

# Fees and Charges

Maximum General Fees for Financial Services (Incl. 15 % VAT) as from 1 July 2021

Service	Maximum Fee	Service	Maximum Fee	Service	Maximum Fee	Service	Maximum Fee
<b>1. CURRENT AND TRANSACTION ACCOUNTS</b>				<b>3.5 Balance Enquiries and Statements</b>		5.4 ATM cash withdraw fees	N\$11.00 per N\$300.00 with min of N\$11.00 and max of N\$55.00
<b>1.1 Account maintenance</b>		Selekt Platinum accounts	First five monthly withdrawals are free, then N\$11.00 per N\$300.00 with a min of N\$11.00 and max of N\$55.00	3.5.1 Balance enquiry at Bank Windhoek ATM	Free	5.5 Monthly card fee	
1.1.1 Opening	Free	2.3.2 At other bank's ATM	N\$11.40 per N\$300 plus N\$36.27	3.5.2 Balance enquiry at other bank's ATM	N\$9.19	Visa Gold credit card	N\$44.20
1.1.2 Closing of account	Free	2.3.3 At branch counter	N\$23.86 per N\$500.00 plus N\$53.00 with a min of N\$74.20 and max of N\$371.00	3.5.3 Balance enquiry at Bank Windhoek branch	Free	Visa Platinum credit card	N\$75.77
1.1.3 Account management fee		<b>2.4 Payments</b>		3.5.4 Mini-statement at Bank Windhoek ATM	N\$4.72	<b>6. VARIOUS FEES AND CHARGES</b>	
- Current accounts	N\$78.73	2.4.1 Debit order to Bank Windhoek account (internal)	N\$12.86	3.5.5 Provisional statement at branch	N\$27.18	6.1 Stop payments	N\$115.34
- Transaction accounts	N\$47.06	2.4.2 Debit order to account at another bank (external)	N\$31.02	3.5.6 Monthly statement	N\$17.73	6.2 Copies of old statements	N\$81.72
<b>1.2 Deposits</b>		2.4.3 Stop order setup fee	Free	3.5.7 Internet statement	Free	6.3 Search fee	N\$81.72
1.2.1 Cash deposit (In-branch and at ATM)	Free	2.4.4 Stop order	N\$32.02	3.5.8 Printing and certifying monthly bank statement	N\$1.00 per page	6.4 Photocopies	N\$21.37
1.2.2 Cash (turnover exceeding N\$1.3mil on business accounts)	3.72% with a min of N\$17.87	2.4.5 Visa Debit Card Purchases	N\$4.90	<b>3.6 Card Fees</b>		6.5 Telephone charges	N\$30.18 plus telephone call cost
<b>1.3 Withdrawals</b>		2.4.6 Visa Debit Card International Purchases	N\$5.71	3.6.1 First issue of card	Free	6.6 Fax charges (incoming & outgoing)	N\$26.40
1.3.1 At own ATM	N\$11.00 per N\$300.00 with a min of N\$11.00 and max of N\$55.00	2.4.7 Online Purchases	N\$4.90	3.6.2 Card fee per month		6.7 Bank report to other banks	N\$219.46
1.3.2 At other bank's ATM	N\$11.40 per N\$300 plus N\$36.27	<b>2.5 Balance Enquiries and Statements</b>		Visa Debit	N\$6.24	6.8 Bank Statement delivery	N\$69.51
1.3.3 International ATM	N\$11.40 per N\$300 plus N\$36.27	2.5.1 Balance enquiry at Bank Windhoek ATM	Free	Visa Classic Silver	N\$12.50	6.9 Auditor's Certificate	N\$946.14
1.3.4 At branch counter	N\$23.86 per N\$500.00 plus N\$53.00 with a min of N\$74.20 and max of N\$371.00	2.5.2 Balance enquiry at other bank's ATM	N\$9.19	Visa Premier Gold	N\$24.77	6.10 Balance Certificate	N\$57.84
<b>1.4 Payments</b>		2.5.3 Balance enquiry at Bank Windhoek branch	Free	Visa Debit Fuel Card	N\$5.06	6.11 Deposit books	Up to a maximum of N\$110.65
1.4.1 Debit order to Bank Windhoek account (internal)	N\$12.86	2.5.4 Mini-statement at Bank Windhoek ATM	N\$4.72	3.6.3 Card Protection Fee per month		<b>7. ADVANCES AND OVERDRAFT FACILITIES</b>	
1.4.2 Debit order to account at another bank (external)	N\$31.02	2.5.5 Provisional statement at branch	N\$27.18	Visa Debit	N\$3.12	<b>7.1 Residential Home Loans</b>	
1.4.3 Stop order setup fee	Free	2.5.6 Monthly statement	N\$17.73	Visa Classic Silver	N\$4.46	7.1.1 Home loan origination fee	Included in the Loan Admin fee
1.4.4 Stop order	N\$32.02	2.5.7 Internet statement	Free	Visa Premier Gold	N\$6.36	7.1.2 Property valuation	In Windhoek 0.26% of value, with min of N\$828.80 and a max of N\$3525.09 plus AA tariff per km for distance travelled outside Windhoek
1.4.5 Visa Debit Card Purchases	N\$4.90	2.5.8 Printing and certifying monthly bank statement	N\$1.00 per page	Visa Debit Fuel Card	N\$3.23	7.1.3 Property re-evaluation	In Windhoek 0.16% of value, with min of N\$828.80 and a max of N\$3870.82 plus AA tariff per km for distance travelled outside Windhoek
1.4.6 Visa Debit Card International Purchases	N\$5.71	<b>2.6 Card Fees</b>		3.6.4 Replacement of lost/ damaged card		7.1.4 Property guarantees (mortgage bond transfer)	0.36% of amount
1.4.7 Online Purchases	N\$4.90	2.6.1 First issue of card	Free	Visa Debit	N\$187.30	7.1.5 Progress Inspection	In Windhoek 0.16% of value, with min of N\$828.80 plus AA tariff per km for distance travelled outside Windhoek
<b>1.5 Balance Enquiries and Statements</b>		2.6.2 Card fee per month		Visa Classic Silver	N\$187.30	7.1.6 Bond registration fees	As determined by conveyancers
1.5.1 Balance enquiry at Bank Windhoek ATM	Free	Visa Premier Gold	N\$12.50	Visa Debit Fuel Card	N\$187.30	Bond cancellation fee	0.26% with a min of N\$1,592.33
1.5.2 Balance enquiry at other bank's ATM	N\$9.19	Visa Debit Fuel Card	N\$5.06	2.6.3 Card Protection Fee per month		Administration fees	0.52%
1.5.3 Balance enquiry at Bank Windhoek branch	Free	Visa Classic Silver	N\$4.46	Visa Premier Gold	N\$6.36	Further advances	0.31% of advanced amount with a min of N\$518.00 and max of N\$5,400.00
1.5.4 Mini-statement at Bank Windhoek ATM	N\$4.72	Visa Debit Fuel Card	N\$3.23	2.6.4 Replacement of lost/ damaged card		<b>7.2 Vehicle and Asset Finance</b>	
1.5.5 Provisional statement at Bank Windhoek branch	N\$27.18	Visa Classic Silver	N\$187.30	Visa Premier Gold	N\$187.30	7.2.1 Opening of account	Free
1.5.6 Posted Monthly statement	N\$17.73	Visa Debit Fuel Card	N\$187.30	Visa Debit Fuel Card	N\$187.30	7.2.2 Loan origination fees	Included in the Loan Admin fee
1.5.7 E-statement	Free	<b>3. SAVINGS ACCOUNTS (EXCLUDING EASYSAVE)</b>		Visa Debit Fuel Card	N\$187.30	7.2.3 Documentation fees	1.42% of amount advanced with min of N\$1,736.70 and max of N\$7,238.19
1.5.8 Printing and certifying monthly bank statement	N\$1.00 per page	<b>3.1 Account maintenance</b>		<b>3.2 Deposits</b>		7.2.4 Hire purchase instalment fees	N\$285.94
<b>1.6 Card Fees</b>		3.1.1 Opening	Free	3.2.1 Cash deposit (In-branch and at ATM)	Free	<b>7.3 Overdrafts</b>	
1.6.1 First issue of card	Free	3.1.2 Closing	Free	3.2.2 Cash (turnover exceeding N\$1.3mil on business accounts)	3.72% with a min of N\$17.87	7.3.1 Penalty interest (on the amount exceeding the arranged overdraft limit)	Maximum charged will be in the overdraft limit terms of the Usury Act unless prior arrangements were made
1.6.2 Card fee per month		3.1.3 Account management fee		<b>3.3 Withdrawals</b>		<b>*Note</b>	<b>These general fees are only applicable to individual clients. For more information on specific products fees please see appropriate brochures in the branch or contact the sales advisors.</b>
Visa Debit	N\$6.24	AgriSave	N\$11.15	3.3.1 At own ATM	N\$11.00 per N\$300.00 with a min of N\$11.00 and max of N\$55.00	<b>Business and Corporate clients please contact your nearest branch for more information.</b>	
Visa Classic Silver	N\$12.50	Other Savings: Vibe	N\$8.94	Vibe, special accounts			
Visa Premier Gold	N\$24.77	Minimum Balance	N\$1,000.00	Solo accounts	Free		
Visa Debit Fuel Card	N\$5.06	Special Savings	N\$1,000.00	SeniorSave accounts	Free		
1.6.3 Card Protection Fee per month		Other Savings: GroupSave/SureSave/Solo	N\$100.00	3.3.2 At other bank's ATM	N\$11.40 per N\$300 plus N\$36.27		
Visa Debit	N\$3.12	<b>3.2 Deposits</b>		3.3.3 At branch counter	N\$23.86 per N\$500.00 plus N\$53.00 with a min of N\$74.20 and max of N\$371.00		
Visa Classic Silver	N\$4.46	3.2.1 Cash deposit (In-branch and at ATM)	Free	3.3.4 At Agent Bank	N/A		
Visa Premier Gold	N\$6.36	3.2.2 Cash (turnover exceeding N\$1.3mil on business accounts)	3.72% with a min of N\$17.87	<b>3.4 Payments</b>			
Visa Debit Fuel Card	N\$3.23	<b>3.3 Withdrawals</b>		3.4.1 Debit order to Bank Windhoek account (internal)	N\$12.86		
1.6.4 Replacement of lost/ damaged card		3.3.1 At own ATM	N\$11.00 per N\$300.00 with a min of N\$11.00 and max of N\$55.00	3.4.2 Debit order to account at another bank (external)	N\$31.02		
Visa Debit	N\$187.30	Vibe, special accounts		3.4.3 Stop order setup fee	Free		
Visa Classic Silver	N\$187.30	Solo accounts	Free	3.4.4 Stop order	N\$32.02		
Visa Premier Gold	N\$187.30	SeniorSave accounts	Free	3.4.5 Visa Debit Card Purchases	N\$4.90		
Visa Debit Fuel Card	N\$187.30	3.3.2 At other bank's ATM	N\$11.40 per N\$300 plus N\$36.27	3.4.6 Visa Debit Card International Purchases	N\$5.71		
<b>2. SELEKT GOLD AND SELEKT PLATINUM ACCOUNTS</b>		3.3.3 At branch counter	N\$23.86 per N\$500.00 plus N\$53.00 with a min of N\$74.20 and max of N\$371.00	3.4.7 Online Purchases	N\$4.90		
<b>2.1 Account maintenance</b>		3.3.4 At Agent Bank	N/A	<b>4. EASYSAVE ACCOUNTS</b>			
2.1.1 Opening	Free	<b>3.4 Payments</b>		<b>4.1 Account maintenance</b>			
2.1.2 Closing	Free	3.4.1 Debit order to Bank Windhoek account (internal)	N\$12.86	4.1.1 Opening	Free		
2.1.3 Account management fee		3.4.2 Debit order to account at another bank (external)	N\$31.02	4.1.2 Closing	Free		
Selekt Gold (Pay as you go)	N\$100.08	3.4.3 Stop order setup fee	Free	4.1.3 Account management fee	Free		
2.1.4 Bundled fee		3.4.4 Stop order	N\$32.02	4.1.4 Minimum Balance	None		
- Selekt Gold	N\$225.52	3.4.5 Visa Debit Card Purchases	N\$4.90	<b>4.2 Deposits</b>			
- Selekt Platinum	N\$514.05	3.4.6 Visa Debit Card International Purchases	N\$5.71	4.2.1 Cash deposit (In Branch and at ATM)	Free		
<b>2.2 Deposits</b>		3.4.7 Online Purchases	N\$4.90	<b>4.3 Withdrawals</b>			
2.2.1 Cash deposit (In-branch and at ATM)	Free	<b>4.5 Balance Enquiries and Statements</b>		4.3.1 At own ATM	Free		
2.2.2 Cash (turnover exceeding N\$1.3mil on business accounts)	3.72% with a min of N\$17.87	4.5.1 Balance enquiry at Bank Windhoek ATM	Free	4.3.2 At other bank's ATM	First three monthly withdrawals are free, then, N\$8.33 thereafter		
<b>2.3 Withdrawals</b>		4.5.2 Balance enquiry at other bank's ATM	N\$9.19	4.3.3 International ATM	N\$11.40 per N\$300 plus N\$36.27		
2.3.1 At own ATM	N\$11.00 per N\$300.00 with a min of N\$11.00 and max of N\$55.00	4.5.3 Balance enquiry at Bank Windhoek branch	Free	4.3.4 At branch counter	N\$23.86 per N\$500.00 plus N\$53.00 with a min of N\$74.20 and max of N\$371.00		
Selekt Gold accounts		4.5.4 Mini-statement at Bank Windhoek ATM	N\$4.72	4.3.5 At Agent Bank	N/A		
		4.5.5 Provisional statement at branch	N\$27.18	<b>4.4 Payments</b>			
		4.5.6 Monthly statement	N\$17.73	4.4.1 Debit order to Bank Windhoek account (internal)	N\$12.86		
		4.5.7 E-statement	Free	4.4.2 Debit order to account at another bank (external)	N\$31.02		
		4.5.8 Printing and certifying monthly bank statement	N\$1.00 per page	4.4.3 Stop order setup fee	Free		
		<b>4.6 Card Fees</b>		4.4.4 Stop order	N\$32.02		
		4.6.1 First issue of card	Free	4.4.5 Visa Debit Card Purchases	N\$4.90		
		Card fee per month	N\$6.24	4.4.6 Online Purchases	N\$4.90		
		Card Protection Fee per month	N\$3.12	<b>5. CREDIT CARDS</b>			
		Replacement of lost/ damaged card	N\$187.30	5.1 First issue of credit card	Free		
		<b>5. CREDIT CARDS</b>		5.2 Replacement of lost and/or damaged card	N\$187.30		
		5.1 First issue of credit card	Free	5.3 Interest on outstanding balance	Free up to 55 days then at prime plus a rate not exceeding the maximum permissible rates in terms of the Usury Act.		



# Fees and Charges

Maximum General Fees for Financial Services (Incl. 15 % VAT) as from 1 July 2021

Service	Maximum Fee
7.3.3 Overdraft notices/reminders	N\$323.51
7.3.4 Annual review of facility	1.22% of facility with mini of N\$785.72
<b>8. GUARANTEES AND LETTERS OF CREDIT</b>	
8.1 Imports	Min N\$508.00 plus commission based on risk grade
Exports	Advising fee N\$642.42 plus drawing commission based on risk grade
Confirmation commission	As per confirming bank
8.2 SWIFT Guarantee	Advising fee of N\$777.00 plus commission based on risk grade
<b>9. COLLECTIONS AND LEGAL</b>	
9.1 Letters	N\$323.51
9.2 Reminders	N\$323.51
<b>10. SAFE CUSTODY AND SECURITIES</b>	
10.1 Closed custody – services fees	0.00%
10.2 Open custody – services fees	0.00%
10.3 Access fees	0.00%
<b>11. INTERNATIONAL BANKING</b>	
11.1 Incoming SWIFT payments	0.91% of value with a min of N\$117.50 and max of N\$925.00
11.2 Outward SWIFT payments	0.91% of value with a min of N\$117.50 and max of N\$925.00
<b>12. EXCHANGE CONTROL WORK</b>	
12.1 Application to Bank of Namibia	N\$1,020.78
12.2 Urgent applications	N\$1,494.60
12.3 Complex applications	N\$2,000.00
12.4 Attestation fees - F178/NEP	N\$79.50
<b>13. PENALTY FEES</b>	
13.1 Card Replacement Fee	N\$187.30
13.2 Instant card/Fast track Card Replacement	N\$250.00
13.3 PIN Replacement Fee	N\$17.04
13.4 Token Replacement fee	N\$807.47
13.5 Over Limit Fee	N\$514.19
13.6 EFT unpaid fee	N\$11.42
13.7 Declined ATM withdrawal - own ATM	Free
13.9 Failed/reversed debit orders internal	N\$373.95
13.10 Failed/reserved debit order external	1.50% of amount with a min of N\$46.37 and max of N\$200
13.11 Deposit Correction	N\$88.01
13.12 Recalled Deposit Item	N\$110.09
13.13 Easywallet reversal	N\$26.50
13.14 Temporary Overdraft Increases	1.50% of value with a min of N\$2,060.65

**\*Note** These general fees are only applicable to individual clients. For more information on specific products fees please see appropriate brochures in the branch or contact the sales advisors.

Business and Corporate clients please contact your nearest branch for more information.

**DIGITAL OFFERINGS	iBank (electronic banking)	BankWindhoek App	CellPhone Banking	EasyWallet	Bureau	GoPay
Subscription fee (monthly) Corporate <b>Individual</b> Non - Profit Organisation	N\$167.51 <b>Free</b> N\$135.57	<b>Free</b>	<b>Free</b>		N\$511.48	Free
Bulk Payment System - Bureau Salary payments <b>Recipient payments</b> Recipient collections <b>Recipient collections -Tracking fees</b> Recipient collections/payments unable to apply					N\$4.79 <b>N\$4.79</b> N\$4.79 <b>N\$3.35</b> N\$10.95	
Beneficiary and 3rd Party Payments Individual <b>Non Individual</b> Near realtime transactions(NRTC)	N\$13.65 <b>N\$14.90</b> N\$43.41	N\$13.65 <b>N/A</b>	N\$5.51 <b>N/A</b>		<b>N/A</b>	
Inter-account Transfer fee	N\$3.64	N\$3.64	N\$5.51	Free		
MTC Prepaid Top-Up	Free	Free	N\$1.47	Free		
MTC Contract Top-Up	Free	Free	N\$1.47	Free		
Prepaid airtime Purchases	Free	Free	Free			
Prepaid Electricity Purchases	Free	Free	Free	Free		
Intra-banking activities	Free	Free				
Pay to cell/account			N\$5.51			
Balance Enquiry	Free	Free	Free	Free		
Mini Statement			Free			
Account Statement	Free	Free				
EasyWallet send money N\$0.00 - N\$500.00 <b>N\$501.00 - N\$1,000.00</b> N\$1,001.00 - N\$1,500.00 <b>N\$1,501.00 - N\$5,000.00</b>	N\$10.95 <b>N\$21.90</b> N\$32.85 <b>N\$34.00</b>	N\$10.95 <b>N\$21.90</b> N\$32.85 <b>N\$34.00</b>	N\$10.95 <b>N\$21.90</b> N\$32.85 <b>N\$34.00</b>	N\$10.95 <b>N\$21.90</b> N\$32.85 <b>N\$34.00</b>		
Easywallet withdrawal at ATM			Free first daily withdrawal, thereafter N\$10.50 per transaction	Free first daily withdrawal, thereafter N\$10.50 per transaction		
Value Added Services (VAS) Bank	N\$5.35	N\$5.35				Free

**\*\*Note** Digital offering charges are applicable to all products.