Information				
Historical Statements				
Print/Fax	N\$1.00 per page			
Search Fee				
60 Days	N\$82.00			
120 Days	N\$115.00			
150 Days	N\$185.00			
180 Days	N\$235.00			
Another Bank's ATM Balance Enquiry/Mini-Statement	N\$13.00			
Other Fees				
Autobank Card Replacement	N\$165.00			
Stop Payments	N\$150.00			
Penalty Fees				
Unauthorised Overdraft	N\$300.00 per item			
Referral Fee	N\$195.00			
Dishonoured Payment (per instance)	1.50% of Value, Min N\$42.00, Max N\$200.00			
ATM Declined Transaction (Standard Bank)	Free			
ATM Declined Transaction (other banks)	Free			
More FREE Services				
First Issue of Autobank Card				
Balance Enquiries at Standard Bank ATM				
Pre-Paid Airtime Purchases				

Prices include VAT and are subject to change. This brochure is not a comprehensive list of our prices. For further information, please contact your Prestige Banker.

## HAVE YOU ALWAYS USED THE BRANCH OR ANOTHER BANKS' ATMS TO DO CERTAIN TRANSACTIONS?

The following tips will assist you in banking faster and cheaper at your own convenience:

- / Use Internet or Cellphone Banking as more cost-effective ways to perform most of the transactions you do in the branch.
- / Recharge prepaid airtime via Internet or Cellphone Banking.
- Open your Savings and Investments Account using Internet Banking.
- / For clients on the bundled option, pay with your card for free at any local POS machine or perform electronic banking payments to save on cost.

## MAKE AN ACTIVE DECISION TO START PRACTICING GOOD BANKING BEHAVIOUR

- / Avoid administration fees by ensuring that there is always sufficient money to cover any expenses coming off your account. You can carefully monitor the funds in your account by obtaining your account balance as often as you need on Cellphone/Internet Banking. Remember, Cellphone/ Internet Banking balance enquiries are free.
- / Use the loan calculator on our website when planning to purchase a home or vehicle. Alternatively, contact your Prestige Banker.

Contact us				
General Enquiries				
Call Centre				
MTC	081 9288			
Toll Free	08000 28000			
Email	Prestigebankingque@standardbank.com.na			
Lost or Stolen Cards				
MTC	081 9286			
Lost Cards (24 hours)	(061) 294 2136			
Suspected Fraud				
MTC	081 9288			
Fraud Hotline	061 294 2136			

## DISCLAIMER

Our products 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, please contact your Prestige Banker.



Prestige Banking Current Account Charge Options				
Type of Transaction	Bundled Option	Pay-as-you-Transact Option		
	You pay a single monthly management fee for a fixed number of transactions and services.	Pay as you transact with a monthly service fee of N\$70.00 - you pay for each transaction.		
Administration				
Monthly Management Fee	N\$219.00	N\$70.00		
Account Opening	Free	Free		
Account Closure	Free	Free		
Deposits				
Cash Deposit at Branch Counter	Free	Free		
Withdrawals				
At Branch Counter	N\$4.20 per N\$100.00, Min N\$90.00, Max N\$600.00	N\$4.00 per N\$100.00, Min N\$70.00, Max N\$400.00		
At Standard Bank ATM	N\$2.50 per N\$100.00, Min N\$11.00, Max N\$95.00	N\$2.20 per N\$100.00, Min N\$7.50, Max N\$60.00		
At Other Bank's ATM (Local)	N\$40.00 + ATM withdrawal Fee	N\$40.00 + ATM Withdrawal Fee		
At Other Bank's ATM (International)	N\$60.00 + 3.20% of Amount	N\$60.00 + 3.20% of Amount		
Debit Card Purchases				
Debit Card Purchase Fee (Local)	Free	N\$5.00		
Debit Card Purchase Fee (International)	N\$5.00 + 3.00% of Value	N\$5.00 + 3.00% of Value		
Declined Transaction Own ATM	Free	Free		
Declined Transaction Other Bank's ATM	Free	Free		
Mini Statement	N\$5.25	N\$5.25		
Balance Enquiry Own ATM	Free	Free		
Balance Enquiry Other Bank's ATM	N\$13.00	N\$13.00		
Payments				
Internet Banking				
Electronic Account Payment	Free	N\$12.00		
Inter-Account transfers	Free	N\$5.50		
BlueWallet Vouchers	N\$20 - N\$500 = N\$12.00 N\$501 - N\$1,000 = N\$23.00 N\$1,001 - N\$2,000 = N\$29.00 N\$2,001 - N\$4,000 = N\$32.00 N\$4,001 - N\$5,000 = N\$40.00	N\$20 - N\$ 500 = N\$12.00 N\$501 - N\$1,000 = N\$23.00 N\$1,001 - N\$2,000 = N\$29.00 N\$2,001 - N\$4,000 = N\$32.00 N\$4,001 - N\$5,000 = N\$40.00		
MTC: Prepaid and Postpaid	Free	N\$2.50		
Prepaid Electricity	Free	Free		
Television Subscription	Free	N\$2.50		

TT*	BO*	PTP*		
Debit Orders				
Internal	N\$12.00	N\$12.00		
External	N\$29.50	N\$29.50		
Overdraft				
Unauthorised Overdraft Fees	N\$300.00 per item	N\$300.00 per item		
Overdraft Establishment Fee	Free	N\$185.00		
Monthly Overdraft Administration Fee	N\$85.00	N\$85.00		
Referral Fee	N\$270.00	N\$270.00		
Provisional Statement				
First Statement per Month	Free	Free		
Reprint In Branch	N\$1.00	N\$1.00		

TT\*\_Type of Transaction | BO\*\_Bundled Option | PTP\*\_Pay-as-you-Transact Option

Prestige Bundled Option – Insurance Benefits				
Free/Embedded				
Benefit	Cover	Maximum		
Death	6 x Net Monthly Salary Capped at:	N\$114,000		
Physical Impairment	6 x Net Monthly Salary Capped at:	N\$114,000		
Funeral	Lump Sum	N\$10,000		
·		N\$10,000		