

Personal & Private Banking

SERVICE	2025 FEES	SERVICE	2025 FEES	SERVICE	2025 FEES	SERVICE	2025 FEES	SERVICE	2025 FEES
TRANSACTIONAL FEES		Stop Order Amendment/ Cancellation		Bundle	E90.00	Temporary Overdraft		CASH WITHDRAWALS	
WITHDRAWALS		Incoming Own Bank Debit Order		Pensioner	Free	Temporary Overdraft Payday Loan (Expired Facility Fees)		(Us-on-Us) ATM	1.57%
Own Bank ATM withdrawals		Incoming Other Bank Debit Order		Executive		Penalty interest (Expired facility fees)		(Us-on-Us) Branch	2% (Min E84.00)
<=E500.00	E8.00	External Stop Order		Pay-as-you-transact		Prime +11%		Other Banks ATM Cash Withdrawals (Us-on-Them)	2% (Min E84.00)
<=E1,000.00	E19.43	Local Stop Order		Bundle				International Cash Withdrawals	2% (Min E84.00) + International transaction fee (Min E75.00)
<=E1,500.00	E25.19	Bulk paper based payments - within Standard Bank account holders (per transaction fee)		Pensioner				INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT)	
<=E2,000.00	E32.08	Bulk paper based payments - to other bank account holders (per transaction fee)		Private				Electronic	E3.58
<=E2,500.00	E38.87	Branch manual payment - per transaction fee		Pay-as-you-transact				Branch	E73.50
<=3,000.00	E45.77	Sweeping Arrangements		Bundle				ACCOUNT PAYMENT	
<=3,500.00	1.60%	VALUE ADDED SERVICES		Pensioner				Electronic	E9.10
<=4,000.00	1.60%	Airtime - Mobile top up self /Other		No Frills Account (Puresave)				Branch	E80.00
>4,000.00	1.60%	Electricity		Pay-as-you-transact				POINT OF SALE	
Other withdrawals		DSTV & EWSC Bill Payments (All Channels)		Other Value Propositions				Purchase	Free
Other banks ATM withdrawals	E50.00 + 1.25%	Other bill payments		Student Account				Cash back at POS (purchases with cash)	E1.58 per E100.00 or part thereof
International ATM Withdrawals	E50.00 + 1.38%	PENALTY FEES		Pre-Professional				Pure cash at POS	E1.58 per E100.00 or part thereof
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 2.33%	Unpaid stop/debit order		CARD REPLACEMENT				PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US)	
Branch withdrawal (Over The Counter) - Savings Accounts	E50.00 + 2.28%	Failed scheduled transaction		Blue				SBSA ATM	E0.52
Savings Account (ATM)	1 Free up to E3,000.00, then E50.00 + 2.22%	Fixed Deposit Breakeage		Achiever				PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US)	
ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank)	E48.00	32 - Day Notice: up to 3 weeks interest depending on breakeage period		Executive Banking				SBSA ATM	E1.58
Declined Transactions (ATM withdrawals)	E5.45	12 - month fixed: up to 2 months interest		Private Banking				BALANCE ENQUIRY (DONE INTERNATIONALLY)	
STATEMENTS		24 - month: up to 4 months interest		QUARTERLY MASTERCARD FEE				ATM with Slip	E1.67
E-mailed statements	Free	36 - month: up to 6 months interest		Blue				ATM without Slip	Free
Mini-statements (ATM)	E5.75	Contract Save (Sibekelo) early breakeage fee		Achiever				Branch	E11.80
Mini-statements (Cellphone Banking)	E2.88	EFT Return of funds (Transaction Reject Fee)		E20.90				Other Bank's ATM	E9.53
Branch statements(paper)	E10.00 per page	CERTIFICATES		E33.90				INTERNET STATEMENTS	
E-stamp statement with QR code	E20.00	Certificate of Account Balance		Private Banking				Internet Banking	Free
E-mail statement - manual (per statement)	Daily = E37.97 Weekly = E27.00 Monthly = E21.69	Certificate & Interest &/ or bank		DEPOSITS				PROVISIONAL STATEMENTS	
Statement without stamp (internet banking)	Free	Full Audit Certificate		Cash Deposit - Branch				ATM	E6.00
DEBIT CARD FEES		OTHER		Deposits on ATMs/CDMs				Branch	E35.00
POS Purchase (Pay-as-you-go)	Local: E7.00 International: E8.50	Scheduled payments (online)		Cash Deposit - Cash Centre				30 days	E36.00
PIN View/ Pin reset	E10.00	Digital transaction dispute		OTHER				60 days	E65.00
Declined Swipes	E6.00	EAP Limits		Bank Draft				90 days	E98.00
MY UPDATES FEES		Amendments Fees for Moneygram withdrawal						120 days	E132.00
Monthly Fee	E4.80	Standard Bank Cardholder						150 days	E165.00
BALANCE ENQUIRY		Account Confirmation Letter (Branch)						180 days	E196.00
Own bank ATM	Free	Cash Deposit Book						210 days	E230.00
Other bank ATM (Print)	E7.84	Branch Dispute/Search query fee (per item) < 3 months						240 days	E262.00
At branch (Print)	E5.18	Branch Dispute/Search query fee (per item) > 3 months						360 days	E395.00
Cellphone banking	E1.20	Tour Advance						Email	Free
App/ Internet Banking	Free	Secondary account origination - online						PAYMENT CONFIRMATION	
DIGITAL PAYMENTS		Secondary account origination - online						Fax	E21.00
Beneficiary Payment (Standard Bank)	E17.95	MONTHLY ACCOUNT FEES						SMS	E1.55
Payment to 3rd Party at another local bank:	E19.00	Consumer (Formerly Blue)						INITIATION FEE	
- Bank Account - Wallet		Bundle						All Credit cards	E191.50
Express Payment (RTGS) to Other Local Bank	E206.00 + 0.85% (Min E205.00, Max E950.00)	Employee Value Banking / Textile: E26.80 Consumer (Blue): E50.00						CARD REPLACEMENT FEE	
Incoming Express (RTGS) payment	E119.30 + 0.85% (Min E119.30, Max E950.00)	Pay-as-you-transact						Local	E156.50
International Payment ROL/ EOL (CMA excl SA)	E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00	Pensioner						Same day replacement (Express)	E495.00
Payment Confirmation (Email)	E1.00	Achiever						COURIER DELIVERY FEE	
Payment Confirmation (SMS)	E1.08	Pay-as-you-transact						Face to Face	E160, Prestige & Private: Free
OTHER PAYMENTS								TRANSACTION DECLINE FEE	
Establish stop order/debit order	E43.30							POS Decline, ATM Decline, eCommerce Decline	E9.49
Stop Order Renewal	E30.00							PIN RESET	
								ATM	Free
								Branch (SBSA)	E10.60
								INTERNET SUBSCRIPTION FEE	
								Monthly Subscription Fee	Free
								INTERNATIONAL TRANSACTION FEE	
								Blue/Achiever	3.06%
								Gold	3.06%
								Platinum	2.92%
								PENALTY FEE	
								Arrears Fee (After 60 days of Delinquency)	E70.00
								Honouring Fee (Over Limit Fee)	E160.00
								Late Payment Fee	E180.00

EVERY TAP BRINGS YOU CLOSER TO YOUR SHARE OF E850 000 IN PRIZES

Use your Standard Bank card and stand a chance to win:

1 of 5 all-expenses paid trips to Cape Town for you and your plus one

Essential and shopping vouchers, including electricity, fuel, airtime and more.

Gadgets including smartphones, TVs, Speakers and smart watches.



Business and Commercial Banking

Corporate and Investment Banking

SERVICE	2025 FEES
TRANSACTIONAL FEES	
WITHDRAWALS	
Own Bank ATM withdrawals	
<=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%
Other withdrawals	
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
STATEMENTS	
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
DEBIT CARD FEES	
POS Purchase (Pay-as-you-go)	Local: E7.50 International: E8.50
PIN View/ Pin reset	E10.00
Declined Swipes	E6.00
MY UPDATES FEES	
Monthly Fee	E4.80
BALANCE ENQUIRY	
Own bank ATM	Free
Other bank ATM (Print)	E7.84
At branch (Print)	E5.18
Cellphone banking	E1.20
App/ Internet Banking	Free
DIGITAL PAYMENTS	
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
OTHER PAYMENTS	
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
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
PENALTY FEE	
Unpaid stop/debit order	E100.00
Failed scheduled transaction	E8.00
Fixed Deposit Breakage	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
CERTIFICATES	
Certificate of Account Balance	E100.00
Certificate & Interest &/ or bank	E160.00
Full Audit Certificate	E515.00
OTHER	
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)
MONTHLY ACCOUNT FEES	
Enterprise Banking	
Vutsela	E40.40
SME	Tier 1: E125.00 Tier 2: E128.00 Tier 3: E130.00
Commercial Banking	
Commercial Tier 1	E 135.00
Commercial Tier 2	E 160.00
Corporate Banking	
Pay-as-you-transact	E178.00
DEPOSITS	
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
CARD REPLACEMENT	
Business Banking: SME, Commercial and Corporate	E200.00
QUARTERLY MASTERCARD FEE	
Business Banking	E34.00

BOL FEES

SUBSCRIPTIONS	
Billers Data Refresh	E480.00
Initial setup/re-install	E560.00
Monthly subscription	E230.00
PAYMENTS	
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
OTHER	
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

SFI, BILLER, AND EOL FEES

SFI, BILLER AND EOL FEES	
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
Report on parties – Bank Code (Own & Local)	E160.00
Report on parties – Bank Code (CMA & Outside CMA)	E330.00

SERVICE	2025 FEES
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

MERCHANT SERVICES

MERCHANT SERVICES	
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
BILLER PRICING	
Billers Registration	E520.00
Billers 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 Commercial / Corporate: E400.00
Commission Rate (Based on Turn-over)	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 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

LENDING FEES

BUSINESS & COMMERCIAL BANKING	
BUSINESS LOANS & TRADE FINANCE	
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
COMMERCIAL PROPERTY LOAN	
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
VEHICLE AND ASSET FINANCE	
Monthly administration fee	E98.00
Initiation/documentation fees	SME: 2% (Max E5000.00) Commercial & CIB: 2% of advance
Late Payment Fees	E1,100.00
Amortization Schedules	First Copy Free, free with every interest rate change, thereafter E10.00
Clearance Letter (to other banks)	E20.00

SERVICE	2025 FEES
OVERDRAFT FACILITY	
Initiation fees	SME: 2% (Min E535.00, Max E3,000.00) Commercial & CIB: 2% (No Max)

OTHER LENDING FEES

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

FOREIGN EXCHANGE AND TRADE

EXCHANGE CONTROL	
Exchange control application	E850.00
Attestation of forms 178	E118.50
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 166.08, No Max)
Sales	3.35% (Min E166.08, No Max)
RETURN OF FUNDS	
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
SWIFT	
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
FOREIGN BENEFICIARY (CROSS BORDER)	
CMA Payments	0.08% (Min 30.00, Max E75.00)
CMA inwards	0.08% (Min 30.00, 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) + 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)
IMPORT AND EXPORT LETTERS OF CREDIT	
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
GUARANTEES	
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)
OTHER PAYMENTS	
Backvaluation of inward teletransmissions	E1200.00
Forward of Funds (ZAR)	E90.00 + 0.8% (Min E168.00, Max E788.00)

SERVICE	2025 FEES
UNAYO	
UNAYO VOUCHER FEES	
UNAYO VOUCHER SEND FEES	
<E20.00	E2.10
<=E50.00	E3.80
<=E100.00	E6.20
<=E200.00	E8.05
<=E500.00	E9.50
<=E800.00	E13.65
<=E1,000.00	E16.30
<=E1,500.00	E17.80
<=E2,000.00	E18.85
<=E5,000.00	E20.50
<=E7,000.00	E22.88
<=E10,000.00	E24.57
>E10,000.00	E32.50
UNAYO VOUCHER WITHDRAWAL FEES	
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
UNAYO ACCOUNT FEES	
UNAYO ACCOUNT (SEND MONEY TO REGISTERED ACCOUNTS)	
<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
<=E1,0000.00	E18.70
>E10,000.00	E25.85`
UNAYO ACCOUNT (SEND MONEY TO NON-REGISTERED NUMBERS)	
<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
UNAYO ACCOUNT WITHDRAWALS	
<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
OTHER UNAYO TRANSACTIONAL FEES	
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

Visit our Website for the digital Pricing Guide

www.standardbank.co.sz

PRICING GUIDE 2026

Effective from 5th December 2025