Fees and Charges Maximum General Fees for Financial Services (Incl. 15% VAT) as from 1 July 2022

Service	Maximum Fee
1. CURRENT, TRANSACTION AND SAVINGS (excluding EasySave) ACCOUNTS	
1.1 Account maintenance	
1.1.1 Opening	Free
1.1.2 Closing of account	Free
1.1.3 Account management fee	
- *Current accounts*	N$84.24
- *Transaction accounts*	N$50.35
- *Savings accounts*	
- *AgriSave*	N$11.94
- *Vibe*	N$9.56
1.1.4 Minimum Balance	
Savings accounts - Special Savings	N$1,000.00
Other Savings accounts - GroupSave/SureSave/Solo	N$100.00
2. Transactional Fees & Charges (Applicable to Current, Transaction and Savings accounts)	
2.1 Deposits	
2.1.1 Cash deposit (In-branch and at ATM)	Free
2.1.2 Cash (turnover exceeding N$1.3mil on business accounts)	3.97% with a min of N$19.12
2.2 Withdrawals	
2.2.1 At own ATM	N$11.67 per N$300.00 with a min of N$11.67 and max of N$90.00
2.2.2 At other bank's ATM	N$5.60 plus N$13.70 per N$500.00 with a max of N$35.00
2.2.3 International ATM	N$12.19 per N$300.00 plus N$38.81
2.2.4 At branch counter	N$26.00 per N$500.00 plus N$57.77 with a min of N$80.88 and max of N$590.00
2.3 Balance Enquiries and Statements	
2.3.1 Balance enquiry at Bank Windhoek ATM	Free
2.3.2 Balance enquiry at other bank's ATM	N$4.80
2.3.3 Balance enquiry at Bank Windhoek branch	Free
2.3.4 Mini-statement at Bank Windhoek ATM	N$5.14
2.3.5 Provisional statement at Bank Windhoek branch	N$29.63
2.3.6 Posted Monthly statement	N$19.33
2.3.7 E-statement	Free
2.3.8 Printing and certifying monthly bank statement	N$1.00 per page
2.4 Card Fees	
2.4.1 First issue of card	Free
2.4.2 Card fee per month	
Visa Debit	N$6.68
Visa Classic Silver	N$13.38
Visa Premier Gold	N$26.50
Visa Debit Fuel Card	N$5.41
2.4.3 Card Protection per month	
Visa Debit	N$3.33
Visa Classic Silver	N$4.76
Visa Premier Gold	N$6.80
Visa Debit Fuel Card	N$3.46
2.4.4 Replacement of Lost/damaged card (Applicable to Visa Debit, Classic Silver, Premier Gold and Debit fuel)	N$204.16
2.5 Transfer/ Payments	
2.5.1 Debit order to Bank Windhoek account (internal)	N$13.76
2.5.2 Debit order to Bank Windhoek account (external)	N$33.20
2.5.3 Stop order setup	Free
2.5.4 Stop order	N$34.27
2.5.5 Point of Sale Transactions	
Visa Debit Card Purchase	N$5.19
Visa Debit Card CashBack	N$5.75
International Purchases	N$5.19
3. EASYSAVE ACCOUNTS	
3.1 Account maintenance	
3.1.1 Opening of account	Free
3.1.2 Closing of account	Free
3.1.3 Account management fee	Free
3.1.4 Minimum Balance	None
3.2 Deposits	
3.2.1 Cash deposit (In-branch and at ATM)	Free
3.3 Withdrawals	
3.3.1 At own ATM	First three monthly withdrawals are free, then, N$8.83
3.3.2 At other bank's ATM	N$5.60 plus N$13.70 per N$500.00 with a max of N$35.00
3.3.3 International ATM	N$12.19 per N$300.00 plus N$38.81
3.3.4 At branch counter	N$26.00 per N$500.00 plus N$57.77 with a min of N$80.88 and max of N$590.00
3.4 Balance Enquiries and Statements	
3.4.1 Balance enquiry at Bank Windhoek ATM	Free
3.4.2 Balance enquiry at other bank's ATM	N$4.80
3.4.3 Balance enquiry at Bank Windhoek branch	Free
3.4.4 Mini-statement at Bank Windhoek ATM	Free
3.4.5 Provisional statement at Bank Windhoek branch	N$29.63
3.4.6 E-statement	Free
3.4.7 Printing and certifying monthly bank statement	N$1.00 per page
3.5 Card Fees	
3.5.1 First issue of card	Free
3.5.2 Card fee per month	N$6.68
3.5.3 Card Protection per month	N$3.33
3.5.4 Replacement of Lost/ damaged card	N$204.16
4. Credit Cards	
4.1 First issue of card	Free
4.2 Replacement of Lost/ damaged card	N$224.60
4.3 Interest on outstanding balance	Free up to 55 days then at prime plus 5% (prime plus a rate not exceeding the maximum permissible rates in terms of the Usury Act.)
4.4 Monthly card fee	
Visa Gold credit card	N$47.30
Visa Platinum credit card	N$81.08
4.5 ATM cash withdrawal fees	N$11.67 per N$300.00 with a min of N$11.67 and max of N$90.00
5. Various Fees And Charges	
5.1 Stop Payments (per payment)	N$125.73
5.2 Copies of Old Statements	N$87.44
5.3 Search Fee	N$87.44
5.4 Photocopies (Per Page)	N$22.87
5.5 Telephone Charges	N$32.29
5.6 Fax charges (incoming & outgoing)	N$28.25
5.7 Bank reports to other banks	N$234.82
5.8 Bank Statement delivery	N$74.37
5.9 Auditors' certificates	N$1,012.37
5.10 Deposit books	Up to a maximum of N$118.39
5.11 Balance certificate	N$61.89
6. DIGITAL OFFERINGS	
6.1 iBank (electronic banking)	
6.1.1 Corporate monthly subscription fee	N$177.56
6.1.2 Individual monthly subscription fee	Free
6.1.3 Non - Profit Organisation monthly subscription	N$143.70
6.1.4 Beneficiary and 3rd Party Payments	N$14.47
6.1.5 EasyWallet send money	N$0.00-N$500.00 = N$11.60 N$501.00-N$1,000.00 = N$23.20 N$1,001.00-N$1,500.00 = N$34.80 N$1,501.00-N$5,000.00 = N$46.40
6.1.6 Inter-account Transfer fee	N$3.85
6.1.7 Near realtime transactions (NRTC)	N$46.02
6.2 Bank Windhoek App	
6.2.1 Monthly subscription fee	Free
6.2.2 Beneficiary and 3rd Party Payments	N$14.47
6.2.3 Inter-account Transfer fee	N$3.85
6.2.4 MTC Prepaid Top-Up	Free
6.2.5 MTC Contract Top-Up	Free
6.2.6 Prepaid Electricity Purchases	N$1.00
6.2.7 EasyWallet send money	N$0.00-N$500.00 = N$11.60 N$501.00-N$1,000.00 = N$23.20 N$1,001.00-N$1,500.00 = N$34.80 N$1,501.00-N$5,000.00 = N$46.40
6.3 EasyWallet	
6.3.1 ATM Withdrawal	Free first daily withdrawal, thereafter N$11.13 per transaction
6.3.2 Send Money	N$0.00-N$500.00 = N$11.60 N$501.00-N$1,000.00 = N$23.20 N$1,001.00-N$1,500.00 = N$34.80 N$1,501.00-N$5,000.00 = N$46.40
6.3.3 Reversal	N$28.88
6.3.4 Prepaid Electricity purchases	Free
6.3.5 Top-ups (maximum available balance N$20 000.00)	Free
6.4 CellPhone Banking	
6.4.1 Beneficiary and 3rd party payments	N$5.84
6.4.2 Mobile to Mobile payments	N$5.84
6.4.3 Mobile to Account payments	N$5.84
6.4.4 Top-ups	N$1.56
6.4.5 Balance Enquiry	Free
6.4.6 Mini Statement	Free
6.4.7 Prepaid Electricity purchases	N$1.00
6.4.8 EasyWallet send money	N$0.00-N$500.00 = N$11.60 N$501.00-N$1,000.00 =N$23.20 N$1,001.00-N$1,500.00 = N$34.80 N$1,501.00-N$5,000.00 = N$46.40
7. ADVANCES AND OVERDRAFT FACILITIES	
7.1 Residential Home Loans	
7.1.1 Home loan origination fee	Included in the Loan Admin fee
7.1.2 Property valuation	In Windhoek 0.28% of value, with min of N$886.82 and a max of N$3,771.84 plus AA tariff per km for distance travelled outside Windhoek
7.1.3 Property re-evaluation	In Windhoek 0.17% of value, with min of N$886.82 and a max of N$3,771.84 plus AA tariff per km for distance travelled outside Windhoek
7.1.4 Property guarantees (mortgage bond transfer)	0.39% of amount
7.1.5 Progress Inspection	In Windhoek 0.17% of value, with min of N$886.82 plus AA tariff per km for distance travelled outside Windhoek
7.1.6 Bond registration fees	As determined by conveyancers
7.1.7 Bond cancellation fee	0.28% with a min of N$1,703.79
7.1.8 Administration fees	0.55%
7.1.9 Further advances	0.33% of advanced amount with a min N$554.26 and max of N$5,671.00
7.2 Vehicle and Asset Finance	
7.2.1 Opening of account	Free
7.2.2 Loan origination fees	Included in the Loan Admin fee
7.2.3 Documentation fees	1.52% of amount advanced with min of N$1,858.27 and max of N$7,744.86
7.2.4 Hire purchase instalment fees	N$305.94
7.3 Overdrafts	
7.3.1 Penalty interest (on the amount exceeding the arranged overdraft limit)	Maximum charged will be in the overdraft limit terms of the Usary Act unless prior arrangements were made
7.3.2 Overdraft notices/reminders	N$323.51
7.3.3 Annual review of facility	1.30% of facility with min of N$768.72
8. GUARANTEES AND LETTERS OF CREDIT	
8.1 Imports	Min N$508.00 plus commission based on risk grade
8.2 Exports	Advising fee N$687.39 plus drawing commission based on risk grade
8.3 Confirmation commision	As per confirming bank
8.4 SWIFT Guarantee	Advising fee of N$687.39 plus commission based on risk grade
9. COLLECTIONS AND LEGAL	
9.1 Letters	N$323.51
9.2 Reminders	N$323.51
10. INTERNATIONAL BANKING	
10.1 Incoming SWIFT payments	0.91% of value with a min of N$125.00 and max of N$925.00
10.2 Outward SWIFT payments	0.91% of value with a min of N$125.00 and max of N$925.00
11. EXCHANGE CONTROL WORK	
11.1 Application to Bank of Namibia	N$1,100.00
11.2 Urgent applications	N$1,550.00
11.3 Complex applications	N$2,250.00
11.4 Attestation fees - F178/NEP	N$79.50
12. PENALTY FEES	
12.1 Card Replacement Fee	N$204.16
12.2 Instant card/Fast track Card Repalcement	N$250.00
12.3 PIN Replacement Fee	N$18.58
12.4 Token Replacement fee	N$880.13
12.5 Over Limit Fee	N$560.46
12.6 EFT unpaid fee	N$11.94
12.7 Declined ATM withdrawal - own ATM	Free
12.8 Notice of Irregularity	N$323.51
12.9 Failed/reversed debit order external	1.50% of amount with a min of N$46.37 and max of N$200.00
12.10 Deposit Correction	N$94.17
12.11 Recalled Deposit Item	N$120.00
12.12 Easywallet reversal	N$28.88
12.13 Temporary Overdraft Increases	1.50% of value with a min of N$2,246.11

Note:
These fees are only applicable to individual clients. Business and Corporate clients, please contact your nearest branch for more information.

Bank Windhoek
a member of Capricorn Group