

Personal & Private Banking

SERVICE	2025 FEES
TRANSACTIONAL FEES	
WITHDRAWALS	
Own Bank ATM withdrawals	
<=E500	E7.72
<=E1000	E18.76
<=E1500	E24.31
<=E2000	E30.97
<=E2500	E37.52
<=E3000	E44.18
<=E3500	1.53%
<=E4000	1.53%
>E4000	1.53%
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 E3000.00) 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 Weekly = E26.33 Monthly = E21.06
Statement without stamp (internet banking)	Free
DEBIT CARD FEES	
POS Purchase (Pay-as-you-go)	E7.00
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) (PPB)	E17.95
Payment to 3rd Party at another local bank (PPB)	E20.68
Payment Confirmation (Email)	E1.00
Payment Confirmation (SMS)	E1.04
OTHER PAYMENTS	
Establish stop order/debit order	E41.80
Stop Order Renewal	E30.00

SERVICE	2025 FEES
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
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
PENALTY FEES	
Unpaid stop/debit order	E100.00
Failed scheduled transaction	E8.00
Fixed Deposit Breakege	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 Contract Save (Sibekelo) early breakage 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
Non Standard Bank Client MoneyGram Withdrawal	Free
Amendment fees for Moneygram	E230.00
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	
Blue	
Bundle	E26.00
Pay-as-you-transact	Blue Lite: Free Blue: E23.00
Pensioner	Free
Achiever	
Pay-as-you-transact	E65.07
Bundle	E85.99

SERVICE	2025 FEES
Pensioner	Free
Executive	
Pay-as-you-transact	E75.91
Bundle	E171.98
Pensioner	Free
Private	
Pay-as-you-transact	E88.15
Bundle	E380.00
Pensioner	Free
No Frills Account (Puresave)	
Pay-as-you-transact	Free
Other Value Propositions	
Student Account	E60.00 p/a
Pre-Professional	E150.00 p/m
CARD REPLACEMENT	
Blue	E118.25
Achiever	E130.40
Executive Banking	E173.46
Private Banking	E197.33
QUARTERLY MASTERCARD FEE	
Blue	E6.95
Achiever	E20.18
Executive Banking	E32.33
Private Banking	E40.44
DEPOSITS	
Cash Deposit - Branch	Free
Deposits on ATMs/CDMs	Free
Cash Deposit - Cash Centre	Free
Bank Draft (Bid guarantees)	E155.00
LENDING FEES	
PERSONAL LOAN	
Monthly administration fee	E65.74
Initiation fee (Manual)	2% (Min E630.95, Max E7000.00)
Initiation Fee (Digital)	2% (Min E620.55, Max E7000.00)
Initiation Fee (Digital 45 days Payday Loan)	8% (once off with no interest charge)
Initiation Fee (Redraw)	2% of redraw (Min E263.25, Max E7000.00)
Initiation Fee (Short term loan)	8% (Min E208.00 Max E600.00)
Late Payment Fees	10% of instalment
HOME SERVICES	
Monthly administration fee	E65.74
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 banks)	E20.00
VEHICLE AND ASSET FINANCE	
Monthly administration fee	E65.74
Initiation/documentation fees	2% (Max E5000.00)
Late Payment Fees	E1070.95
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	2% (Min E520.00, Max E3000.00)

SERVICE	2025 FEES
Temporary Overdraft	2% (Min E520.00, Max E3000.00)
Temporary Overdraft Payday Loan (Expired Facility Fees)	E100.00
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 13.00
EUR Account	EUR 13.00
STG Account	STG 15.25
YEN Account	YEN 6300.00
FOREIGN CURRENCY NOTES	
Purchases	3.35%, (Min E158.55 Max E4000)
Sales	3.35%, (Min E158.55 No Max)
RETURN OF FUNDS	
ZAR	ZAR 271.18
GBP	GBP 25.00
USD	USD 67.50
EUR	EUR 65.00
Resending of returned funds.	0.85%
SWIFT	
Outward Teletransmission (SWIFT - OTT)	E181.00 + 0.85% (Min E181, Max E900.00) + USD 10.00
Inward Teletransmission (SWIFT - ITT)	E114 + 0.85% (Min E114, Max E900.00)
iPAY (Non-CMA)	E138.00 + 0.85% (Min E138.00, No Max) + USD10.00
FOREIGN BENEFICIARY (CROSS BORDER)	
CMA Payments	0.08% (Min E30.00, Max E75.00)
CMA inwards (handling costs)	0.08% (Min 30.00, Max 50.00)
OTHER PAYMENTS	
Backvaluation of inward teletransmissions	E1131.00
Forward of Funds (ZAR)	E90.00 + 0.8% (Min E168.00, Max E788.00)
CREDIT CARD	
MONTHLY MANAGEMENT FEE	
Blue	E38.68
Gold	E40.90
Platinum	E42.17
Secondary Card	E23.51
MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)	
Blue	E17.40
Gold	E18.39
Platinum Standalone	E60.00
CASH DEPOSIT (IN SA)	
ATM	Free up to E3000.00 and E10.00 per E1000.00 or part thereof
Branch	E17 per E1000.00 min E60.00, or part thereof
CASH WITHDRAWALS	
(Us-on-Us) ATM	1.52%
(Us-on-Us) Branch	1.9% (Min E84.00)

SERVICE	2025 FEES
Other Banks ATM Cash Withdrawals (Us-on-Them)	1.9% (Min E84.00)
International Cash Withdrawals	1.9% (Min E84.00)+ international transaction fee Min E75.00
INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT)	
Electronic	E3.58
Branch	E70.00
ACCOUNT PAYMENT	
Electronic	E8.82
Branch	E77.00
POINT OF SALE	
Purchase	Free
Cash back at POS (purchases with cash)	1.52%
Pure cash at POS	1.52%
PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US)	
SBSA ATM	E0.52
PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US)	
SBSA ATM	E1.53
BALANCE ENQUIRY (DONE INTERNATIONALLY)	
ATM with Slip	E1.62
ATM without Slip	Free
Branch	E11.25
Other Bank's ATM	E9.20
INTERNET STATEMENTS	
Internet Banking	Free
PROVISIONAL STATEMENTS	
ATM	E5.88
Branch	E33.02
60 days	E62.67
90 days	E94.00
120 days	E125.34
150 days	E156.67
180 days	E188.01
210 days	E219.34
240 days	E250.68
360 days	E376.02
PAYMENT CONFIRMATION	
Email	E1.04
Fax	E19.58
SMS	E1.50
INITIATION FEE	
All Credit Cards	E185.00
CARD REPLACEMENT FEE	
Local	E150.00
Same day replacement (Express)	E465.00
COURIER DELIVERY FEE	
Face to Face	E152.00 & Prestige and Private banking Free
TRANSACTION DECLINE FEE	
POS Decline, ATM Decline, eCommerce Decline	E9.19
PIN RESET	
ATM	Free
Branch (SBSA)	E10.25
INTERNET SUBSCRIPTION FEE	
Monthly Subscription Fee	Free
INTERNATIONAL TRANSACTION FEE	
Blue/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

Unlock exclusive benefits with a Private Banking Account

- 1 Unlimited Free POS Swipes*
- 2 Unlimited Free ATM Withdrawals*
- 3 Unlimited Payments & Debit Orders*
- 4 Unlimited Airtime and Electricity purchases*
- 5 Unlimited access to local & international airport lounges*
- 6 Preferential lending rates and embedded income protect cover*

25175360

affluentexpress_sz@stanbic.com

*Ts&Cs Apply



Business and Commercial Banking, Corporate and Investment Banking

SERVICE	2025 FEES
TRANSACTIONAL FEES	
WITHDRAWALS	
Own Bank ATM withdrawals	
<=E500	E7.72
<=E1000	E18.76
<=E1500	E24.31
<=E2000	E30.97
<=E2500	E37.52
<=E3000	E44.18
<=E3500	1.53%
<=E4000	1.53%
>E4000	1.53%
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 E3000.00) 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 Weekly = E26.33 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 (Email)	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 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
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	E62.5
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	E1500.00
Commercial Banking	
Pay-as-you-transact	Commercial Tier 1: E127.00 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 *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 *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 *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	
Bill Data Refresh	E450.00
Service Fee	Free
Initial setup/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	260.00 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 - Email	E1.15
Vostro Account Management Fee	E1500.00
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 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 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 E1200.00, Max E7000.00) Commercial & Corporate: 1.25% (Min 1200.00)
Initiation Fee - Working Capital Loan	SME: 2% (Min E1200.00, Max E7000.00) Commercial & Corporate: 1.25% (Min 1200.00)
Initiation Fee - Merchant Loan	1% (Min E630.00)
Initiation Fee - Trader Loan	2% (Min E610.00)
Initiation Fee - Trade Finance	2.5% (Min E1260.00)
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) 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) Commercial & Corporate: 2% of advance
Late Payment Fees	E1080.00
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, Max E3000) Commercial & Corporate: 2% (Min E520, 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 6300.00
FOREIGN CURRENCY NOTES	
Purchases	3.35%, (Min E160.00, Max E4000.00)
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)
Resending of returned funds	0.85%
iPAY (Non-CMA)	E138.00 + 0.85% (Min E138.00, No Max) + USD10.00
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)

SERVICE	2025 FEES
Cancellation Fee	E570.00
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	E1131.00
Forward of Funds (ZAR)	E90.00 + 0.8% (Min E168.00, Max E788.00)
UNAYO	
*Effective date: 15 February 2025	
UNAYO VOUCHER FEES	
UNAYO VOUCHER SEND FEES	
<20	E1.05
<=50	E3.10
<=100	E5.20
<=200	E6.30
<=500	E7.30
<=800	E10.50
<=1000	E12.60
<=1500	E13.70
<=2000	E14.50
<=5000	E15.80
<=7000	E17.60
<=10000	E18.90
>10000	E25.00
UNAYO VOUCHER WITHDRAWAL FEES	
First Unayo Voucher withdrawal at Standard Bank ATM	Free
<20	E1.05
<=50	E2.05
<=100	E3.10
<=200	E5.20
<=500	E6.25
<=800	E10.40
<=1000	E12.50
<=1500	E14.60
<=2000	E15.60
<=5000	E17.70
<=7000	E26.00
<=10000	E36.50
>10000	E35.00
UNAYO ACCOUNT FEES	
UNAYO ACCOUNT SEND FEES	
<20	E1.00
<=50	E3.00
<=100	E5.00
<=200	E6.00
<=500	E7.00
<=800	E10.00
<=1000	E12.00
<=1500	E13.00
<=2000	E14.00
<=5000	E15.00
<=7000	E17.00
<=10000	E18.00
>10000	E25.00
UNAYO ACCOUNT WITHDRAWAL FEES	
<20	E1.05
<=50	E2.05
<=100	E3.10
<=200	E5.10
<=500	E6.10
<=800	E10.30
<=1000	E12.50
<=1500	E14.50
<=2000	E15.50
<=5000	E17.50
<=7000	E25.50
<=10000	E36.00
>10000	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

