

FEES AND CHARGES

AS FROM MARCH 2016

Service	Fee/Charge	Service	Fee/Charge	Service	Fee/Charge
1. Current Accounts		1.8. Deposits		2.9 Statements	
1.1 Opening of account	Free	1.8.1 Cash deposits	Free	2.9.1 Statement on request	N\$10.00
1.2 Closing of account	Free	1.8.2 Cheque deposits	Free	2.9.2 Statement (email)	Free
1.3.1 Service fees Silver Account	3.0% of amount min N\$3.00 max N\$60.00	1.8.3 Cheque deposit - Special clearance	N\$95.00	2.10 Other Fees	
1.3.2 Service fees Gold and Platinum Account	2.0% of amount min N\$3.00 max N\$60.00	1.9. Deposit Books		2.10.1 Search Fees	N\$40.00
1.3.3 Service fees Business Silver Account	2.0% of amount min N\$9.50 max N\$60.00	1.9.1 Duplicate	N\$78.00	3. Student accounts	
1.3.4 Service fees Business Gold Account	3.0% of amount min N\$9.50 max N\$60.00	1.9.2 Triplicate	N\$155.00	3.1 Cash withdrawal - own ATM	N\$2.60
1.4 ATM		1.10. Statements		3.2 Balance enquiry - own ATM	Free
1.4.1 First issue of card	Free	1.10.1 Statement on request - Individuals	N\$10.00	3.3 Balance enquiry - cellphone banking	Free
1.4.2 Replacement of lost card	N\$85.00	1.10.2 Statement on request - Business	N\$14.50	3.3 Prepaid airtime purchases	Free
1.4.3 ATM transactions		1.10.3 Statement (email)	Free	4. Advances and Overdrafts	
1.4.3.1 Withdrawal own ATM	1.40% of amount min N\$2.55 max N\$28.00	1.11 Other Fees		4.1 Overdraft notice reminders	Business N\$186.50
Withdrawal own ATM - Business Silver Account	N\$6.75	1.11.1 Search fees	N\$40.00	4.2.1 Annual review facility	1.0% of facility
Withdrawal own ATM - Business Gold Account	1.40% of amount min N\$2.55 max N\$28.00	1.11.2 Certificate of balance	N\$115.00	4.3 Loan establishment fees	1.50% of facility
1.4.3.2 Balance enquiry	Free	1.11.3 Overdraft excess letter	N\$75.00	4.4 Loan drawdown fees	1.00% of facility
1.4.3.3 Mini statement	N\$2.50	1.11.4 Bank reports	N\$100.00	5. International Banking	
1.4.3.4 Withdrawal Namswitch	N\$21.25	2. Savings Accounts		5.1 Purchase of foreign currency cash and travellers Cheques	1.5% of amount
1.4.3.5 Withdrawal Visa	N\$21.25	2.1 Opening of account	Free	5.2 Applications to Bank of Namibia	N\$495.00
1.4.3.6 Balance enquiry Visa	N\$3.75	2.2.1. Minimum balance - Personal	N\$200.00	5.3 Urgent Application	N\$825.00
1.4.3.7 Declined ATM transaction	N\$5.00	2.2.2. Minimum balance - Business	N\$100.00	5.4 Incoming swift transfers	0.50% of amount min N\$55.00 max N\$570.00
1.4.3.8 Point of Sale transaction	N\$3.00	2.3. Closing of account	Free	5.5 Outgoing swift transfers	0.50% of amount min N\$55.00 max N\$570.00
1.5 Withdrawals		2.4. ATM		5.7 Bank draft	0.50% of amount max N\$570.00
1.5.1 Counter withdrawal at Tellers Amounts <N\$50 000.00	1.25% of amount min N\$28.00 max N\$190.00	2.4.1 First issue of Card	Free	6. Guarantees and Letter of credit	
Amounts >N\$50 000.00	0.38% of amount min N\$190.00 max N\$2000.00	2.4.2 Replacement of lost card	N\$85.00	6.1 Guarantee commission (per quarter)	1.5%-2.5% of amount
1.6 Cheques		2.4.3 ATM transaction		6.2 Letter of Credit	1.00% of amount min N\$400.00 N\$150.00
1.6.1 Cheque book (40 page)	N\$40.00	2.4.3.1 Withdrawal own ATM	1.40% of amount Min N\$2.55 Max N\$28.00	6.3 Letter of Intent	
1.6.2 Cheque book (100 page)	N\$125.00	2.4.3.2 Balance enquiry	Free	7. Safe Custody	
1.6.3 Refer to drawer fees	N\$190.00	2.4.3.3 Mini statement	N\$2.50	7.1. Safe custody fee	N\$270.00 per annum
1.6.4 Excess fees	N\$190.00	2.4.3.4 Withdrawal Namswitch	N\$21.25	8. Internet Banking (Business)	
1.6.5 Stop payment of cheques	N\$65.00	2.4.3.5 Withdrawal Visa	N\$21.25	8.1 Initial token fee	N\$200.00
1.6.6 Bank cheque issue	N\$85.00	2.4.3.6 Balance enquiry Visa	N\$3.75	8.2 Monthly service fee	N\$150.00
1.6.7 Cheque declined - technical error	Free	2.4.3.7 Point of Sale transactions	N\$3.00	8.3 Electronic inter account transfer fee	N\$3.60
1.7 Transfers		2.5 Withdrawals		8.4 Electronic payment	0.75% of amount min N\$3.60 max N\$17.60
1.7.1 Stop order transactions	N\$8.50	2.5.1 Counter withdrawal at Tellers -Amount < N\$50.000.00	1.25% of amount Min N\$19.00 Max N\$190.00	8.5 Password reset	N\$52.00
1.7.2 Stop order establishment	N\$16.00	-Amount > N\$50.000.00	0.38% of amount Min N\$190.00 Max N\$2000.00	8.6 Token replacement fee	N\$207.00
1.7.3 Inter account transfers	N\$30.00	2.5.2 Excess fees	N\$190.00	8.7 Internet statements	Free
1.7.4 Interbank transfers	1.00% of amount min N\$25.85 max N\$155.00	2.5.3 Bank cheque issue	N\$85.00	9. Cellphone Banking	
1.7.5 Debit order transaction - Internal	N\$5.20	2.5.4 Debit order	N\$5.20	9.1 Inter account transfer	N\$3.60
1.7.6 Debit order transaction - External	N\$13.50	2.6 Transfers		9.2 Beneficiary and 3rd party payments	0.75% of amount min N\$3.60 max N\$9.85
		2.6.1 Stop orders per transaction	N\$7.50	9.3 Airtime top up	Free
		2.6.2 Stop order establishment	N\$16.00	9.4 Balance enquiry	Free
		2.6.3 Inter account transfer	N\$15.50	9.5 Mini statement	Free
		2.6.4 Interbank transfer	1.00% of amount Min N\$25.85 Max N\$155.00	9.6 Subscription fee	Free
		2.7 Deposits		9.7 Password reset	N\$21.00
		2.7.1 Cash deposits	Free		
		2.7.2 Cheque deposits	Free		
		2.7.3 Cheque deposits - Special clearance	N\$95.00		
		2.8 Deposit Books			
		2.8.1 Duplicate	N\$78.00		
		2.8.2 Triplicate	N\$155.00		

*All charges are Vat inclusive