PRICING GUIDE 2021

PERSONAL AND RETAIL BANKING

	CURRENT ACCOUNT	SAVINGS
MONTHLY ACCOUNT FEES		
Blue		
Monthly Management Fee	E21.00	
Service Fee	1.3% Min E13, Max E25	
Achiever		
Monthly Management Fee	E60.00	
Service Fee	2.4% Min E25, Max E50	
Executive Banking		
Monthly Management Fee	E70.00	
Service Fee	3.5% Min E30, Max E60	
Private Banking		
Monthly Management Fee	E83.00	
Service Fee	4.3% Min E32, Max E77	
DEPOSITS		
Cash Deposit - OTC	Free	
Deposits on ATMs/CDMs - Personal Accounts	Free	
Bank Draft	E140.00	
Cheque deposit	E25.00	E25.00
Deposit of post dated cheque	E105.00	
WITHDRAWALS		
Own bank ATM withdrawal		
<E500	E7.00	1 Free Withdrawal Puresave
<E1000.00	E17.00	
<E1500.00	E22.00	
<E2000.00	E28.00	
<E2500.00	E34.00	
>E2500.00	E40.00	
>E3000.00	E42.00	
>E3500.00	E46.00	
>E4000.00	E51.00	
Other banks ATM	E45+1.1%	
International ATM withdrawals	E48 +1.1%	
Cheque encashment	E42 +1.85%	
Branch withdrawals OTC etc.	E48 +1.95%	E45 +1.8%
CROSS BORDER REMMITTANCES		
Outgoing	E150+0.8% Min E150, Max E800	
Incoming	E150+0.8% Min E150, Max E800	
ACCOUNT OPENING FEES		
Opening of account		
Current Account (Achiever/ Executive/Private)	E107.00	
Transact Plus	E55.00	
Savings Account		E53.00
STATEMENTS		
e-mailed statements	Free	
Posted statemenets	E20.00	E20.00
Mini-statements (ATM)	E5.00	
Branch statements(paper)	E30+E14	E30+E14
Online statements (internet banking)	Free	Free

	CURRENT ACCOUNT	SAVINGS
POINT OF SALE FEES		
POS Purchase	E6.00	
BALANCE ENQUIRY		
Own bank ATM	E2.00	
Other banks ATM	E7.00	
At branch		
Cellphone banking	Free	
App	Free	
CARD FEES		
Card replacement		
Blue	E105.00	
Achiever	E115.00	
Executive Banking	E145.00	
Private Banking	E165.00	
Quarterly Mastercard Fees		
Blue	E5.50	
Achiever	E16.00	
Executive Banking	E25.50	
Private Banking	E32.00	
PAYMENTS AND TRANSFERS		
SWIFT		
RTGS transfer	E165 +0.8% Min E165, Max E760	
RTGS amendments	E0.00	
Establish stop order/debit order	E35.00	
Stop/ cancel cheque	E90.00	
Special clearance	0.85% Min E200, No Max	
Bulk payments	E95.00	
Bulk payments (Paper based) Other Bank	E125.00	
Electronic transfers (internal) - excluding IAT	E15.00	
Electronic transfers (3rd parties)	E15.00	
Sweeping Arrangements	E765.00	
Branch Manual Account Transfer - Inter Account Transfer	E55.00	
OTHER PAYMENT METHODS RELATED FEES		
Instant Money		
<E500.00	E8.00	
<E1000.00	E13.00	
<E1500.00	E16.00	
<E2500.00	E19.00	
<E3500.00	E21.00	
<E5000.00	E23.00	
<E6000.00	E30.00	
<E7000.00	E46.00	
>E7000.00	E51.00	
VALUE-ADDED SERVICES		
Water	E4.00	
Electricity	E4 per E100 Min E4, Max E10	
Airtime	E3.00	
Dstv	E16.00	
PENALTY FEES		
Dishonored cheque	E100.00	
Unpaid stop/debit order etc.	E100.00	
AUDIT CERTIFICATE		
Certficate of Account Balance	E95.00	

	CURRENT ACCOUNT	SAVINGS
Certficate & Interest &/or bank	E155.00	
Full Audit Certficate	E515.00	
Declined transactions		
PERSONAL LOANS		
Monthly administration fee	E55.00	
Initiation fee	1.25%, of Advance	
PROPERTY FINANCE		
Monthly administration fee	E55.00	
Initiation/ documentation fees etc.	1.35% of advance	
VEHICLE FINANCE		
Monthly administration fee	E55.00	
Initiation/documentation fees etc.	E4,600.00	
OVERDRAFT FACILITIES		
Initiation fees	E445.00	
Temporary Overdraft	1% Min E450	
Expired facility fees etc.	Prime + 15%	
OTHER FEES		
EXCHANGE CONTROL		
Exchange control application	E720.00	
Attestation of form	E105.00	
Form ff-ups	E260.00	
Compilation and submission of forms	E395.00	
LETTERS OF CREDIT		
Establishment	0.7% Min E440	
Amendment	E415 + Transmission Charge	
Extensions	E415 + Transmission Charge	
Advised but not negotiated through ourselves	E440.00	
Advising and negotiation	E375.00	
BILLS (IMPORTS/EXPORTS)		
Documentary bills Outward	0.75% Min E370	
Plus mailing & handling fee for foreign bills	E320.00	
Documentary bills Inward	0.75% Min E370	
Plus mailing & handling fee for foreign bills	E320.00	
Clean foreign bills outward	0.75% Min E225	
Plus mailing & handling fee for foreign bills	E355.00	
Clean foreign bills outward	0.75% Min E225	
Plus mailing & handling fee for foreign bills	E95.00	
Protest fees (plus attorneys' fees)	E470.00	
Delivery of Documents	0.75% Min E220	
FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER		
USD Account	E12.00	
EUR Account	E12.00	
STG Account	E14.00	
YEN Account	E5800.00	

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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''	"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 REMMITTANCES		
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

	CURRENT ACCOUNT	SME CURRENT ACCOUNT
Mini-statetments (ATM)	E5.00	
Branch statements (paper)	E30.00 + E14.00	E30.00 + E14.00
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		
Cellphone banking	Free	Free
App		
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 payments (Paper based) Other Bank	E125.00	E125.00
Electronic transfers (internal) - excluding IAT	E15.00	E15.00
Electronic transfers (3rd parties)	E15.00	E15.00
Sweeping Arrangements	E765.00	E765.00
Branch manual account transfer - excluding IAT	E55.00	E55.00
OTHER PAYMENT METHODS RELATED FEES		
Bulk Instant Money		
Per Transaction Fee		
VALUE-ADDED SERVICES		
Water	E4.00	E4.00
Electricity	E4 per E 100 Min E4, Max E10	E4 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/ debit order etc.	E100.00	E100.00
AUDIT CERTIFICATE		
Certficate of Account Balance	E95.00	E95.00
Certficate & Interest &/ or bank	E155.00	E155.00

	CURRENT ACCOUNT	SME CURRENT ACCOUNT
Full Audit Certficate	E515.00	E515.00
Declined transactions		
PERSONAL LOANS		
Monthly administration fee	E75.00	
Initiation fee	1.35% Min E1150	
PROPERTY FINANCE		
Monthly administartion 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	
Temporay 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		
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

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