



PERSONAL & PRIVATE BANKING

| SERVICE | 2026 FEES |
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| TRANSACTIONAL FEES | |
| WITHDRAWALS | |
| Own Bank ATM withdrawals | |
| <=E500.00 | E8.00 |
| <=E1,000.00 | E19.43 |
| <=E1,500.00 | E25.19 |
| <=E2,000.00 | E32.08 |
| <=E2,500.00 | E38.87 |
| <=3,000.00 | E45.77 |
| <=3,500.00 | E52.66 |
| <=4,000.00 | E59.56 |
| >4,000.00 | E66.45 |
| Other withdrawals | |
| Other banks ATM withdrawals | E50.00 + 1.25% |
| International ATM Withdrawals | E50.00 + 1.38% |
| Branch withdrawals (Over The Counter) - Current Account | E50.00 + 2.33% |
| Branch withdrawal (Over The Counter) - Savings Accounts | E50.00 + 2.28% |
| Savings Account (ATM) | 1 Free up to E3,000.00, then E50.00 + 2.22% |
| ATM Acquiring Surcharge Fee (Other Bank customer withdrawing from Standard Bank) | E48.00 |
| Declined Transactions (ATM withdrawals) | E5.45 |
| STATEMENTS | |
| E-mailed statements | Free |
| Mini-statements (ATM) | E5.75 |
| Mini-statements (Cellphone Banking) | E2.88 |
| Branch statements(paper) | E10.00 per page |
| E-stamp statement with QR code | E20.00 |
| E-mail statement - manual (per statement) | Daily = E37.97 Weekly = E27.00 Monthly = E21.69 |
| Statement without stamp (internet banking) | Free |
| DEBIT CARD FEES | |
| POS Purchase (Pay-as-you-go) | Local: E7.00 International: E8.50 |
| PIN View/ Pin reset | E10.00 |
| Declined Swipes | E6.00 |
| MY UPDATES FEES | |
| Monthly Fee | E4.80 |
| BALANCE ENQUIRY | |
| Own bank ATM | Free |
| Other bank ATM (Print) | E7.84 |
| At branch (Print) | E5.18 |
| Cellphone banking | E1.20 |
| App/ Internet Banking | Free |
| DIGITAL PAYMENTS | |
| Beneficiary Payment (Standard Bank) | E17.95 |
| Payment to 3rd Party at another local bank: | E19.00 |
| - Bank Account | |
| - Wallet | |
| Express Payment (RTGS) to Other Local Bank | E206.00 + 0.85% (Min E205.00, Max E900.00) |
| Incoming Express (RTGS) payment | E119.30 + 0.85% (Min E119.30, Max E950.00) |
| International Payment ROL/EOL (CMA excl SA) | E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00 |
| Payment Confirmation (Email) | E1.00 |
| Payment Confirmation (SMS) | E1.08 |
| OTHER PAYMENTS | |
| Establish stop order/debit order | E43.30 |
| Stop Order Renewal | E30.00 |
| Stop Order Amendment/ Cancellation | Free |
| Incoming Own Bank Debit Order | E8.64 |
| Incoming Other Bank Debit Order | E20.20 |
| External Stop Order | E32.40 |
| Local Stop Order | E43.30 |
| Bulk paper based payments - within Standard Bank account holders (per transaction fee) | E118.25 |
| Bulk paper based payments - to other bank account holders (per transaction fee) | E153.80 |
| Branch manual payment - per transaction fee | E72.48 |
| Sweeping Arrangements | E500.00 |
| VALUE ADDED SERVICES | |
| Airtime - Mobile top up self /Other | E3.00 per E150.00 (min E3.00, max E7.00) |
| Electricity | E4.00 per E100.00 (min E4.00, max E10.00) |
| DSTV & EWSC Bill Payments (All Channels) | E17.00 |
| Other bill payments | E16.50 |
| PENALTY FEES | |
| Unpaid stop/debit order | E100.00 |
| Failed scheduled transaction | E8.00 |
| Fixed Deposit Breakeage | 32 - Day Notice: up to 3 weeks interest depending on breakage period 24 - month: fixed: up to 2 months interest 36 - month: up to 4 months interest 36 - month: up to 6 months interest |
| Contract Save (Sibekelo) early breakage fee | 3 months interest deducted |
| EFT Return of funds (Transaction Reject Fee) | E25.00 |
| CERTIFICATES | |
| Certificate of Account Balance | E100.00 |
| Certificate & Interest &/or bank | E160.00 |
| Full Audit Certificate | E515.00 |
| OTHER | |
| Scheduled payments (online) | E12.50 |
| Digital transaction dispute | E12.50 |
| EAP Limits | E21.60 |
| Amendments Fees for Moneygram withdrawal | Free |
| Standard Bank Cardholder | E30.00 |
| Account Confirmation Letter (Branch) | E20.00 |
| Cash Deposit Book | E64.80 |
| Branch Dispute/Search query fee (per item) < 3 months | E160.20 |
| Branch Dispute/Search query fee (per item) > 3 months | E280.00 |
| Tour Advance | 2% of advance |
| Secondary account origination - online | E20.00 |
| Secondary account origination - online | E20.00 |
| MONTHLY ACCOUNT FEES | |
| Consumer (Formerly Blue) | |
| Bundle | Employee Value Banking / Textiler: E26.80 Consumer (Blue): E50.00 |
| Pay-as-you-transact | Blue Lite: Free Blue: E23.82 |
| Pensioner | Free |
| Achiever | |
| Pay-as-you-transact | E67.40 |
| Bundle | E90.00 |
| Pensioner | Free |
| Executive | |
| Pay-as-you-transact | E79.00 |
| Bundle | E180.00 |
| Pensioner | Free |
| Private | |
| Pay-as-you-transact | E92.00 |
| Bundle | E400.00 |
| Pensioner | Free |
| No Frills Account (Pursesave) | |
| Pay-as-you-transact | Free |
| Other Value Propositions | |
| Student Account | E60.00 p/a |
| Pre-Professional | E150.00 p/m |
| CARD REPLACEMENT | |
| Blue | E123.00 |
| Achiever | E135.61 |
| Executive Banking | E181.20 |
| Private Banking | E205.60 |
| QUARTERLY MASTERCARD FEE | |
| Blue | E7.20 |
| Achiever | E20.90 |
| Executive Banking | E33.90 |

| SERVICE | 2026 FEES |
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| Private Banking | E42.40 |
| DEPOSITS | |
| Cash Deposit - Branch | Free |
| Deposits on ATMs/CDMs | Free |
| Cash Deposit - Cash Centre | Free |
| OTHER | |
| Bank Draft | E158.00 |
| LENDING FEES | |
| PERSONAL LOAN | |
| Monthly administration fee | E68.10 |
| Initiation fee (Manual) | 2% (Min E630.95, Max E7,000.00) |
| Initiation fee (Digital) | 2% (Min E620.55, Max E7,000.00) |
| Initiation Fee (Digital 45 days payday loan) | 8% (once off with no interest charge) |
| Initiation Fee (Redraw) | 2% of redraw (Min E263.25, Max E7,000.00) |
| Initiation Fee (Short term loan) | 8% (Min E208.00, Max E600.00) |
| Late Payment Fees | 10% of instalment |
| HOME SERVICES | |
| Monthly administration fee | E68.10 |
| Initiation/ documentation fees | <=E2,000,000.00: 2% (Max E8,000.00) >E2,000,000.00: 2% (Max E16,000.00) |
| Initiation/ documentation fees (Rural) | 2% of advance (Max E8,000.00) |
| Late Payment Fees | 10% of Instalment |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other institutions) | E20.00 |
| VEHICLE AND ASSET FINANCE | |
| Monthly administration fee | E68.10 |
| Initiation/documentation fees | 2% (Max E5,000.00) |
| Late Payment Fees | 10% of Instalment |
| Amortization Schedules | First Copy Free, free with every interest rate change, thereafter E10.00 |
| Clearance Letter (to other banks) | E20.00 |
| OVERDRAFT FACILITY | |
| Initiation fees | 2% (Min E520.00, Max 3,000.00) |
| Monthly administration fee | E40.00 |
| Temporary Overdraft | 2% (Min E520.00, Max E3,000.00) |
| Temporary Overdraft Payday Loan (Expired Facility Fees) | E100.00 |
| Penalty interest (Expired facility fees) | Prime +11% |
| OTHER LENDING FEES | |
| SHERIFF FEES | |
| Determined by Registrar of Courts | Actual Cost passed onto customers |
| ATTORNEYS' FEES | |
| Determined by Eswatini Law Society | Actual Cost passed onto customers |
| FOREIGN EXCHANGE AND TRADE | |
| EXCHANGE CONTROL | |
| Exchange control application | E850.00 |
| Attestation of forms 178 | E118.50 |
| FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER | |
| USD Account | USD 13.00 |
| EUR Account | EUR 13.00 |
| STG Account | STG 15.25 |
| YEN Account | YEN 6,300.00 |
| FOREIGN CURRENCY NOTES | |
| Purchases | 3.35% (Min E164.55, No Max) |
| Sales | 3.35% (Min E164.55, No Max) |
| RETURN OF FUNDS | |
| ZAR | R271.18 |
| GBP | GBP 25.00 |
| USD | USD 67.50 |
| EUR | EUR 65.00 |
| Resending of returned funds | 0.85% |
| Amendment on Original instruction | E350.00 |
| SWIFT | |
| Outward Teletransmission (SWIFT - OTT) | E188.00 + 0.85% (Min E188.00, Max E900.00) + USD 10.00 |
| Inward Teletransmission (SWIFT - ITT) | E118.00 + 0.85% (Min E118.00, Max E900.00) + USD 10.00 |
| iPAY (Non-CMA) | E138.00 + 0.85% (Min E138.00, No Max) + USD 10.00 |
| FOREIGN BENEFICIARY (CROSS BORDER) | |
| CMA Payments | 0.08% (Min E30.00, Max E75.00) |
| CMA Inwards | 0.08% (Min E30.00, Max E50.00) |
| CREDIT CARD | |
| MONTHLY MANAGEMENT FEE | |
| Blue | E40.00 |
| Gold | E42.20 |
| Platinum | E43.68 |
| Secondary Card | E24.60 |
| MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS) | |
| Blue | E18.00 |
| Gold | E19.05 |
| Platinum Standalone | E62.50 |
| CASH DEPOSIT (IN SA) | |
| ATM | Free up to E3,000.00 and E10.00 per E1,000.00 or part thereof |
| Branch | E18.00 per E1000.00 (Min E60.00) |
| CASH WITHDRAWALS | |
| (Us-on-Us) ATM | 1.57% |
| (Us-on-Us) Branch | 2% (Min E84.00) |
| Other Banks ATM Cash Withdrawals (Us-on-Them) | 2% (Min E84.00) |
| International Cash Withdrawals | 2% (Min E84.00) + International transaction fee (Min E75.00) |
| INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT) | |
| Electronic | E3.58 |
| Branch | E73.50 |
| ACCOUNT PAYMENT | |
| Electronic | E9.10 |
| Branch | E80.00 |
| POINT OF SALE | |
| Purchase | Free |
| Cash back at POS (purchases with cash) | E1.58 per E100.00 or part thereof |
| Pure cash at POS | E1.58 per E100.00 or part thereof |
| PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US) | |
| SBSA ATM | E0.52 |
| PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US) | |
| SBSA ATM | E1.58 |
| BALANCE ENQUIRY (DONE INTERNATIONALLY) | |
| ATM with Slip | E1.67 |
| ATM without Slip | Free |
| Branch | E11.80 |
| Other Bank's ATM | E9.53 |
| INTERNET STATEMENTS | |
| Internet Banking | Free |
| PROVISIONAL STATEMENTS | |
| ATM | E6.00 |
| Branch | E35.00 |
| 30 days | E36.00 |
| 60 days | E65.00 |
| 90 days | E98.00 |
| 120 days | E132.00 |
| 150 days | E165.00 |
| 180 days | E196.00 |
| 210 days | E230.00 |
| 240 days | E262.00 |
| 360 days | E395.00 |
| 3mail | Free |
| PAYMENT CONFIRMATION | |
| Fax | E21.00 |
| SMS | E15.55 |
| INITIATION FEE | |
| All Credit cards | E191.50 |
| CARD REPLACEMENT FEE | |
| Local | E156.50 |
| Same day replacement (Express) | E495.00 |
| COURIER DELIVERY FEE | |
| Face to Face | E160, Prestige & Private: Free |

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| TRANSACTION DECLINE FEE | |
| POS Decline, ATM Decline, eCommerce Decline | E9.49 |
| PIN RESET | |
| ATM | Free |
| Branch (SBSA) | E10.60 |
| INTERNET SUBSCRIPTION FEE | |
| Monthly Subscription Fee | Free |
| INTERNATIONAL TRANSACTION FEE | |
| Blue/Achiever | 3.06% |
| Gold | 3.06% |
| Platinum | 2.92% |
| PENALTY FEE | |
| Arears Fee (After 60 days of Delinquency) | E70.00 |
| Honouring Fee (Over Limit Fee) | E160.00 |
| Late Payment Fee | E180.00 |
| Business and Commercial Banking Corporate and Investment Banking | |
| TRANSACTIONAL FEES | |
| WITHDRAWALS | |
| Own Bank ATM withdrawals | |
| <=E500.00 | E8.00 |
| <=E1,000.00 | E19.43 |
| <=E1,500.00 | E25.19 |
| <=E2,000.00 | E32.08 |
| <=E2,500.00 | E38.87 |
| <=E3,000.00 | E45.77 |
| <=E3,500.00 | E52.66 |
| <=E4,000.00 | E59.56 |
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| Other withdrawals | |
| Other banks ATM withdrawals | E50.00 + 1.25% |
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| Declined Transactions (ATM withdrawals) | E5.45 |
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| E-mailed statements | Free |
| Mini-statements (ATM) | E5.75 |
| Mini-statements (Cellphone Banking) | E2.88 |
| Branch statements(paper) | E10.00 per page |
| E-stamp statement with QR code | E20.00 |
| E-mail statement - manual (per statement) | Daily = E37.97 Weekly = E27.00 Monthly = E21.69 |
| Statement without stamp (internet banking) | Free |
| DEBIT CARD FEES | |
| POS Purchase (Pay-as-you-go) | Local: E7.50 International: E8.50 |
| PIN View/ Pin reset | E10.00 |
| Declined Swipes | E6.00 |
| MY UPDATES FEES | |
| Monthly Fee | E4.80 |
| BALANCE ENQUIRY | |
| Own bank ATM | Free |
| Other bank ATM (Print) | E7.84 |
| At branch (Print) | E5.18 |
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| Stop Order Renewal | E30.00 |
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| Certificate & Interest &/or bank | E160.00 |
| Full Audit Certificate | E515.00 |
| OTHER | |
| Scheduled payments (online) | E12.50 |
| Digital transaction dispute | E12.50 |
| EAP Limits | E21.60 |
| Amendments Fees for Moneygram withdrawal | Free |
| Standard Bank Cardholder | E30.00 |
| Account Confirmation Letter (Branch) | E20.00 |
| Cash Deposit Book | E64.80 |
| Branch Dispute/Search query fee (per item) < 3 months | E160.20 |
| Branch Dispute/Search query fee (per item) > 3 months | E270.00 |
| Tour Advance | 2% |
| Secondary account origination - online | E20.00 |
| Change Requisite Charge | 0.03% (Min E20.00) |
| MONTHLY ACCOUNT FEES | |
| Enterprise Banking | |
| Vutshela | E40.40 |
| SME | Tier 1: E125.00 Tier 2: E128.00 Tier 3: E130.00 |
| Commercial Banking | |
| Commercial Tier 1 | E135.00 |
| Commercial Tier 2 | E160.00 |
| Corporate Banking | |
| Pay-as-you-transact | E178.00 |
| DEPOSITS | |
| Cash Deposit - Branch | SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00 + 2.0% of full deposit value |

| SERVICE | 2026 FEES |
|---|---|
| Deposits on ATMs/CDMs | SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00 + 1.27% of full deposit value |
| Cash Deposit - Cash Centre | SME: 1% of full deposit amount above E30,000.00 of daily deposits CIB & Commercial: E10.00+ 1.58% of full deposit value |
| Bank Draft | E158.00 |
| CARD REPLACEMENT | |
| Business Banking: SME, Commercial and Corporate | E200.00 |
| QUARTERLY MASTERCARD FEE | |
| Business Banking | E34.00 |
| BOL FEES | |
| SUBSCRIPTIONS | |
| Biller Data Refresh | E480.00 |
| Initial setup/re-install | E560.00 |
| Monthly subscription | E230.00 |
| PAYMENTS | |
| RTGS payment - Outgoing Local | E210.00 |
| Same day - 3rd Party payments (Standard Bank) | E22.00 |
| Same day - 3rd Party payments (Off Us) | E |