

PRICING GUIDE 2021

PERSONAL AND RETAIL BANKING



	CURRENT ACCOUNT	SAVINGS		CURRENT ACCOUNT	SAVINGS		CURRENT ACCOUNT	SAVINGS
MONTHLY ACCOUNT FEES			BALANCE ENQUIRY			Full Audit Certificate E515.00		
Blue			Own Bank ATM E2.00			Declined Transactions Free Free		
Monthly Management Fee	E21.00		Other Banks ATM E7.00			PERSONAL LOANS		
Service Fee	1.3% Min E13, Max E25		At Branch Free Free			Monthly Administration Fee E55.00		
Achiever			Cellphone Banking Free Free			Initiation Fee 1.25%, of Advance		
Monthly Management Fee	E60.00		App Free Free			PROPERTY FINANCE		
Service Fee	2.4% Min E25, Max E50		CARD FEES			Monthly Administration Fee E55.00		
Executive Banking			Card Replacement			Initiation/Documentation Fees etc. 1.35% of advance		
Monthly Management Fee	E70.00		Blue E105.00			VEHICLE FINANCE		
Service Fee	3.5% Min E30, Max E60		Achiever E115.00			Monthly Administration Fee E55.00		
Private Banking			Executive Banking E145.00			Initiation/Documentation Fees etc. E4,600.00		
Monthly Management Fee	E83.00		Private Banking E165.00			OVERDRAFT FACILITIES		
Service Fee	4.3% Min E32, Max E77		Quarterly Mastercard Fees			Initiation Fees E445.00		
DEPOSITS			Blue E5.50			Temporary Overdraft 1% Min E450		
Cash deposit fees - Branch / ATM / CDM	Free	Free	Achiever E16.00			Expired Facility Fees etc. Prime + 15%		
Bank Draft	E140.00		Executive Banking E25.50			OTHER FEES		
Cheque Deposit	E25.00	E25.00	Private Banking E32.00			EXCHANGE CONTROL		
Deposit of Post Dated Cheque	E105.00		PAYMENTS AND TRANSFERS			Exchange Control Application E720.00		
WITHDRAWALS			SWIFT			Attestation of form E105.00		
Own Bank ATM Withdrawal			RTGS Transfer E165 +0.8% Min E165, Max E760			Form Follow Ups E260.00		
<E500	E7.00	1 Free Withdrawal Puresave	RTGS Amendments E0.00			Compilation and submission of forms E395.00		
<E1000.00	E17.00		Establish Stop Order/Debit Order E35.00			LETTERS OF CREDIT		
<E1500.00	E22.00		Stop/Cancel Cheque E90.00			Establishment 0.7% Min E440		
<E2000.00	E28.00		Special Clearance 0.85% Min E200, No Max			Amendment E415 + Transmission Charge		
<E2500.00	E34.00		Bulk Payments E95.00			Extensions E415 + Transmission Charge		
>E2500.00	E40.00		Bulk paper based payments (per transaction) E125.00			Advised but not negotiated through ourselves E440.00		
>E3000.00	E42.00		Electronic Transfers (internal) - excluding inter-account transfer per transaction E15.00			Advising and Negotiation E375.00		
>E3500.00	E46.00		Electronic Transfers (3rd parties) E15.00			BILLS (IMPORTS/EXPORTS)		
>E4000.00	E51.00		Sweeping Arrangements E765.00			Documentary Bills Outward 0.75% Min E370		
Other banks ATM	E45+1.1%		Branch Manual Account Transfer - Inter Account Transfer E55.00			Plus mailing & handling fee for foreign bills E320.00		
International ATM Withdrawals	E48 +1.1%		OTHER PAYMENT METHODS RELATED FEES			Documentary Bills Inward 0.75% Min E370		
Cheque Encashment	E42 +1.85%		Instant Money			Plus mailing & handling fee for foreign bills E320.00		
Branch Withdrawals OTC etc.	E48 +1.95%	E45 +1.8%	<E500.00 E8.00			Clean Foreign Bills Outward 0.75% Min E225		
CROSS BORDER REMITTANCES			<E1000.00 E13.00			Plus mailing & handling fee for foreign bills E95.00		
Outgoing	E150+0.8% Min E150, Max E800		<E1500.00 E16.00			Protest Fees (plus Attorneys' Fees) E470.00		
Incoming	E150+0.8% Min E150, Max E800		<E2500.00 E19.00			Delivery of Documents 0.75% Min E220		
ACCOUNT OPENING FEES			<E3500.00 E21.00			FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER		
Opening of Account	Free	Free	<E5000.00 E23.00			USD Account \$12.00		
Current Account (Achiever/Executive/Private)	E107.00		<E6000.00 E30.00			EUR Account €12.00		
Transact Plus	E55.00		<E7000.00 E46.00			STG Account £14.00		
Savings Account		E53.00	>E7000.00 E51.00			YEN Account ¥5800.00		
STATEMENTS			VALUE-ADDED SERVICES					
E-mailed Statements	Free		Water E4.00					
Posted Statements	E20.00	E20.00	Electricity 4% per E100 Min E4, Max E10					
Mini-Statements (ATM)	E5.00		Airtime E3.00					
Branch Statements (paper)	E30 + E14 per page	E30 + E14 per page	DSTV E16.00					
Online Statements (Internet Banking)	Free	Free	PENALTY FEES					
POINT OF SALE FEES			Dishonored Cheque E100.00					
POS Purchase	E6.00		Unpaid Stop/Debit Order etc. E100.00					
			AUDIT CERTIFICATE					
			Certificate of Account Balance E95.00					
			Certificate & Interest &/or Bank Balance E155.00					

Standard Bank **ITCANBE™**

PRICING GUIDE 2021

CORPORATE AND BUSINESS BANKING



	CURRENT ACCOUNT	SME CURRENT ACCOUNT
MONTHLY ACCOUNT FEES		
Enterprise Banking(SME)		
Monthly Account Fees	E100.00	E33.00
Service Fee	2% Min E18, Max E60	1.2% Min E13, Max E24
Commercial Banking		
Monthly Account Fees	E105.00	
Service Fee	2% Min E18, Max E60	
Corporate Banking		
Monthly Account Fees	E140.00	
Service Fee	2% Min E18, Max E60	
DEPOSITS		
Cash Deposit	CIB + Commercial: E10 + 1.55% of full Deposit value	SME: 1% of deposit amount above E30 000
Deposits on ATMs/CDMs - Business Accounts	CIB + Commercial: E10 + 1.55% of full Deposit value SME: 1% of deposit amount above E30 000	CIB + Commercial: E10 + 1.55% of full Deposit value SME: 1% of deposit amount above E30 000
Bank Draft	E140.00	
Cheque Deposit	E25.00	
Deposit of Post Dated Cheque	E105.00	
WITHDRAWALS - ENTERPRISE BANKING (SME)		
Own Bank ATM Withdrawal		
<E500.00	E6.50	
<E1000.00	E17.00	
<E1500.00	E25.00	
<E2000.00	E31.00	
<E2500.00	E32.00	
>E2500.00	E38.00	
	E42.00	
Other Banks ATM	E45.00	
International ATM Withdrawals	E48.00	
Cheque Encashment	E42 + 1.85%	
Branch Withdrawals OTC etc.	E48 + 1.95%	
CROSS BORDER REMITTANCES		
Outgoing	E150+0.8% Min E150, Max E800	
Incoming	E150+0.8% Min E150, Max E800	
ACCOUNT OPENING FEES		
Opening of Account		
Current Account (Enterprise/Commercial/Corporate)	E107.00	
SME Current Account (Enterprise)		E50.00 E55.00
STATEMENTS		
E-mailed Statements	Free	
Posted Statements	E20.00	E20.00
Mini-Statements (ATM)	E5.00	

	CURRENT ACCOUNT	SME CURRENT ACCOUNT
Branch Statements (paper)	E30 + E14 per page	E30 + E14 per page
Online Statements (Internet Banking)	Free	Free
POINT OF SALE FEES		
POS Purchase	E6.00	
BALANCE ENQUIRY		
Own Bank ATM	E2.00	E2.00
Other Banks ATM	E7.00	E7.00
At Branch	Free	Free
Cellphone Banking	Free	Free
App	Free	Free
CARD FEES		
Card Replacement		
Business Banking	E155.00	
Quarterly MasterCard Fees		
Business Banking	E25.50	
PAYMENTS AND TRANSFERS		
SWIFT		
RTGS Transfer	E165 + 0.8% Min E165, Max E760	E165 + 0.8% Min E165, Max E760
RTGS Amendments	E0.00	E0.00
Establish Stop Order/Debit Order	E35.00	E35.00
Stop/ Cancel Cheque	E90.00	E90.00
Special Clearance	0.85% Min E200, No Max	0.85% Min E200, No Max
Bulk Payments	E95.00	E95.00
Bulk paper based payments (paper based, per transaction) Other Bank	E125.00	E125.00
Electronic Transfers (internal) - excluding inter-account transfer	E15.00	E15.00
Electronic Transfers (3rd parties)	E15.00	E15.00
Sweeping Arrangements	E765.00	E765.00
Branch Manual Account Transfer - excluding inter-account transfer	E55.00	E55.00
OTHER PAYMENT METHODS RELATED FEES		
Bulk Instant Money: Per Transaction Fee	E8.50	E8.50
Water	E4.00	E4.00
Electricity	4% per E 100 Min E4, Max E10	4% per E 100 Min E4, Max E10
Airtime	E3.00	E3.00
DSTV	E16.00	E16.00
PENALTY FEES		
Dishonored Cheque	E100.00	E100.00
Unpaid Stop/Bebit Order etc.	E100.00	E100.00
AUDIT CERTIFICATE		
Certificate of Account Balance	E95.00	E95.00
Certificate & Interest &/or Bank	E155.00	E155.00
Full Audit Certificate	E515.00	E515.00
Declined Transactions	Free	Free

	CURRENT ACCOUNT	SME CURRENT ACCOUNT
PERSONAL LOANS		
Monthly Administration Fee	E75.00	
Initiation Fee	1.35% Min E1150	
PROPERTY FINANCE		
Monthly Administration Fee	E75.00	
Initiation/ Documentation Fees etc.	1.35% of advance	
VEHICLE FINANCE		
Monthly Administration Fee	E75.00	
Initiation/Documentation Fees etc.	E4,600.00	
OVERDRAFT FACILITIES		
Initiation Fees	0.75% Min E1150	
Temporary Overdraft	1% Min E450	
Expired Facility Fees etc.	Prime + 15%	
GUARANTEES		
Local		
Cash Cover-fully secured by cash	0.95% per 6 Months, Min E380	0.95% per 6 Months, Min E380
Other than Cash	1.05% per 6 Months, Min E550	1.05% per 6 Months, Min E550
Foreign		
Cash Covered	0.95% per 6 Months, Min E380	0.95% per 6 Months, Min E380
Bank Financed	1.05% per 6 Months, Min E645	1.05% per 6 Months, Min E645
Amendment Fee	E550+ Swift charge	E550 + Swift charge
Establishment Fee (Bid , Tender, Letter of Intent et al)	1.05% per 6 Months, Min E645	1.05% per 6 Months, Min E645
Cancellation Fee	E500.00	E500.00
Search Fees Inquiry after 3 months (IBC)	E445.00	E445.00
Rework Fees	E495.00	E495.00
Postage for GBBs & Both Import & Exports LC	Actual Cost passed to customer	Actual Cost passed to customer
PROPERTY		
Cash Cover-Fully Secured by Cash	0.95% per 6 Months, Min E380	0.95% per 6 Months, Min E380
FOREIGN CURRENCY NOTES		
Purchases	3.15% Min E120, Max E3650	3.15% Min E120, Max E3650
Sales	3.15%, Min E115	3.15%, Min E115
FOREIGN EXCHANGE CONTRACTS		
Establishment	E270.00	E270.00
First Delivery	E125.00	E125.00
Additional/Early Deliveries, Early Surrenders	E200.00	E200.00
Extensions	E400.00	E400.00





You CAN import from China

Make payments to your suppliers using Renminbi / Chinese Yuan.

Enhanced payment processes to ensure the prompt movement of your goods.

Standard Bank **IT CAN BE.**