

USD17.1

USD 1000

Over the counter cash deposit

0.49% of cash deposit

## Detailed listing of bank fees and charges: effective date is 1st of October 2023.

Description Fee (BWP) VAT I	cl. Description	Fee (BWP) VAT Incl.	Description	Fee (BWP) VAT Incl.	Description Fee (BWP) V	AT Incl.	Description	Fee (BWP) VAT Incl.
PERSONAL BANKING	EURO 500	EUR17.1	Travel Insurance	free	Prepaid Cards		(vii) Foreign Currency Accounts- Business	
(a) ACCESSIBILITY FACILITATION CHARGES	ZAR 5000	ZAR57	Credit Life Insurance	0.19% of Outstanding Balance	Monthly account maintenance fee	free	Violation of minimum balance	USD11.80
		29% GBP (min 6.29 max 62.23)	Self Select PIN	free	Joining fee / Card Issuance Loading fee	60.42 14.5		EUR11.80 GPB5.91
Banking Account)	EURO 0.2	19% USD (min 5.93 max 62.23) 129% EUR (min 6.29 max 62.23)	POS Purchase - Local POS Purchase - International	free free	Card replacement Cash withdrawal - Other Banks (local)	60.42 4.69	Bulk Deposit Charge	ZAR59.00 0.32% (min P10.92, max
	.91 (d) TRADE FACILITATION CHARGES	29% ZAR (min 5.93 max 62.23)	Card Activation e-Statement	free free	Cash withdrawal - International	30.21	(viii) General Business Accounts	P655.08)
	(i) Foreign Exchange Charges		One Time - PIN (iii)Platinum	free	(viii) General Business Accounts SWIFT reporting (MT940/MT942) BWP285/	I ISD3/i 3 /	SWIFT reporting (MT940/MT942)	BWP285/USD34.20/ EUR28.50/GBP22.80/
ATM Cash Withdrawal Fee SCB International*	Local SWIFT Bank Transfer	64.72 132.30	Joining Fee Annual Fee	211.47 248.93	EUR28.5/ ZAR285*	GBP22.8/	SWIFT reporting (MT900/MT910)	ZAR285 *monthly* BWP285/USD34.20/
Issue of First Debit Card	ee International SWIFT Transfer - USD	USD12.08	Joining Fee-Supplementary	free	SWIFT reporting (MT900/MT910) BWP285/ EUR28.5/	USD34.2/		EUR28.50/GBP22.80/ ZAR285 *monthly*
	<ul> <li>International SWIFT Transfer - GBP</li> <li>International SWIFT Transfer - ZAR</li> </ul>	GBP12.08 ZAR12.08	Annual Fee-Supplementary Card Replacement Fee	36.25 120.84	ZAR285* Retrieval of account statements (more BWP114/ USD17.1,	monthly*	Retrieval of account statements	BWP114/USD17.10/ EUR11.4/GBP5.7/ZAR114
1 / 3	45 International SWIFT Transfer - EUR 48 sale of foreign notes - BWP	EUR12.08 3.42% (min 18.67)	Chargeback Fee Monthly Statement	36.25 free	than 6 months)  Standing Instruction Setup	,	Standing Instruction Setup	*monthly* 399
Banking*	Purchase of foreign notes - BWP	3.42% (min 18.67)	Past Statement	36.25 12.08	Demand Draft Issuance 0.285% min BW		Premature withdrawal of Deposits  Demand Draft Issuance	399 0.285% min P57, max P570
International Acquiring Fee 4.	29	0.30% (min P62.42 max P570)	Interim Statement ATM Balance Enquiry- Own	2.29	Full Bank History Report	21.43	Stop payment/Cancellation Investigation of Transactions	132.2 120.84
(ii) Point of Sale Machines	83 Foreign draft/Cheque collection Cheques, drafts and bills negotiated	186.70 66.14	ATM Balance Enquiry- Local ATM Balance Enquiry- International	4.95 4.95	(ix) Cheque Collection Inward collection local currency cheque	free	Photocopying of Documents (per sheet)	5.68
	and returned unpaid Draft Replacemen  14 Draft Issued on Local Currency Account	0.30% (min P62.42 max	Impound Card Fee by SCB ATM Over the Limit Fee	93.05 112.38	Foreign Currency Cheque Collection 0.285% min BW Cleared Overseas	/P57, max BWP570	Full Bank History Report	22.72
POS Transactions International*  (iii) Internet/Online Banking	87 Stop Draft	P570) 139.40	Deposit over the limit	58.82	Courier Charges Full Audit Confirmation	171 313.5	(ix) Cheque Collection Courier Charges	181.26
Sign up for Online Banking	Real Time Gross Settlement ee	0.29% (min P102.71 max P339.79)	Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	(ii) Business Loans		Full Audit Confirmation	332.31
Monthly fee per user  Transfers:	Local Transfer to Other Banks (Electroni Funds Transfer)	c 0.29% (min P32.63 max P234.74)	Late Payment Fee	36.25	Arrangement Fee (all facilities)  Commitment fee  1.14% of facilities  1.14% of commitment fee	, ommitted	(xii) Liquidity Structures (Domestic Sweeping & Pooling)	1200 /
	.71 Telegraphic Transfers 85	0.29% (min P62.84 max P360.18)	Account in Arrears ATM withdrawal- Own	157.09 3.42% of the transaction	Letter of Intent	facilities 114	Domestic structure set-up (per structure)  Monthly Service Fee maintenance	1208.4 302.1
To other banks*	42 .17 (e) PAYMENT AND CLEARING CHARGI	ES		amount (min P31.16, max P249.42)	Unauthorised Excess Interest on Unauthorised Excess Pr	125 ime +15%	(structure) Monthly Service Fee	60.42
Utility Bill Payment	lssue of Bank Cheque:		ATM withdrawal- Local	3.42% of the transaction amount (min P31.16,	(iii) Letters of Credit (inward - exports) Advising Commission	121.18	maintenance(account)	
, ,	Cheque Encashment: (ii) Deposit-Book		ATM withdrawal- International	max P249.42) 3.42% of the transaction	Confirming Commission/Fee 0.855% per qua		(j) TRADE FINANCE (i) Letters of Credit (inward - exports)	
Electronic Funds Transfer (iv) Cellphone/Mobile Banking	38 Small(Business clients only) (i) Cheque-books/Forms	free		amount (min P31.16, max P249.42)	Negotiation of Documents 0.2964% per qua	•	Advising commission  Confirming commission	129.45 0.90% annually (min
Subscription fee	98 Issue of First Personal Cheque Book 46 Subsequent Cheque Books	free 72.80	"Currency conversion fee"  Declined Transaction	3.63% free	Amendments (other than extensions) 0.2964% per qua		3	BWP319.20)
Transfer between own accounts  Buy pre-paid airtime	0.6 Issue of Bank Cheque:		Lost Card Protection Insurance Travel Insurance	free free	Cancellation Fee	N/A	Negotiation of documents  Amendments (other than extensions)	0.30% Annually 0.30% Annually
	ee - Customer ee - Non-Customer	58.71 293.55	Credit Life Insurance	0.19% of Outstanding Balance	Extension of Tenure 0.2964% per qua	arter (min 114)	Extension of tenure  Document examination	0.30% Annually 211.47
Check the balance on all my accounts	ee Cheque Encashment:  - Personal	24.24	Self Select PIN	free	(iv) Letters of Credit (outwards - imports) Establishment Fee 1.14%	(min 285)	(ii) Letters of Credit (outwards - import) Establishment of letter of credit	1.37% Annually (min
Statement Request ^	ee - Business	23.53 296.40	POS Purchase - Local POS Purchase - International	free free	SWIFT cost on establishment	117.42	SWIFT cost on establishment	1.37% Annually (min BWP302.1) 125.07
Utility Bill Payment	Lack of Funds  Post Dated Chaques (Charge Drawer)	296.40	Card Activation e-Statement	free free	Leter of Credit Commission (Issuance) 0.855% per qua		Extension or renewal of letter of credit	1.37% Annually (min BWP302.1)
	(iii) Stop/Standing Orders		One Time - PIN  (iv) Infinite	free	Extension or renewal	285	Increase of amount of letter of credit	1.37% Annually (min
	Standing Orders to Own SCB Account Standing Orders to Another SCB	free free	Joining Fee	241.68		in 176.47) (min 114)	Drawing commission on letter of credit	BWP302.1) 0.30% Annually (min
ATM Utility Bill Payment*	.21 Account Standing Order (Other Banks Local)	31.33	Annual Fee Annual Fee-Supplementary	1812.6 42.29	Amendment Drafting	285 427.5	Revolving and standby letter of credit	BWP120.84) 0.33% Annually (min
(b) CURRENT/SAVINGS MOBILISATION CHARGES Current/Savings Accounts	Standing Order (Other Banks International)	62.29	Card Replacement Fee Monthly Statement	120.84 free	Cancellation (v) Foreign Bills (Collection Charges)	free	Amendment to documentary credits	BWP298.2) 1.37% Annually (min
(i) All Current Accounts  Monthly Maintenance Fee (Excl Platinum and Easy 6!	Dishonoured Standing Order  (f) LENDING CHARGES	293.55	Past Statement	48.34	Outward Collection Handling Fee:	0.57%	(iii) Foreign Bills (Collection Charges)	BWP144.52)
Banking Current Account)	(i) Mortgage/Construction	0.0107 6.1 1 7	Interim Statement ATM Balance Enquiry- Own	12.08 2.49	Documentary Bills for Collections Clean Bills	0.57% 0.57%	Outward collection Handling  Documentary bills	0.59% Annually
Monthly Maintenance Fee - Easy Banking Account 14	94	0.91% of the loan (min P1148, max P7752)	ATM Balance Enquiry- Local ATM Balance Enquiry- International	4.95 4.95	Extension after Maturity 0.57% (r Cable Charges	nin 121.18) 117.42	Clean bills	0.59% Annually
Monthly Maintenance Fee - Priority Banking** 256 (ii) All Savings Accounts	90 Arrangement Fee - Priority	0.91% of the loan (min	Impound Card Fee by SCB ATM Over the Limit Fee	93.05 124.47	Avalising of a Bill  Couriering of documents  At cost of tl	Prime	Inward collection handling  Documentary bills	0.59% Annually 0.59% Annually
Monthly Maintenance Fee- Ordinary savings account Withdrawal Fee:	ee (***) D	P1148, max P7752)	Deposit over the limit	58.82	(vi) Bonds/Guarantees/Indemnities	le cooriei	Clean bills Extention after maturity	0.59% Annually 123.89
, , ,	(iii) Personal Loan ree Arrangement Fee	0.91% of the loan (min	Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	Guarantees Shipping Guarantees/Bill of Lading 1.14% per 6mont	hs or part	Cable Charges  Avalising of a bill	125.07 Risk Based (min BWP319.2)
Two withdrawals per month Ordinary Savings Account	ee	P1148, max P7752)	Late Payment Fee	42.29	Establishment Fee 1.14% per 6mont	thereof hs or part	(iv) Bonds/guarantees/Indemnities	
, 3	44 Arrangement Fee - Priority ee	0.91% of the loan (min P1148,	Account in Arrears ATM withdrawal- Own	157.09 2.85% of the transaction	(vii) Performance/Tender /Advance/	thereof	Establishment	1.19% Annually (min BWP314.18)
Subsequent Tema Savings withdrawal  Violation of minimum balance	68 (iv) All Loans - Personal and Business	max P7752)		amount (min P31.16, max P249.42)	Retention Bonds Establishment Fee 1.14% per 6mont	hs or part	Increase of amounts	1.19% Annually (min BWP314.18)
	4.1 CRB and ITC enquiry Late Repayment Grace Period	56.07 7 days	ATM withdrawal- Local	2.85% of the transaction amount (min P31.16,	Amendments	thereof	Extension of tenure	1.19% Annually (min BWP314.18)
(iii) Deposits	Late Repayment charge on Loans EMI bounce charges	63.44 245.19	ATM withdrawal- International	max P249.42) 2.85% of the transaction	Increase of Amounts 1.14% per 6mont	hs or part thereof	Letter of Intent - With no undertaking to is guarantee	ssue a 114.00
Cash Deposits BWP0.46 per BWP100 of deposi cash (max BWP12	8) Pre-approval letter	30.21		amount (min P31.16, max P249.42)	Extension of Tenure	285	(I) AGENT BANKING  Transaction Type	Payable By Client
Cash Deposits - USD BWP0.46 per BWP100 of deposi cash (max BWP12	98)	As per charge by service provider	"Currency conversion fee"  Credit Life Insurance	3.63% 0.19% of Outstanding	(i) Internet Banking (S2B) - Business Banking S2B - Setup and implementation free		Cash Deposit Cash Withdrawal	P0.45 per P100 Below
Cash Deposits - GBP BWP0.46 per BWP100 of deposi cash (max BWP12		BWP12.08 per day 26.58		Balance	(Web) S2B – Monthly Maintenance fee	223.55	Cash Withdrawal Value P	ayable by Client (incl. VAT)
Cash Deposits - EUR BWP0.46 per BWP100 of deposi cash (max BWP12	D   \	o 26.58	(h) BUSINESS BANKING		S2B – Vasco Token (first Issue) S2B – Replacement of approver device	free 125.07	50-125 126-250	3.99 5.70
Cash Deposits - ZAR BWP0.46 per BWP100 of deposi cash (max BWP12	/ ( )	13.29	(i) Business Accounts  Monthly Account Maintenance Fee	66.46	S2B - Reactivation of expired user profile S2B - Reactivation of expired group	free free	251-500 501-1000	11.40 17.10
(iv) Personal Accounts	Clearance Certificate  Settlement Quotation	48.34 48.34	Monthly e-Statements	free 9.33	profile  S2B - Training post implementation	187.61	1001-2000 2001-3000	28.50 39.90
Copy of Past Account Statement per page 2	(iv) Overdraft	1.43% of loan or (min	Flat Charge per Entry(over the counter transactions)	7.33	S2B – Info Manager access fees	free	3001-4000	45.60
	6.4	P362.52)	Cheque Book Issuance Sweep	43.65	(i) COMMERCIAL AND CORPORATE BANKING (i) Electronic Banking		4001-5000 5001-6000	57.00 68.40
Priority) Balance Enquiry Over the Counter 3	Salary Advance  2.61  (g) CREDIT CARDS	2.72% on withdrawal amount	Cash Deposit	0.40% of the transaction amount (min P8.46 max	Account maintenance and Straight2Bank Fees	91.2	6001-7000 7001-8000	79.80 91.20
Transaction processing through Call Centre  Audit Report  320	(i) Classic		Stop Draft	P3021) 135.34	S2B – Vasco Mobile Token (first Issue) S2B – Vasco Hard Token (first Issue)	Free Free	8001-9000 9001-9999	102.60 114.00
(c) INVESTMENT PROMOTION/INTERMEDIATION CHARGES	Joining Fee  Annual Fee	124.47 124.47	(ii) Local Transfers: Manual Real Time Gross Settlement	BWP30.21+0.285% (min	S2B - Replacement Vasco Hard Token	125.07		
(i) Term Deposits  Charge for breaking Ordinary Fixed  BWP 285 plus (19)	/ nortal Las Supplanantary	free 36.25	Local Transfer to Other Banks (Electronic	P96.90, max P320.56) 34.2	(iii) Local Transfers: Electronic	/ 0 /	The currency conversion rate for authorize transaction when using a card may differ a contraction is satisfied.	er with the final conversion
Deposits BWP principal /3 days-on-bo	ok) Card Replacement Fee	37.34	Funds Transfer) Telegraphic Transfers	BWP30.21 +0.285% (min	ACH/EFT RTGS Transfers 0.30% (min P6)		currency rate when the transaction is settled.  All charges are VAT Inclusive (VAT rate is 14)	
Charge for breaking Ordinary Fixed USD 28.50 plus (19 Deposits USD principal /3 days-on-ba	5 * Past Statement	free 24.89	(iii) Local Transfers: Online	P62.70, max P339.79)	Payroll (within bank) - Book Transfer P3.63 per 6		^ There will be no charge for processing remote channels however, charges for serv	these transactions through
Charge for breaking Ordinary Fixed GBP 17.10 plus (19 Deposits GBP principal /3	of Loan-on-Card Fee	24.17 1.14% of loan amount (min	Payroll (within bank and other banks) Direct Debits	3.81 3.74	Direct Debits (ii) Local Transfers: Manual	3.63	this fee schedule	
Deposits GBP principal /3 days-on-bo Charge for breaking Ordinary Fixed EUR28.50 plus (19)	ok) ATM withdrawal- Own	P302.1, max P1450.08) 2.57% of transaction	Vendor and other payments to other banks (Electronic Funds Transfer)	3./4 6.04	ACH/EFT 0.30% (min P3	3.56, max P250.39)	* Only Applicable to Easy Banking Accoun  ** Only Applicable to Priority Banking Clie balance (ALIM) is below the required three	ents where monthly account
Deposits EUR principal /3	5 *	amount (min P18.67) 2.57% of transaction	RTGS Transfers	0.29% (min P102.71, max	Book Transfer (FCY)  USD36.25/E  GPB24.17/	EUR30.21/	balance (AUM) is below the required thres  *** Only Applicable to Home Loans  **** The minimum investment amount of I	
Charge for breaking Ordinary Fixed ZAR313.15 plus (19 Deposits ZAR principal /3	of ATNA III I I I I I I	amount (min P18.67) 2.57% of transaction	Telegraphic Transfers	P339.79) 0.29% (min P62.84, max	RTGS Transfers 0.30% (min P9		P50,000 depending on the availability of t	,
days-on-bo Charge for breaking Upfront Fixed BWP 285 plus (19)	ok)	amount (min P18.67) free		P360.18)	Payroll (within bank) - Book Transfer 4.40 per 6 (v) International Transfers: Electronic (Inward & Outward)		Classic and Gold credit cards will remain op date if not replaced earlier. Replacement	
Deposits BWP principal /3 days-on-bo	5 * Travel Insurance	free 0.19% of Outstanding	(vii) Foreign Currency Accounts- Business Violation of minimum balance:		(Handling fees)  BWP "BWP 0.29% (m	in D63 ///	the limit will remain the same	ta Duainasa Davalina u unlasa
(ii) Foreign Currency Accounts	Self Select PIN	Balance free	USD GBP	USD12.51 GBP6.26	max P360.17) pend	alty P285"	All charges under Personal Banking apply stated directly under Business Banking	to Business Banking, unless
ZAR Current Account (Opening balance ZAR500)	POS Purchase -Local	free	ZAR	ZAR62.54	penalty U	ISD85.50"		
Account Maintenance (waived for balances above ZAR38.94 ZAR2499.99)	Card Activation	free free	(i) Term Deposits		GBP "GBP 0.29% (min GBP6.65, max 0 penalty 0	SBP85.50"	Standard Chartered Bank advises its value below fees' narrations in their bank statem	
ATM Withdrwal fee - SCB local ZAR3.42 ATM Withdrwal fee - SCB International ZAR6.84	e-Statement One Time - PIN	free free	Charge for breaking Ordinary Fixed	BWP 285 plus (1% of	ZAR "ZAR 0.29% (min ZAR63.44, max ZA penalty ZA	R399.00"		
ATM Withdrwal fee - Non SCB local ZAR6.84 ATM Withdrwal fee - Non SCB International ZAR6.84	(ii)Gold		Deposits BWP	principal /365 * days-on- book)	EUR "EUR 0.29% (min EUR6.65, max E penalty E	UR85.50"		ınk Statement Narration
POS transaction in ZAR ZAR1.14	Joining Fee	180.48	Charge for breaking Ordinary Fixed Deposits USD	USD 28.50 plus (1% of principal /365 * days-on-	(iv) International Transfers: Manual (Inward & Outward) (H	J		with IA OR prefix IA, e.g 22310060554
POS transaction in other currencies ZAR6.85  Periodic Paper statement (estatement is free) ZAR7.98	Annual Fee Joining Fee-Supplementary	180.48 free	Charge for breaking Ordinary Fixed	book) GBP 17.10 plus (1% of		(P422.94)		with IB OR prefix IB, e.g
USD Current Account (Opening balance USD50) Account Maintenance (waived for balances above USD3.89	Annual Fee-Supplementary  Card Replacement Fee	36.25 37.34	Deposits GBP	principal /365 * days-on- book)	USD "USD 0.29% (min		180780	2310040322
USD499.99) ATM Withdrwal fee - SCB local USD0.34	Monthly Statement	free 24.89	Charge for breaking Ordinary Fixed Deposits EUR	EUR28.50 plus (1% of principal /365 * days-on-	penalty U			with IR OR prefix IR, e.g 2310090022
ATM Withdrwal fee - SCB International USD0.68 ATM Withdrwal fee - Non SCB local USD0.68	Past Statement Interim Statement	24.17	Charge for breaking Ordinary Fixed	book) ZAR313.15 plus (1% of		3P422.94)	The fees are inclusive of Swift charges, where	e applicable. VAT is collected
ATM Withdrwal fee - Non SCB International USD0.68	Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	Deposits ZAR	principal /365 * days-on- book)		29% (min	separately.	
POS transaction in USD  POS transaction in other currencies  USD 0.11  USD 0.79	ATM withdrawal- Own	2.57% of transaction amount (min P18.67)	Charge for breaking Upfront Fixed Deposits BWP	BWP 285 plus (1% of principal /365 * days-on-	ZA	0.42, max \R422.94) 'ZAR570"		
Periodic Paper statement (estatement is free) USD0.68  Monthly Maintenance Fee none	ATM withdrawal- Local	2.57% of transaction amount (min P18.67)	· · · · · · · · · · · · · · · · · · ·	book) ture of interest if terminated	EUR "EUR 0.29% (min			
Violation of Minimum Balance (Call)  GBP 500 GBP11.4	ATM withdrawal- International	2.57% of transaction amount (min P18.67)	5	nd interest rate applicable to cenure the account has been held with the bank	penalty E  (vi) Deposits			
LISD 1000 LISD17.1	Lost Card Protection Insurance	free		THE DUTTE	(vi) Deposits			