



Contact Us

For more information on our Visa Credit Cards visit your nearest branch or contact our Customer Contact Centre at Tel: (061) 299 1200 or Email: info@bankwindhoek.com.na

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Visa Credit Cards

Your access to a world
of benefits

 **Bank Windhoek**

Visa Platinum Credit Card



Qualifying criteria:

- Earn an income of N\$ 500,000 or more per annum
- Bank Windhoek Account Holder

Benefits of a Visa Platinum Credit Card:

- Up to 55 days interest free – **on ALL transactions**
- **Free** POS and e-commerce (online) transactions
- **Free** balance enquiries at Bank Windhoek ATMs
- **Free** 24 hour access via the Bank Windhoek mobile app and internet banking
- **Instant** transfers between your Visa Credit Card and other Bank Windhoek accounts
- **Free** sms notifications
- **Free** comprehensive Travel Insurance
- Automatic Purchase Cover and Extended Warranty on purchases with your card
- Attractive interest rates when you maintain a positive balance
- View your balance and deposit funds into your Visa Credit Card account via Internet Banking and the Mobile App
- Send an EasyWallet from your Visa Credit Card account, using Internet Banking, Mobile App or Cellphone Banking
- Access to all Visa Platinum rewards and discounts

The following fees will be applicable when relevant:

FEE	VALUE
Monthly card fee	N\$ 60.00
Cash Withdrawals: <ul style="list-style-type: none">• Bank Windhoek ATM• Other Bank ATM• Over the counter	2.06 % 2.61 % 2.00 %
Transfers (via Internet Banking and Mobile App)	1.15 %
Payments (via Internet Banking and Mobile App)	1.15 %
ATM balance enquiry at other Bank ATMs	N\$ 6.35
Additional card	N\$ 30.00
Card replacement	N\$ 156.52
Re-issue new PIN	N\$ 11.30

The default daily limits applicable on this card are:

- ATM: N\$5,000 *
- POS: N\$30,000 *
- Online: N\$20,000*

* These amounts can be changed by you.

Interest Rates:

Credit Interest Rates on Positive Balances*:	
Balance N\$0 - N\$9,999	1.25 %
Balance N\$10,000 - N\$49,999	2.5 %
Balance N\$50,000+	3 %

* Rates are prime linked and are provided at the discretion of Bank Windhoek.

Debit Interest Rates on Negative Balances*:	Prime + 5 %
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* Up to 55 days interest free.





Visa Gold Credit Card



Qualifying criteria:

- Earn an income of N\$ 240,000 or more per annum
- Bank Windhoek Account Holder

Benefits of a Visa Gold Credit Card:

- Up to 55 days interest free – **on ALL transactions**
- **Free** POS and e-commerce (online) transactions
- **Free** balance enquiries at Bank Windhoek ATMs
- **Free** 24 hour access via the Bank Windhoek mobile app and internet banking
- **Instant** transfers between your Visa Credit Card and other Bank Windhoek accounts
- **Free** sms notifications
- **Free** basic Travel Insurance
- Attractive interest rates when you maintain a positive balance
- Send an EasyWallet from your Visa Credit Card account, using Internet Banking, Mobile App or Cellphone Banking
- View your balance and deposit funds into your Visa Credit Card account via Internet Banking and the Mobile App

The following fees will be applicable when relevant:

FEE	VALUE
Monthly card fee	N\$ 35.00
Cash Withdrawals:	
• Bank Windhoek ATM	2.06 %
• Other Bank ATM	2.61 %
• Over the counter	2.00 %
Transfers (via Internet Banking and Mobile App)	1.15 %
Payments (via Internet Banking and Mobile App)	1.15 %
ATM balance enquiry at other Bank ATMs	N\$ 6.35
Additional card	N\$ 30.00
Card replacement	N\$ 156.52
Re-issue new PIN	N\$ 11.30

The default daily limits applicable on this card are:

- ATM: N\$5,000 *
- POS: N\$20,000 *
- Online: N\$10,000 *

* These amounts can be changed by you.

Interest Rates:

Credit Interest Rates on Positive Balances*:	
Balance N\$0 - N\$9,999	1.25 %
Balance N\$10,000 - N\$49,999	2.5 %
Balance N\$50,000+	3 %

* Rates are prime linked and are provided at the discretion of Bank Windhoek.

Debit Interest Rates on Negative Balances*:	Prime + 6 %
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*up to 55 days interest free.