

## Revised Fees and Commissions Effective 1st September 2020



Transaction Type Description/Detail	Pricing
Transactional Charges for Accounts on PAY AS YOU TRANSACT	Titoling
ATM Cash Withdrawal (SBM customer on SBM ATM)	MWK 200.00
ATM Mini Statement (Standard Bank ATMs)	MWK 150.00
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines	Free
	MWK 120.00
ATM later account transfers on our account (within)	Free
ATM Inter-account transfers on own account (within)	
Internet banking and USSD Mobile Banking third party payments (within the bank)	MWK 100.00
POS transactions (local)	Free
On the counter cash withdrawals	MWK 800.00
Over the counter cheque encashment	MWK 800.00
Monthly Service Fees - Personal Achiever Account	Zero
Monthly Service Fees - Executive Current Account	MWK 7,000.00
Monthly Service Fees - Private Current Account	MWK 14,000.00
Transactional Charges for Accounts on BUNDLED PRICING	
ATM Cash Withdrawal (SBM customer on SBM ATM)	Free
ATM Mini Statement (Standard Bank ATMs)	Free
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines	Free
ATM Balance enquiry (SBM customer on SBM ATM)	Free
ATM Inter-account transfers on own account (within)	Free
Internet banking and USSD Mobile Banking third party payments (within the bank)	Free
POS transactions (local)	Free
On the counter cash withdrawals (amount <b>above</b> min ATM daily limit of K300 000.00)	Free
On the counter cash withdrawals (amount <b>below</b> min ATM daily limit of K300 000.00)	MWK 600.00
Over the counter cheque encashment	MWK 600.00
Bundle Fee - Personal Achiever Account	MWK 3,000.00
Bundle Fee Transact Plus - Executive Banking	MWK 5,200.00
Bundle Fee Current Account - Young Professionals	MWK 6,500.00
Bundle Fee Current Account - Executive Banking	MWK 9,400.00
Bundle Fee Transact Plus - Private	MWK 9,700.00
Bundle Fee Current Account - Private	MWK 17,800.00

Note: 1. Savings accounts for Blue, Student and Minors do not attract any charges for the following transactions: Over the Counter Cash withdrawal, Balance Inquiry and ATM Cash Withdrawals 2. All cross boarder card transactions attract a 4% commission upon currency conversion

ransaction Type	Description/Detail	Pricing		
Monthly Fees				
	Student Account		Free	
	Ordinary savings Account	Minimum Balance Breach	MK900.00	
	Mchikumbe Savings Account	Fee if Balance	MK900.00	
	Pure Save Account	Drop below MK10 000.00	MK900.00	
	Club/society Savings account		MK900.00	
Account Management Fee		Fees and Commi	ssions	
	Business Banking (IDG) Current Account	MWK 7,500.00		
Business and Corporate Accounts	Business Current Account: Commercial Banking	MWK 19,500.00		
	Corporate Current Account	MWK 22,000.00		
	Mpamba SME Account	MWK 8,500.00		
	SME Banking Current Account	MWK 14,500.00		
	Transact Plus - Business Banking			
Account balance Requirements				
	Current Account	N/A		
	Personal Foreign Currency Account	N/A		
	Business Current Account	N/A		
	Corporate Current Account	N/A		
Minimum Operating Balance	Mpamba SME Account	MWK 6,500.00		
- per month	Savings Account	MWK 3,000.00		
	Pure Save	MWK 5,000.00		
	Contract Save	MWK 20,000.00		
	Fixed Deposit	MWK 20,000.00		

	Society/Club Saving	gs	MWK 3,000.00		
	Student Account		MWK 1,500.00		
	Mchikumbe Account	t	MWK 3,000.00		
	Minor Account		MWK 1,000.00		
Account Closure Fee			MWK 6,500.00		
Transaction Type	Description/D	etail	Pricing		
DIGITAL BANKING TRANSACT	rions				
Auto Teller Machine (ATM)					
ATM Cash withdrawal at other Country (NATSWITCH)	Banks ATMs in the			MWK 300.00	
ATM Cash withdrawal (Interna	tional Transaction )			USD 5.25	
ATM Cash withdrawal by Foreig Cards on SBM ATMs	n International			USD 4.00	
Other Banks Customers on our	r <b>ATM</b>			MWK 200.00	
Decline ATM Cash withdrawal i (other Banks ATM in Country)	nsufficient Funds			MWK 220.00	
Decline ATM Cash withdrawal i (Standard Bank ATM)	nsufficient Funds			Free	
Declined ATM cash withdrawal (Internationally)	Insufficient funds			USD 0.04	
ATM Balance enquiry (Other Ba				MWK 250.00	
ATM Balance enquiry (Internat				USD 3.15	
ATM transactions (Bill paymer	ıts)			Free	
Point of Sale (POS)				_	
Point of sale transactions (Deb				Free	
Point of sale transactions (Deb International	it Card)	Per Transaction		2% Min MK200.00 and Max MK1700.00	
Online transactions (Debit Card	is) Ecommerce	Per Transaction		2% Min MK200.00 and Max MK1700.00	
Alert 247 (SMS Alert)			_		
SMS Alert Monthly Fees (Busin	•			Free	
SMS Alert Monthly Fees (Perso	nal Customers)			Free	
Electronic Statements			_		
Service Fee (Corporate Custom	iers)			Free	
Service Fee (Personal and Busi	ness Customers)			Free	
Online 247 (Personal Internet	Banking)				
Monthly Service Fee				Free	
Funds Transfer within Bank		Customers on pay		MWK 60.00	
		as you transact only		WWW. GO.GO	
Bill Payment		as you transact		MWK 100.00	
Bill Payment Balance enquiry		as you transact			
		as you transact		MWK 100.00	
Balance enquiry	Vormal	as you transact		MWK 100.00 Free	
Balance enquiry Inter Account Transfer		as you transact		MWK 100.00 Free Free	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank-		as you transact		MWK 100.00 Free Free MWK 450.00 MWK	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank-		as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self	Express	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other	Express withdraw	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM	Express withdraw	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM  Enterprise Online (Business In	Express withdraw	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free MWK 350.00	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM  Enterprise Online (Business Inter Account Transfer	Express withdraw	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free MWK 350.00	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM  Enterprise Online (Business Inter Account Transfer Funds Transfer within Bank	Express withdraw nternet Banking)	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free MWK 350.00	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM  Enterprise Online (Business II Inter Account Transfer Funds Transfer within Bank Bill Payment	Express withdraw nternet Banking)	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free MWK 350.00  Free	
Balance enquiry Inter Account Transfer Funds Transfer to other Bank- Funds Transfer to other Bank- Airtime Top up-Self Airtime Top up-Other Instant Money / Cardless ATM  Enterprise Online (Business Inter Account Transfer Funds Transfer within Bank Bill Payment Funds Transfer to other Bank-	Express withdraw nternet Banking) Normal Express	as you transact		MWK 100.00 Free Free MWK 450.00 MWK 1,000.00 Free Free MWK 350.00  Free MWK 240.00 Free MWK 390.00 MWK	

Bill Payment			MWK 100.00
Balance enquiry			Free
Inter Account Transfer			Free
Funds Transfer to other Bank- Normal			MWK 450.00
Funds Transfer to other Bank- Express			MWK 1,000.00
Airtime Top up-Self			Free
Airtime Top up-Other			Free
Instant Money / Cardless ATM withdraw			MWK 350.00
*247# (USSD Mobile Banking)			
Monthly Service Fee			Free
Balance enquiry			Free
Mini statements			Free
Inter Account Transfer			Free
Funds Transfer within Bank	Customers on pay as you transact only		MWK 60.00
Funds Transfer to other Bank- Normal			MWK 450.00
Bill Payment			MWK 100.00
Airtime Top up-Self			Free
Airtime Top up-Other			Free
Instant Money / Cardless ATM withdraw			MWK 350.00
Mobile Money (Airtel & TNM)	Bracket (MWK)	Max/Bracket (MWK)	Commission (MWK)
	0-5000	MWK 5,000.00	MWK 300.00
	5001-20000	MWK 20,000.00	MWK 500.00
Funds Transfer from Bank to Mobile Wallet	20001-50000	MWK 50,000.00	MWK 550.00
	50001-200000	MWK 200,000.00	MWK 700.00
Transfer Mobile Wallet to Bank			Free
Balance enquiry			MWK 100.00
Mini statement			MWK 100.00
Business Online - Electronic Channels for Corpora	tes and Commercial	Banking	
Installation & training of EB channel (BOL)			Free
Monthly Service Fee (BOL)			MWK 9,200.00
Maintenance Fee - BOL			MWK 670.00
Inter Account Transfers (OWN) - Local			Free
Third Party Transactions per entry - BOL, within the Bank			MWK 400.00
Third Party Transactions per entry - BOL, To other banks Normal			MWK 650.00
Third Party Transactions per entry - BOL, RTGS/ Express/Urgent			MWK 950.00
Collections (Direct Debit Orders) - BOL			MWK 300.00
EFT/SFI per transaction - on Us and off Us			MWK 1,550.00
Electronic statements			Free
Replacement Token	Per token		MWK 10,500.00
MT 940 Per Month Per Client	per month		USD 35.00
MT 101	MT 101 on us (per transaction)		USD 3.00
	MT 101 off us (per transaction)		USD 6.00
Charge for outward Credit transaction from ATG menus			USD20 Fixed + USD1 per transaction
charge for inward ACH Credit transaction from ATG			USD 1.00

Bank cheque issued  Replacement of Lost or Stolen Bank Cheque  OTO Bill Payment  Transfers (RTGS or Kwacha ATS), Branch Based  Standing Instruction/Debit order to 3rd party account  Standing Instruction/Debit order Standing Instruction/Debit order to 3rd party account  Standing Instruction/Debit order Standing Instruction/Debit order to 3rd party account  Standing Instruction/Debit order Standing Instruction/Debit order to 3rd party account  Standing Instruction/Debit order Standing Instruction/ Inter account transfer (third Darty) Inter account transfer (third Darty) Inter account transfer (third Darty) Inter account funds transfers on Own accounts  Transfer to Other Banks on Moby  Branch Transaction  MWK 2,000.0  MWK 3,800.0  Sweeping arrangement per account  Morthly Fee per account  MWK 29,500.00  Sweep amendment and Der account  MWK 29,500.00  Sweep amendment and Der account  MWK 29,500.00  Sweep amendment and Der account  MWK 29,500.00  MWK 20,00.00  MWK	Transaction Type Payments	Description/Detail	Pricing
Replacement of Lost or Stolen Bank Cheque  OTC Bill Payment  Transfers (RTGS or Kwacha ATS), Branch Based  Standing Instruction/Debit order to 3rd party account  Standing Instruction  MWK 4,000.  MWK 11,500.  MWK 11,500.  MWK 11,500.  MWK 11,500.  MWK 11,500.  MWK 11,500.  MWK 10,000.  MWK 10,000.			
Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Non Standing Instruction/Debit order to 3rd party account Amend/ cancelling standing Instruction Amend/ cancelling standing Instruction Amend/ cancelling standing Instruction Inter account transfer (third party) Inter account funds transfers on own accounts Transfer to Other Banks on Moby Establishment of Sweep arrangement Standing Instructure Sweeping arrangement per account Sweeping arrangement per account Sweep amendment and cancellation HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) Amend/ cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/ cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/ cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/ cancelling HBS arrangement Establishment Fee Per Structure  Amend/ cancelling LMS per account  Amend/ cancelling LMS per accoun	Replacement of Lost or Stolen		******
Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Establish standing instruction Amend/ cancelling standing instruction Inter account transfer (third party) Inter account funds transfers on own accounts Inter account funds transfers on own accounts Inter account funds transfers on own accounts Irransfer to Other Banks on Moby Establishment of Sweep arrangement Sweeping arrangement per account Sweeping arrangement per account Sweeping arrangement and cancellation HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) Amend/cancelling HBS Arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates  Amend/cancelling HBS Arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates  Amend/cancelling LMS Arrangement Monthly Fee Ber structure  MWK 7,00.00  Amend/cancelling LMS Arrangement Monthly Fee Per structure  MWK 7,000.00  Amend/cancelling LMS Arrangement Monthly Fee Per Transaction  MWK 11,500.00  Amend/cancelling LMS Arrangement Monthly Fee Per Transaction  MWK 11,500.00  Amend/cancelling LMS Arrangement  Amend/cancelling LMS Arrangement  Amend/cancelling LMS Arrangement  Ber structure  MWK Asoo.00  Amend/cancelling LMS Arrangement  Amend/cancelling LMS Arrangement  Ber structure  MWK Asoo.00  Amend/cancelling LMS Arrangement  Amend/cancelling LMS Arrangement  Ber structure  MWK Asoo.00  Amend/cancelling LMS Arrangement  Amend	Bank Cheque		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
ATS), Branch Based to 15:30 hours, per transaction 15:000.00 Non Standing Instruction/Debit order to 3rd party account Within Standard Bank accounts Standing Instruction/Debit order to 3rd party account Within Standard Bank MWK 2,000.00 Amend/ cancelling standing instruction Per Account MWK 3,000.00 Amend/ cancelling standing instruction Branch Transaction MWK 3,800.00 Inter account funds transfers on own accounts Transfer to Other Banks on Moby Branch Transaction MWK 3,800.00 Stablishment of Sweep Structure Structure Per account MWK 2,000.00 Sweeping arrangement per account MWK 2,000.00 Sweeping arrangement per account MWK 7,000.00 HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Monthly Fee per account MWK 7,000.00  MWK 3,000.00  Monthly Fee per account MWK 7,000.00  MWK 3,000.00  Monthly Fee per account MWK 7,000.00  MWK 3,000.00  MWK 3,000.00  MWK 7,000.00  MWK 7,000	•		
to 3rd party account Standing Instruction/Debit order to 3rd party account Establish standing instruction Amend/ cancelling standing instruction Inter account transfer (third party) Inter account transfer (third party) Inter account funds transfers on lown accounts Transfer to Other Banks on Moby Establishment of Sweep arrangement eraccount Sweeping arrangement per account Sweeping arrangement per account HBS arrangement establishment per (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee (Party Standing Instruction for Corporates) LMS arrangement Establishment Fee Per structure  LMS arrangement Establishment Fee Per structure  MWK 2,000.00  Amend/cancelling LMS  Per account  MWK 11,500.  Amend/cancelling LMS  Per Transaction  MWK 20,00.00  Amend/cancelling LMS  Per Transaction  MWK 3,00.00  Per Transaction  MWK 7,00.00  MWK 11,500.  MWK 7,00.00  Per Transaction  MWK 7,00.00  MWK 7,00.00  MWK 7,00.00  Per Transaction  MWK 7,00.00  MWK 7,00.			
Establish standing instruction Amend/ cancelling standing Instruction Inter account transfer (third party) Inter account funds transfers on own accounts Transfer to Other Banks on Moby Establishment of Sweep arrangement Sweeping arrangement per account WWK 7,000.00 Sweeping arrangement per account WWK 7,000.00 Sweeping arrangement per account WWK 7,000.00 Sweeping arrangement establishment fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) Amend/cancelling HBS arrangement Establishment fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment fee LMS arrangement Establishment fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Work fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Work fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Work fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling LMS arrangement Work fee Combination of Sweep and Standing LMS arrangement  Unallocated Transfers  Per Transaction  MWK 7,00.00  Amend/cancelling LMS arrangement  Unallocated Transfers  Per Transaction  MWK 8,00.00  MWK 8,00.00  MWK 8,00.00  Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Per Transaction  MWK 7,00.00  MWK	5	Non Standard Bank accounts	MWK 4,000.00
Amend / cancelling standing instruction Inter account transfer (third party) Inter account funds transfers on own accounts Transfer to Other Banks on Moby Establishment of Sweep arrangement Sweeping arrangement per account Sweep amendment and cancellation HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates) Amend / cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  LMS arrangement monthly Fee per account  MWK 7,000.00  MWK 11,500.00  MWK 11,500.00  MWK 11,500.00  MWK 11,500.00  MWK 11,500.00  MWK 3,800.00  MWK 7,000.00  MWK 7,000.00  MWK 7,000.00  MWK 11,500.00  MWK 11,500.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 7,000.00  MWK		Within Standard Bank	MWK 2,500.00
Instruction Inter account transfer (third party) Inter account funds transfers on own accounts Transfer to Other Banks on Moby Establishment of Sweep arrangement Sweeping arrangement per account Sweeping arrangement per account HBS arrangement establishment fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates) LMS arrangement Establishment fee ELMS arrangement Establishment per account LMS arrangement Establishment per structure  LMS arrangement Establishment per structure LMS arrangement Establishment per structure LMS arrangement Establishment per structure LMS arrangement Monthly Fee Per Structure MWK 26,000.00  Amend/cancelling LMS Arrangement Per Transaction MWK 11,500.00  Amend/cancelling LMS Arrangement MWK 20,000.00  MWK 3,800.00  Amend/cancelling LMS Arrangement Per Transaction MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  Advance Preparation of salaries Allowance Preparation Per Transaction MWK 3,800.00  MWK 3,800.	Establish standing instruction	Per Account	MWK 4,000.00
Inter account funds transfers on own accounts  Transfer to Other Banks on Moby Establishment of Sweep arrangement  Sweeping arrangement per account  Sweep amendment and cancellation  HES arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Estructure  LMS arrangement Establishment Fee Per structure  MWK 7.000.00  Amend/cancelling LMS per account MWK 11,500.00  MWK 3,800.00  Per Transaction MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  Allowance Preparation Per Transaction MWK 3,800.00  MWK 3,000.00  MWK 3,00			MWK 3,000.00
Transfer to Other Banks on Moby Establishment of Sweep arrangement structure Sweeping arrangement per account Sweeping arrangement per account Sweeping arrangement per account Sweep amendment and cancellation HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates) HBS arrangement monthly Fee per account Amend/cancelling HBS Arrangement HMS arrangement Establishment Fee Say000.00  Amend/cancelling LMS Arrangement Monthly Fee Der structure HMS Arrangement Monthly Fee Ber structure MWK 11,500.  Amend/cancelling LMS Arrangement Unallocated Transfers Per Transaction MWK 11,500.  Amend/cancelling LMS Arrangement White Instruction MWK 11,500.  Amend/cancelling LMS Arrangement Amend/cancelling LMS Amend/canc		Branch Transaction	MWK 3,800.00
Establishment of Sweep arrangement structure structure		Branch Transaction	MWK 2,000.00
structure 29,500.00  Sweeping arrangement per account MWK 20,000.00  Sweep amendment and cancellation Per account MWK 7,000.00  Sweep amendment establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS per account MWK 7,000.00  Amend/cancelling HBS per account MWK 7,000.00  Amend/cancelling HBS per structure MWK 53,000.00  LMS arrangement Monthly Fee per structure MWK 26,000.00  Amend/cancelling LMS per account MWK 11,500.00  Amend/cancelling	Transfer to Other Banks on Moby	Branch Transaction	MWK 3,800.00
Sweeping arrangement per account  Sweep amendment and cancellation  HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement BBS arrangement Establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS per account (MWK 7,000.00 arrangement Monthly Fee (Sa,000.00)  LMS arrangement Establishment Fee (MWK 26,000.00)  Amend/cancelling LMS per account (MWK 11,500.00 arrangement (MWK 11,500.00 arrangement)  Unallocated Transfers (MWK 8,000.00 arrangements/Preparation of salaries (MWK 7,00.00 arrangements/Preparation of salaries (MWK 7,00.00 arrangements/Preparation of salaries (MWK 7,00.00 arrangements/Preparation (MWK 8,00.00	•		
HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Per structure MWK 7,000.00  LMS arrangement Monthly Fee Per structure MWK 26,000.00  Amend/cancelling LMS Per account MWK 11,500.  Amend/cancelling LMS Per Transaction MWK 8,000.00  Amend/cancelling LMS Per Transaction MWK 700.00  Amend/cancelling LMS Per Transaction MW	Sweeping arrangement per	Monthly Fee per account	MWK
Fee (Combination of Sweep and Standing Instruction for Corporates)  HBS arrangement monthly Fee (Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement Establishment Fee Structure  LMS arrangement Establishment Fee Per structure  LMS arrangement Monthly Fee Per structure  Amend/cancelling LMS Per account MWK 11,500.00  Amend/cancelling LMS Per account MWK 26,000.00  Amend/cancelling LMS Per Transaction MWK 8,000.00  Amend/cancelling LMS Per Transaction MWK 700.00  Civil Servants: Consolidated Payments/Preparation of salaries  Allowance Preparation  Allowance Preparation Per Transaction MWK 700.00  Non-Civil Servants / Private Sector: Consolidated Payments/Preparation of salaries  Allowance Preparation  Drawing against unclaimed balances  Fransaction Type Description/Detail Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Dishonoured Direct Debit Order Dishonoured Direct Debit Order Personal Banking customer MWK 7,300.00  Post-dated cheque deposited MWK 2,800.00  Immediate Credit (On Us and Off MWK 2,900.00  Immediate Credit (On Us and Off MWK 2,900.00  Immediate Credit (On Us and Off MWK 2,900.00		per account	MWK 7,000.00
Fee(Combination of Sweep and Standing Instruction for Corporates)  Amend/cancelling HBS arrangement  LMS arrangement Establishment Fee	Fee (Combination of Sweep and Standing Instruction for	Per structure	
Arrangement  LMS arrangement Establishment Fee per structure  LMS arrangement Monthly Fee per structure  Amend/cancelling LMS per account Arrangement  Unallocated Transfers  Civil Servants: Consolidated Payments/Preparation of salaries  Allowance Preparation  Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Per Transaction  MWK 700.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  Per Transaction  MWK 3,800.00  MWK 3,800.00  MWK 8,000.00  Per Marranged overdraft  Dishonoured Direct Debit Order  Personal Banking customer  MWK 2,800.00  MWK 2,800.00  MWK 2,800.00  MWK 2,9000.00	Fee(Combination of Sweep and Standing Instruction for	Monthly Fee per account	
Fee 53,000.00  LMS arrangement Monthly Fee per structure MWK 26,000.00  Amend/cancelling LMS per account MWK 11,500.  Civil Servants: Consolidated Payments/Preparation of salaries  Allowance Preparation Per Transaction MWK 700.00  Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation Per Transaction MWK 3,800.00  Drawing against unclaimed balances  Fransaction Type Description/Detail Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft Business/Corporate Customer MWK 60,000.00  Personal Banking customer MWK 7,300.00  Personal Banking customer MWK 7,300.00  MWK 2,800.00  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off MWK 2,9,000.00  Immediate Credit (On Us and Off Free		per account	MWK 7,000.00
Amend/cancelling LMS arrangement  Unallocated Transfers  Per Transaction  MWK 8,000.00  Amend/cancelling LMS arrangement  Unallocated Transfers  Per Transaction  MWK 700.00  Amend/cancelling LMS per account  MWK 8,000.00  MWK 700.00  MWK 700.00  MWK 700.00  MWK 700.00  MWK 700.00  MWK 700.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 3,800.00  MWK 8,000.00  MW		per structure	
Arrangement  Unallocated Transfers  Per Transaction  MWK 8,000.0  Payments/Preparation of salaries  Allowance Preparation  Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Per Transaction  MWK 700.00  Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Per Transaction  MWK 3,800.0  MWK 8,000.0  Drawing against unclaimed balances  Fransaction Type  Description/Detail  Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Dishonoured Direct Debit Order  Personal Banking customer  MWK 2,800.0  MWK 2,800.0  MWK 2,800.0  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off	LMS arrangement Monthly Fee	per structure	
Civil Servants: Consolidated Payments/Preparation of salaries  Allowance Preparation Per Transaction MWK 700.00  Non-Civil Servants / Private Sector: Consolidated Payments/Preparation of salaries  Allowance Preparation Per Transaction MWK 3,800.0  Drawing against unclaimed balances  Per Transaction MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 8,000.0  MWK 8,000.0  Peralty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Personal Banking customer  MWK 7,300.0  MWK 2,800.0		per account	MWK 11,500.00
Payments/Preparation of salaries  Allowance Preparation  Non-Civil Servants / Private Sector: Consolidated Payments/Preparation of salaries  Allowance Preparation  Per Transaction  MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 3,800.0  MWK 8,000.0  MWK 8,000.0  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Personal Banking customer  MWK 2,800.0  MWK 60,000.00  Personal Banking customer  MWK 7,300.0  MWK 2,800.0  MWK 2,800.0  MWK 2,800.0  MWK 2,800.0  MWK 2,900.00  MWK 2,900.00  MWK 2,900.00	Unallocated Transfers	Per Transaction	MWK 8,000.00
Non-Civil Servants / Private Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Drawing against unclaimed balances  Fransaction Type  Description/Detail  Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Post-dated cheque deposited  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off  Allowance Preparation  Per Transaction  MWK 3,800.0  MWK 8,000.0  MWK 8,000.0  MWK 60,000.0  MWK 60,000.00  Personal Banking customer  MWK 7,300.0  MWK 2,800.0  MWK 2,900.00	Payments/Preparation of	Per Transaction	MWK 700.00
Sector: Consolidated Payments/ Preparation of salaries  Allowance Preparation  Drawing against unclaimed balances  Fransaction Type  Description/Detail  Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Personal Banking customer  Post-dated cheque deposited  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off  MWK 3,800.0  MWK 8,000.0  MWK 60,000.0  MWK 60,000.00  Personal Banking customer  MWK 7,300.0  MWK 2,800.0  MWK 29,000.00	Allowance Preparation	Per Transaction	MWK 700.00
Drawing against unclaimed balances  Fransaction Type  Description/Detail  Pricing  Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Personal Banking customer  Post-dated cheque deposited  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off  MWK 8,000.0  MWK 60,000.0  MWK 60,000.00  MWK 7,300.0  MWK 2,800.0  MWK 2,800.0  MWK 29,000.00	Sector: Consolidated Payments/	3 days notice	MWK 3,800.00
Transaction Type Description/Detail Pricing  Penalty/Special Services Fees Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Post-dated cheque deposited Immediate credit (other bank cheques)  Immediate Credit (On Us and Off  Description/Detail Pricing  MWK 60,000.00  MWK 60,000.00  Personal Banking customer  MWK 7,300.0  MWK 29,000.00  Free	Allowance Preparation	Per Transaction	MWK 3,800.00
Dishonoured Direct Debit Order   Dest-dated cheque deposited   Dishonoured Credit (other bank cheques)   Dishonoured Credit (On Us and Off   Dest-dated Cr			MWK 8,000.00
Penalty/Special Services Fees  Unpaid cheques/RD cheques written  Unarranged overdraft  Dishonoured Direct Debit Order  Post-dated cheque deposited  Immediate credit (other bank cheques)  Immediate Credit (On Us and Off	Fransaction Type	Description/Detail	Pricing
Unpaid cheques/RD cheques written  Unarranged overdraft  Unarranged overdraft  Dishonoured Direct Debit Order  Dishonoured Customer  Post-dated cheque deposited  Immediate credit (other bank cheques)  MWK 60,000.00  Personal Banking customer  MWK 2,800.0  MWK 2,800.0  MWK 29,000.00		<u> </u>	
Unarranged overdraft  Dishonoured Direct Debit Order  Dishonoured Direct Debit Order  Dishonoured Direct Debit Order  Dishonoured Direct Debit Order  Personal Banking customer  MWK 2,800.0  MWK 2,800.0  MWK 2,800.0  MWK 2,9000.00  MWK 29,000.00  MWK 29,000.00	Unpaid cheques/RD cheques		
Dishonoured Direct Debit Order  Business/Corporate Customer  Personal Banking customer  MWK 7,300.0  MWK 2,800.0  MWK 2,800.0  MWK 2,900.00  MWK 29,000.00  MIMMEdiate Credit (On Us and Off  Free			MWK
Personal Banking customer  MWK 7,300.0  Post-dated cheque deposited  MWK 2,800.0  MWK 2,800.0  MWK 2,900.00  MWK 29,000.00  MWK 29,000.00  MWK 29,000.00	Disharatural Direct D. L. C. C.		MWK
Immediate credit (other bank cheques)  MWK 29,000.00  Immediate Credit (On Us and Off Free	DISNONOUREA DIRECT DEBIT Order		MWK 7,300.00
cheques) 29,000.00 Immediate Credit (On Us and Off Free			MWK 2,800.00
os foi corporates)	mmediate Credit (On Us and Off Us for Corporates)		Free

MWK 6,000.00

MWK 250.00

Account Enquiry

Account Statement request at the Branch

Balance enquiry on the counter



## Revised Fees and Commissions Effective 1st September 2020



continued from last page		
continued from last page		
Authorised debits/withdrawals against uncleared balances (Standard Bank cheques)		MWK 1,200.00
Special clearance of cheques deposited ( other banks)		MWK 90,000.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)		MWK 30,000.00
Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 30,000.00
Penalty Fee for pre-mature breaking of investment accounts		40% of the earne interest
Stop payments		MWK 60,000.00
Transaction Type	Description/Detail	Pricing
Auxiliary Fees		
	Balance of account only	MWK 34,000.00
Certificate of balances (Corporates)	Certificate covering interest paid	MWK 34,000.00
	Confirming Auditors' List	MWK 34,000.00
Reference Letters		MWK 26,000.00
Reports on parties	from other banks in country	MWK 36,000.00
	from banks internationally	MWK 41,000.00
Coin/Money Bag		MWK 600.00
Change Transactions		Customers free Non customers 19 minimum MWK3 125.00
	Internal; In-house	MWK 32,000.00
Investigation (incl. CCTV footage)	External; Natswitch / Interbanks	MWK 40,000.00
Treasury Bills settlement		MWK 11,000.00
Tobacco Proceeds		MWK 1,800.00
Transaction Type	Description/Detail	Pricing

ATM Cards (New And Replacement)			
Note. Visa Cardholder fees of MWK 2,50 in March and December each year.	00.00 will be charged bi annually to all	our active cardholders	
	Current Account - Private banking	MWK 10,000.00	
New and Expired Auto Card	Current Account - Executive Banking	MWK 7,000.00	
	Current Account - Achiever Banking	MWK 6,000.00	
	Maziko (Blue) banking	MWK 3,000.00	
	Business / Corporate Current Account	Free	
	Society and Clubs, Mchikumbe	Free	
	Student	Free	
	Current Account - unbundled Private banking	MWK 20,000.00	
"Card Replacement Fee Due to Card:	Current Account - Bundled Private banking	MWK 20,000.00	
Compromised  Damaged  Lost or Stolen	Current Account - Executive Banking	MWK 16,200.00	
Card Name Change Forgotten PIN	Current Account - Achiever Banking	MWK 12,800.00	
Secondary Card Issue."	Maziko (Blue) Banking	MWK 7,700.00	
	Business Current Account	MWK 20.000.00	

Society and Clubs, Mchikumbe, Student MWK 7,200.00

Cheque Books				
	30 Leaves (Priv Banking Only)	vate		MWK 15,000.00
	40 Leaves (Executive Ban only)	ıking		MWK 13,000.00
Cheque Book Request	50 Leaves (Per Banking only)	sonal		MWK 15,000.00
oneque Book Request	50 Leaves (Business Banl only)	king		MWK 25,000.00
	100 leaves			MWK 40,000.00
	200 leaves		Corporate	MWK 91,500.00
	200 leaves		Business Banking	MWK 60,000.00
Cash/Cheque Deposit Booklet				MWK 2,000.00
Cheque Book Wallets	Private Bankin	g		MWK 45,000.00
	Executive Bank	king		MWK 11,000.00
Third party Cheque payments within Standard Bank				Free
Transaction Type		Desc	cription/Detail	Pricing
Lending Fees				
		Salar	y Earners Scheme	2% Min MWK22 000.00
Loan Origination/ Renewal Fee		Personal Loans		Less than MWK500 000.00 = 2% Min MWK20 800.00 Above = 2% Min MWK48 000.00
		Busin	ess Loan	2% Min MWK48 000.00
		Corporate Loan (flat Fee)		2% Min MWK48 000.00
		Executive Banking (Overdraft)		2% Min MWK38 000.00
Overdraft establishment Fee		Privat	te Banking (Overdraft)	2% Min MWK44 000.00
Over draft establishment ree		Business Overdraft		2% Min MWK49 000.00
		Corporate Overdraft (flat fee)		2% Min MWK48 000.00
Salary Advance / 1 Month OD		Flat F	ee	3%
Salary Advance / I Worth OD		Penalty charge		Nil
Excess Availment Fee				2% Min MWK49 000.00
Personal Loan Insurance				Refer to Bancassurance
Personal Loan Stamp duty				As per Stamp Duty Act
Vehicle and Asset Finance (VAF) O	rigination			2% Min MWK48 000.00
Unpaid Loan standing/debit orders	5			MWK 60,000.00
Home Loan Fees				
Home Ioan Originating Fees		Local		2.5% Min MWK70 000.00
Building Loan Fees				
Building Loan Origination Fees				2.5% Min MWK70 000.00
Building Consultant Fee				2% but varies based on location
Transaction Type		Desc	cription/Detail	Pricing
FOREIGN EXCHANGE SERVICES				
Convince Deleted to Down lea				
Services Related to Branches  Purchases of Foreign Exchange (cuto the Bank)	ıstomer sales	Purch	ase of foreign notes	Free
Sale of Foreign Exchange (custome the Bank)	er buys from		of Foreign Notes (Cash, om FCDA)	2.5% of value Min MWK7 000.00 Max MWK74 000.00

Sale against FCDA balances 1%

Transaction Type		Descriptio	n/De	etail	Pr	icing		Transacti
Services Related to Both Branche	es and IBC							Letters of Cre
		Application - Lo		nounts	Free			
Exchange Control		Application to		mounts	MW	′K 7,000.00		Establishment
		above \$10 000.00)						
OW/ET OL		Service Agreer	nent		-	K 17,150.00		Extension of e
SWIFT Charge		Other Transfer	rs: Com	mission	-	7K 21,000.00 D 30.00		increase in am
Transfers from Standard Bank FCD Banks in Foreign Currency	A to Foreign	(Transactional		1111331011	031	30.00		A
Banks in Foreign Currency		Swift Charges			USI	0 30.00		Amendments Stamp Duty
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency		Commission (7 Cost)	Γransac	tional	USI	30.00		Drawings
		Swift Charges			USI	30.00		J
Transfers from Standard Bank FCD	A to a Local	Commission (T	Γransac	tional	1%			Cancellation F
Currency Account held at Other Lo		Cost)				MWK3 100.00, k MWK24 500.00		Acceptance Co
		1					-	0.10.1
Transaction Type		Descriptio	n/De	etail	Pr	icing	_	Swift charge o
Services Related to IBC							A	Transacti
Other Foreign Exchange Services								Letters of Cre
Forward Exchange contracts						Negotiable		Confirmation
Deliveries and surrenders						Negotiable		Commination
Extensions			Б.			Negotiable		Advising/Ame
			Busin	iess Banki	ng	1% Minimum MK61 000.00		Acceptances/
	Establishment		Corporate Banking		king	2.3% Minimum		Accepted Draf
Guarantees	Arrangement					MK61 000.00		Cancellation F
			Business Banking		_	1.5%		Swift charge Courier
			Corpo	Corporate Banking		1%		Courier
	Advising Foreign Guarantees  Amendments - extension of					USD100.00 2.3% per year,		Discrepant Do
	validity or value					Min MWK61 000.00		Transacti
	Stamp Duty	Stamp Duty				Per Stamp Duty		Standby Lette
						Act 2.3% per year, Min MWK61 000.00		Establishment
		Amendments excluding change in value & validity						
					_			Transacti
Transaction Type		Descriptio	n/De	etail	Pr	icing	•	Shipping Doc Composite Bil
Bills								requiring relea
Discounted		1% Min MWK18 Max MWK40						Delivery to Co
Bill avalising		0.33% M		lin M\	WK36 000.00 pm			
Negotiated				MWK18 000.00 MWK40 000.00			Documents Reprincipals	
Discharge Fee				VK 36,500.00			Bonding and R	
Noting				D 100.00 is costs from reporting branch			Customs Clea	
Courier Service		Courier		Courier rate after surtax plus 50%				Shipping Guar
Documentary Bills				1%	6			Transacti
<b>,</b>				Min MWK26 000.00 Max MWK49 500.00				Foreign Trans
Clean Bills				1% Min MWK24 150.00 Max MWK43 350.00			Inward	
Delays on Acceptance per week		per week		MWK 26,550.00		00		Outward
Foreign Cheques per collection		per collection schedule		MWK 17,0	0.00	0		SWIFT Charge
Instalment Bills				1% Min MWK20 000.00 Max MWK43 350.00				Postage
B.W.E				14444 20				

Letters of Credit (Outward)	Description/D	etail Pricing
Letters of Gredit (Outward)	Usance	0 5% nm
Establishment	Usance	0.5% pm Min MWK36 000.00
	Sight	0.35% pm Min MWK36 000.00
Extension of expiry date or	Usance	0.5% pm Min MWK33 650.00
increase in amount	Sight	0.35% pm Min MWK36 000.00
Amendments	Value or validity	MWK 45,000.00
Stamp Duty		Per Stamp Duty Act
Drawings		0.25% Min MWK18 250.00 Max MWK42 000.00
Cancellation Fee		MWK 35,500.00
Acceptance Commission		0.25% pm Min MWK24 500.00
Swift charge on establishment	Flat	MWK 41,500.00
		·
Transaction Type	Description/D	etail Pricing
Letters of Credit (Inward) expo	ort	
Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 35,000.00
Acceptances/Negotiations		1% Min MWK20 650.00
Accepted Drafts		0.5% Min MWK20 650.00
Cancellation Fee		MWK 33,650.00
Swift charge		MWK 32,250.00
Courier		Courier rate after surtax, plus 30%
Discrepant Document		USD 55.00
Transaction Type	Description/D	etail Pricing
Standby Letters of Credit		
Establishment		2% per every six months
Transaction Type	Description/D	etail Pricing
Shipping Documents		
Composite Bills of Lading requiring release		1% Min MWK22 750.00 Max MWK49 550.00
	Unaccompanied by Bills	1% Min MWK22 750.00 Max MWK49 550.00
Delivery to Consignees	Against Cash Deposit or Written undertaking to pay	1% Min MWK22 750.00 Max MWK49 550.00
Documents Returned to principals		MWK 35,000.00
Bonding and Releasing		1% Min MWK22 750.00 Max MWK49 550.00
Customs Clearing Certificates		MWK 25,000.00
Shipping Guarantees		1.5% every six months Min MWK40 000.00
Transaction Type	Description/I	Detail Pricing
Foreign Transfers		- 6
		1.2% Min MWK3 200.00
Inward	Commission	Max MWK23 000.00
iiwai u		10/2 Min MWK6 000 00

1% Min MWK6 900.00 Max MWK33,000.00

MWK 21,000.00

SWIFT Outward

Stamp Duty (for both branches and IBC)

MWK 30,000.00

MWK 33,650.00

Per Stamp Duty Act



## **Property of the September 2020**Revised Fees and Commissions Effective 1st September 2020



continued from last page

Transaction Type	Description/Detail			Pricing			
Standard CollectPlus							
CIT, Onsite Deposit Collection, Onsit	CIT, Onsite Deposit Collection, Onsite Cashiering						
Transaction Type	Description	on/Detail		Pricing			
Custodial Services Fees							
	Foreign clients Fees	s - Safekeeping	15 - 30 basis points pa, minimum fee range of between USD100 to USD750.00				
	Transaction Fo	ees	Range of betwe	een USD30 to USD85			
	Domestic clier worth < MWK		Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody, Minimum fees range of between MK20 000 to MK55 000				
Custody Fees (Safekeeping Fees)	Domestic clients: Assets > MWK5 bn but < MWK20 bn		Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody, Minimum range of between MK20 000 to MK55 000				
	Domestic clients: Assets worth > MWK20 billion		Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody, Minimum fee range of between MK20 000 to MK55 000				
	Transaction Fees		Range of between MK2 500 and MK5 500				
	Domestic clients: Assets worth < MWK5 billion		Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets, Minimum fees range of between MK20 000 to MK55 000				
Trustee Fees	Domestic clients: Assets > MWK5 bn but < MWK20 bn		Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets, Minimum fee range of between MK20 000 to MK55 000				
Domestic clie worth > MWK			per annum and annum based o	een 2.50 basis points I 9 basis points per In value of Assets, ange of between MK55 000			
	- Transaction Fees		Range of betwee MK5 500	een MK2 500 and			
Transaction Type	Descriptio	on/Detail		Pricing			
Other Services							
Escrow Account Service		Corporate/Business Banking client: Structuring Fee		0.5% minimum K4,500, 000.00			
	Monthly adminis	stration Fee	MWK 120,000.00				