



Standard Bank



2024 PRICING GUIDE Credit Card

PRICING

The credit card gives you access to a wide range of services and value-added features. This pricing guide will enable you to understand the services provided as well as the costs associated with those services. All these fees apply from **1 February 2023**.

A credit card provides you with the convenience to transact, as often and at any time you like within your card limit. Your credit card can be used to pay for weekly shopping, day-to-day expenses and other items such as clothes, hotels, travel and restaurants.

MANAGING YOUR MONEY

Keep the following in mind when managing your funds:

- Monitor the activity and balance of your credit card account to ensure you remain within your card limit.
- To help you manage your account you will receive a monthly statement that will show your transactions on your credit card account, your available credit and the minimum repayment amount due.
- No need to carry cash as your Standard Bank credit card is safer than carrying cash and is accepted as payment wherever the MasterCard or Visa sign is displayed.
- A secondary card can be linked to your card account, and you can choose who you would like to share your limit with.

KEEPING COSTS DOWN

Remember that you can keep your costs down by choosing carefully how you perform transactions:

- You can receive 55 days interest-free credit on your purchases if you pay the balance in full.
- Transacting at POS is cheaper than withdrawing cash at the ATM. ATM transactions are treated as cash and attract interest from day one.
- Keep your credit card in a safe place to avoid paying for a replacement card.
- If you have any questions about these products or anything else we offer, please visit our nearest branch.

Standard Bank Credit Card Fees effective 1 February 2023	
Credit Cards	
Monthly Fee	
Private	
Principal Card	N\$85.00
Secondary Card	N\$18.00
Silver	
Principal Card	N\$36.00
Secondary Card	N\$18.00
Gold	
Principal Card	N\$45.00
Secondary Card	N\$18.00
Corporate	
Principal Card	N\$50.00
Cash Withdrawals	
Standard Bank ATM	2.6% of value, min N\$12.00, Max N\$100
At Other Bank's ATM (Local)	N\$30.00 + 2.4% of value
At Other Bank's ATM (International)	N\$72.00 + 2.5% of value
Over-the-Counter	N\$88.00 + 4.45% value, Max N\$500.00
Deposits	
At Branch Counter	Free

Purchases	
Credit Card Purchases	Free
International Currency Conversion Fee (all transactions outside of Namibia)	2.75% of value
Statements	
Monthly Statement (e-mail)	Free
Gold	
Card Replacement Fee	N\$185.00
Card Replacement outside Namibia	Min 500 or equal to courier cost
Unpaid Item	1.50% of Value, Max N\$200.00
Late payment /Over limit	N\$200.00
Declined Transaction Fee	Free
Balance Enquiry at ATM	Free
Temporary increases	Free
Value Added Services	
Lost Card Protection	Free
Funeral Cover	Free
Credit Protection Plan	N\$3.00 per N\$1,000.00
Travel Insurance (Trips up to 90 days):	Free

Casino Fees	
Casino Cash - On Us	
Personal Cards	N\$68.00 + 2.5% of value
Corporate Cards	N\$68.00 + 2.5% of value
Casino Cash - Domestic	
Personal Cards	N\$68.00 + 2.5% of value
Corporate Cards	N\$68.00 + 2.5% of value
Casino Cash - International	
Personal Cards	N\$111.00 + 2.5% of value
Corporate Cards	N\$111.00 + 2.5% of value

Terms and Conditions apply to all cover options.

- Customers must register for the free automatic cover through Standard Insurance Brokers.
- If not stated otherwise, all rates are applicable to Standard Bank customers in Namibia only.

Prices include VAT and are subject to change.

Contact us	
General Enquiries	
Call Centre	92860
Toll Free	08000 28000
Lost or Stolen Cards	
Call Centre	92860
Lost Cards (24 hours)	(061) 294 2136
Suspected Fraud	
Call Centre	081 9288
Fraud Hotline	061 294 2136

DISCLAIMER

Our product and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your terms and conditions carefully.

If you have any questions or need more information contact your branch.