.00 per user; if more than 5 tokens then E222.00 per user
Lost or Damaged Token	E410.00
SWIFT MT940/50	E820.00
Pay Alert - SMS	E1.85
Pay Alert - Email	E1.20
Vostro Account Management Fee	E1,600.00
<b>SFI, BILLER, AND EOL FEES</b>	
<b>SFI, BILLER AND EOL FEES</b>	
SFI - Monthly Subscription	E250.00
SFI - Fee Per Transaction	E21.50
SFI - Minimum Fee Per File Submission	E20 (Min E325.00)
SFI - Initial Set-Up	E550.00
Technical Callouts Related BOL, POS, SFI after initial set up	E250.00 per hour + E4.40 per km travelled set up

SERVICE	2025 FEES
Report on parties - Bank Code (Own & Local)	E160.00
Report on parties - Bank Code (CMA & Outside CMA)	E330.00
Vostro Account Management Fee	E1,600.00
Billers Registration	E550.00
Billers Monthly Fee	E550.00
EOL - Monthly Subscription Fee (SME)	Free
EOL - Monthly Subscription Fee (Commercial Tier1&2)	E195.00
Foreign Beneficiary Payment (COM Only)	E53.50
SFI/ NBOL Rejection (Recycle Fee)	E140.00
<b>MERCHANT SERVICES</b>	
<b>MERCHANT SERVICES</b>	
Merchant Install & Initial Training	SME: E250.00 Commercial / Corporate: E400.00
Commission rate (based on Turnover)	Max 5%
Rental fee (Device only) - monthly	SME: E200.00 Commercial / Corporate: E285.00
Rental SIM Card - Device Communication (monthly)	SME: E200.00 Commercial / Corporate: E210.00
POS Tally rolls (at install)	Free
POS Tally Rolls	E3.90
Additional Training (KM Charge)	4.40/km
Support/Training per hour on site (subsequent)	E250.00
Min Discount per month	E200.00
<b>BILLER PRICING</b>	
Billers Registration	E550.00
Billers Monthly Fee	E550.00
<b>ENTERPRISE ONLINE</b>	
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
<b>LENDING FEES</b>	
<b>BUSINESS &amp; COMMERCIAL BANKING</b>	
<b>BUSINESS LOANS &amp; TRADE FINANCE</b>	
Monthly administration fee	E98.00
Initiation fee (Business Term Loan & Working Capital Loans)	SME: 2% (Min E1,200.00, Max E7,000.00) Commercial & CIB: 1.25% (Min E1,250.00)
Initiation Fee (Merchant Loan)	1% (Min E660.00)
Initiation Fee (Trader Loan, SME)	2% (Min E640.00, Max E7,000.00)
Initiation Fee (Trade Finance - Commercial & CIB)	2.5% (Min 1,310.00)
Expired Facility Fees	Prime +11%
Late Payment Fees	10% of instalment
Amortization Schedules	First Copy Free, free with every interest rate change, thereafter E10.00
<b>COMMERCIAL PROPERTY LOAN</b>	
Monthly administration fee	E98.00
Initiation/documentation fees	SME: <=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00) Commercial & CIB: 2% of advance
Late Payment Fees	10% of Instalment
Amortization Schedules	First Copy Free, free with every interest rate change, thereafter E10.00
Clearance Letter (to other institutions)	E20.00
<b>VEHICLE AND ASSET FINANCE</b>	
Monthly administration fee	E98.00
Initiation/documentation fees	SME: 2% (Max E5000.00) Commercial & CIB: 2% of advance
Late Payment Fees	E1100.00
Amortization Schedules	First Copy Free, free with every interest rate change, thereafter E10.00
Clearance Letter (to other banks)	E20.00
<b>OVERDRAFT FACILITY</b>	
Initiation fees	SME: 2% (Min E535.00, Max E3,000.00) Commercial & CIB: 2% (No Max)
<b>OTHER LENDING FEES</b>	
<b>SHERIFF FEES</b>	
Determined by Registrar of Courts	Actual Cost passed onto customers
<b>ATTORNEYS' FEES</b>	
Determined by Eswatini Law Society	Actual Cost passed onto customers

SERVICE	2025 FEES
<b>FOREIGN EXCHANGE AND TRADE</b>	
<b>EXCHANGE CONTROL</b>	
Exchange control application	E830.00
Attestation of forms 178	E115.75
<b>FOREIGN CURRENCY ACCOUNTS: INTER-ACCOUNT TRANSFER</b>	
USD Account	USD 14.00
EUR Account	EUR 14.00
STG Account	STG 16.25
YEN Account	YEN 6,300.00
<b>FOREIGN CURRENCY NOTES</b>	
Purchases	3.35% (Min 166.08, No Max)
Sales	3.35% (Min E166.08, No Max)
<b>RETURN OF FUNDS</b>	
ZAR	R300.00
GBP	GBP 27.00
USD	USD 72.00
EUR	EUR 69.00
Resending of returned funds	0.85%
Amendment on Original instruction	E350.00
<b>SWIFT</b>	
Outward Teletransmission (SWIFT - OTT)	E188.00 + 0.85% (Min E188.00, Max E900.00) + USD 10.00
Inward Teletransmission (SWIFT - ITT)	E118.00 + 0.85% (Min 118.00, Max E900.00) + USD 10.00
iPAY (Non-CMA)	E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00
<b>FOREIGN BENEFICIARY (CROSS BORDER)</b>	
CMA Payments	0.08% (Min 30.00, Max E75.00)
CMA inwards	0.08% (Min 30.00, Max E50.00)
<b>BILLS (IMPORT/EXPORT)</b>	
Documentary bills Outward + Handling Fee	0.75% (Min E400.00) + E390.00
Documentary bills Inward + Handling Fee	0.75% (Min E400) + E385.00
Clean foreign bills outward + Handling Fee	0.75% (Min E245.00) + E425.00
Clean foreign bills inward + Handling Fee	0.75% (Min E245.00) + E115.00
Protest fees (plus attorneys' fees)	E509.17 + attorneys' fees
Delivery of Documents	0.75% (Min E255.00)
<b>IMPORT AND EXPORT LETTERS OF CREDIT</b>	
Establishment	0.75% (Min E549.00)
All Amendments, Extensions, & Increases to amount	E460.00 + transmission charge.
Discrepant documents	E600.00
Advised but not negotiated through ourselves	E550.00
Advising and negotiation	E475.00
Advised & negotiated through ourselves	E470.00
Confirmation	E465.00
Payments and/or negotiations	0.55% (Min E290.00)
Assignments of proceeds	E315.00
Transfer of letters of credit	E650.00
Cancellation	E430.00
Expired Unutilised Fee	E415.00
<b>GUARANTEES</b>	
Cash Cover-fully secured by cash (Local)	1% per 6 months (Min E430.00)
Other than Cash	1.10% per 6 months (Min E620.00)
Cash Covered (Foreign)	1% per 6 months (Min E430.00)
Amendment Fee	E600.00 + Swift charge
Establishment Fee (Bid, Tender, Letter of Intent et al)	1.10% per 6 months (Min E700.00)
Cancellation Fee	E590.00
Search fees Inquiry after 3 months (IBC)	E530.00
Rework Fees	E595.00
Postage for GBBs & both Import & Exports LC	Actual Cost passed to customer
Copies of Guarantees / Labour Confirmations	E147.50
Advising of inward guarantee	E525.00
Cash Cover-fully secured by cash (Property)	1.05% per 6 months (Min E430.00)
<b>OTHER PAYMENTS</b>	
Backvaluation of inward teletransmissions	E1200.00
Forward of Funds (ZAR)	E90.00 + 0.8% (Min E168.00, Max E788.00)
<b>UNAYO</b>	
<b>UNAYO VOUCHER FEES</b>	
<b>UNAYO VOUCHER SEND FEES</b>	
<=E20.00	E1.30
<=E50.00	E3.80
<=E100.00	E6.20
<=E200.00	E8.05

SERVICE	2025 FEES
<=E500.00	E9.50
<=E800.00	E14.60
<=E1,000.00	E17.60
<=E1,500.00	E19.80
<=E2,000.00	E21.05
<=E5,000.00	E23.45
<=E7,000.00	E22.80
<=E10,000.00	E31.40
>E10,000.00	E38.90
<b>UNAYO VOUCHER WITHDRAWAL FEES</b>	
1st Voucher Withdrawal	Free
<E20.00	E1.10
<=E50.00	E2.15
<=E100.00	E3.20
<=E200.00	E5.40
<=E500.00	E6.50
<=E800.00	E10.90
<=E1,000.00	E13.10
<=E1,500.00	E15.10
<=E2,000.00	E16.20
<=E5,000.00	E18.40
<=E10,000.00	E27.00
>E10,000.00	E37.50
<b>UNAYO ACCOUNT FEES</b>	
<b>UNAYO ACCOUNT (SEND MONEY TO REGISTERED ACCOUNTS)</b>	
<E20.00	E1.80
<=E50.00	E3.30
<=E100.00	E5.20
<=E200.00	E6.20
<=E500.00	E7.50
<=E800.00	E10.40
<=E1,000.00	E12.50
<=E1,500.00	E13.55
<=E2,000.00	E14.50
<=E5,000.00	E15.80
<=E7,000.00	E17.60
<=E10,000.00	E18.70
>E10,000.00	E25.85
<b>UNAYO ACCOUNT (SEND MONEY TO NON-REGISTERED ACCOUNTS)</b>	
<E20.00	E2.00
<=E50.00	E5.00
<=E100.00	E8.00
<=E200.00	E9.00
<=E500.00	E10.00
<=E800.00	E14.00
<=E1,000.00	E16.00
<=E1,500.00	E18.00
<=E2,000.00	E22.00
<=E5,000.00	E25.00
<=E10,000.00	E30.00
>E10,000.00	E35.00
<b>UNAYO ACCOUNT WITHDRAWALS</b>	
<E20.00	E1.10
<=E50.00	E2.15
<=E100.00	E3.20
<=E200.00	E5.30
<=E500.00	E6.30
<=E800.00	E10.70
<=E1,000.00	E13.00
<=E1,500.00	E13.55
<=E2,000.00	E16.00
<=E5,000.00	E18.20
<=E7,000.00	E26.50
>E10,000.00	E37.00
<b>OTHER UNAYO TRANSACTIONAL FEES</b>	
Scan to Pay	Max 1.25%
BulkSend on Unayo	E8.00
EFT on UNAYO to other banks	E19.00
EFT on UNAYO to Standard Bank	Free
Unayo Voucher Manual Reversal	E10.40
Unayo Cash Deposit: Individuals	Free
Unayo Cash Deposit: Businesses	1% of full deposit amount above E30,000.00 of daily deposits
Unayo Collection (Request to Pay)	E6.00
Airtime	Free
Electricity	1% of Value (Max E10.00)
DSTV	E8.50
Water Payment	E2.50 to E15.00 Max
<b>Visit our Website for the digital Pricing Guide</b>	
<b>www.standardbank.co.sz</b>	