



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

Description	Fee (BWP) VAT Incl.	Description	Fee (BWP) VAT Incl.	Description	Fee (BWP) VAT Incl.	Description	Fee (BWP) VAT Incl.
PERSONAL BANKING		PERSONAL BANKING		PERSONAL BANKING		PERSONAL BANKING	
(a) ACCESSIBILITY FACILITATION CHARGES		(a) ACCESSIBILITY FACILITATION CHARGES		(a) ACCESSIBILITY FACILITATION CHARGES		(a) ACCESSIBILITY FACILITATION CHARGES	
(i) ATM Charges		(i) ATM Charges		(i) ATM Charges		(i) ATM Charges	
ATM Cash Withdrawal Fee SCB in Botswana	3.28	EURO 500	EUR17.1	Travel Insurance	free	Prepaid Cards	free
ATM Cash Withdrawal Fee SCB in Botswana* (Easy Banking Account)	3.28	ZAR 5000	ZAR57	Credit Life Insurance	0.19% of Outstanding Balance	Monthly account maintenance fee	free
ATM Cash Withdrawal Fee Non-SCB in Botswana	6.57	(iii) Telegraphic Transfers (Domestic & International)		Self Select PIN	free	Joining fee / Card Issuance	60.42
ATM Cash Withdrawal Fee Non-SCB in Botswana*	5.91	GBP	0.29% GBP (min 6.29 max 62.23)	POS Purchase -Local	free	Loading fee	14.5
ATM Cash Withdrawal Fee SCB International	32.98	USD	0.29% USD (min 5.93 max 62.23)	POS Purchase - International	free	Card replacement	60.42
ATM Cash Withdrawal Fee International	32.98	EURO	0.29% EUR (min 6.29 max 62.23)	Card Activation	free	Cash withdrawal - Other Banks (local)	4.69
ATM Cash Withdrawal Fee SCB International*	32.11	ZAR	0.29% ZAR (min 5.93 max 62.23)	e-Statement	free	Cash withdrawal - International	30.21
Mini Statement request ATM*	free	(d) TRADE FACILITATION CHARGES		One Time - PIN	free	(vii) General Business Accounts	
Issue of First Debit Card	free	(i) Foreign Exchange Charges		Joining Fee	211.47	SWIFT reporting (MT940/MT942)	BWP/285/ USD34.20/ EUR28.5/ GBP22.8/ ZAR285 *monthly*
Debit card Replacement (expiry,lost, stolen, misplaced)	70.45	Local SWIFT Bank Transfer	64.72	Annual Fee	248.93	SWIFT reporting (MT900/MT910)	BWP/285/ USD34.20/ EUR28.5/ GBP22.8/ ZAR285 *monthly*
Local Courier Debit Card Delivery	77.52	International SWIFT Transfer	132.30	Joining Fee-Supplementary	free	Retrieval of account statements (more than 6 months)	BWP/114/ USD17.1/ EUR11.4/ GBP5.7/ ZAR114 *monthly*
Balance Enquiry through SCB ATM*	1.45	International SWIFT Transfer - USD	USD12.08	Annual Fee-Supplementary	36.25	Standing Instruction Setup	399
Balance Enquiry through Non SCB ATM and Phone Banking*	1.48	International SWIFT Transfer - GBP	GBP12.08	Card Replacement Fee	120.84	Demand Draft Issuance	0.285% min BWP57, max BWP570
Declined ATM withdrawal (no funds)	free	International SWIFT Transfer - ZAR	ZAR12.08	Chargeback Fee	36.25	Full Bank History Report	21.43
International Acquiring Fee	42.29	International SWIFT Transfer - EUR	EUR12.08	Monthly Statement	free	(ix) Cheque Collection	free
Bill Payment	4.83	sale of foreign notes - BWP	3.42% (min 18.67)	Past Statement	36.25	Inward collection local currency cheque	0.285% min BWP57, max BWP570
(ii) Point of Sale Machines		Purchase of foreign notes - BWP	3.42% (min 18.67)	Interim Statement	12.08	Foreign Currency Cheque Collection	0.285% min BWP57, max BWP570
POS Transactions Local	0.30	Foreign Cheque Purchase	0.30% (min P62.42 max P570)	ATM Balance Enquiry- Own	2.29	Courier Charges	171
POS Transactions Local*	1.14	Foreign draft/Cheque collection	free	ATM Balance Enquiry- Local	4.95	Full Audit Confirmation	313.5
POS Transactions International*	5.87	Cheques, drafts and bills negotiated and returned unpaid Draft Replacement	66.14	ATM Balance Enquiry- International	4.95	(ii) Business Loans	1.14% of facility amount
(iii) Internet/Online Banking		Draft Issued on Local Currency Account	0.30% (min P62.42 max P570)	Impound Card Fee by SCB ATM	93.05	Commitment fee	114% of committed facilities
Sign up for Online Banking	free	Stop Draft	139.40	Over the Limit Fee	112.38	Letter of Intent	114
Monthly fee per user	free	Real Time Gross Settlement	0.29% (min P102.71 max P339.79)	Deposit over the limit	58.82	Unauthorised Excess	125
Transfers:		Local Transfer to Other Banks (Electronic Funds Transfer)	0.29% (min P32.63 max P234.74)	Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	Interest on Unauthorised Excess	Prime +15%
To own account within the bank	1.71	Telegraphic Transfers	0.29% (min P62.84 max P360.18)	Late Payment Fee	36.25	(iii) Letters of Credit (inward - exports)	121.18
To third party accounts within the bank	2.85	(e) PAYMENT AND CLEARING CHARGES		Account in Arrears	157.09	Advising Commission	121.18
To other banks*	2.42	(i) Cheque-books/Forms		ATM withdrawal- Own	3.42% of the transaction amount (min P31.16, max P249.42)	Confirming Commission/Fee	0.855% per quarter (min 399)
Digital Statement Request	24.17	(ii) Cheque-books/Forms		ATM withdrawal- International	3.42% of the transaction amount (min P31.16, max P249.42)	Negotiation of Documents	0.2964% per quarter (min 114)
Utility Bill Payment	3.02	(iii) Cheque-books/Forms		"Currency conversion fee"	3.63%	Amendments (other than extensions)	0.2964% per quarter (min 114)
Mobile Money Payment	11.48	(iv) Cheque-books/Forms		Declined Transaction	free	Cancellation Fee	N/A
Cardless Cash	11.48	(v) Cheque-books/Forms		Last Card Protection Insurance	free	Extension of Tenure	0.2964% per quarter (min 114)
Electronic Funds Transfer	6.38	(vi) Cheque-books/Forms		Travel Insurance	free	(iv) Letters of Credit (outwards - imports)	114% (min 285)
(iv) Cellphone/Mobile Banking		(vii) Cheque-books/Forms		Credit Life Insurance	0.19% of Outstanding Balance	Establishment Fee	114% (min 285)
Subscription fee	7.98	(viii) Cheque-books/Forms		Self Select PIN	free	SWIFT cost on establishment	117.42
Transfer between own accounts	8.46	(ix) Cheque-books/Forms		POS Purchase -Local	free	Letter of Credit Commission (Issuance)	0.855% per quarter (min 285)
Buy pre-paid airtime	0.6	(x) Cheque-books/Forms		POS Purchase - International	free	Extension or renewal of letter of credit	1.37% Annually (min BWP302.1)
View the history of all my prepaid airtime	free	(xi) Cheque-books/Forms		Card Activation	free	Increase of amount of letter of credit	1.37% Annually (min BWP302.1)
Check the balance on a single account	free	(xii) Cheque-books/Forms		e-Statement	free	Drawing commission on letter of credit	0.30% Annually (min BWP120.84)
Check the balance on all my accounts	free	(xiii) Cheque-books/Forms		One Time - PIN	free	Revolving and standby letter of credit	0.33% Annually (min BWP298.2)
Mini statement	free	(xiv) Cheque-books/Forms		(iv) Infinite	free	Amendment to documentary credits	1.37% Annually (min BWP144.52)
Statement Request ^	free	(xv) Cheque-books/Forms		Joining Fee	241.68	(iii) Foreign Bills (Collection Charges)	
Cheque Book Request ^	76.00	(xvi) Cheque-books/Forms		Annual Fee	1812.6	Outward collection Handling	0.59% Annually
Utility Bill Payment	2.85	(xvii) Cheque-books/Forms		Annual Fee-Supplementary	42.29	Clean Bills	0.57%
Account Transfers ^	3.02	(xviii) Cheque-books/Forms		Card Replacement Fee	120.84	Extension after Maturity	0.57% (min 121.18)
FX Rates	free	(xix) Cheque-books/Forms		Monthly Statement	free	Cable Charges	117.42
Mobile Money Payment	11.48	(xx) Cheque-books/Forms		Post Statement	48.34	Availing of a Bill	Prime
(v) Other Accessibility Facilitation Charges		(xxi) Cheque-books/Forms		Interim Statement	12.08	Couriering of documents	At cost of the courier
ATM Utility Bill Payment*	1.21	(xxii) Cheque-books/Forms		ATM Balance Enquiry- Own	2.49	(vi) Guarantees/Indemnities	
(b) CURRENT/SAVINGS MOBILISATION CHARGES		(xxiii) Cheque-books/Forms		ATM Balance Enquiry- Local	4.95	Guarantees	1.14% per 6 months or part thereof
Current/Savings Accounts		(xxiv) Cheque-books/Forms		ATM Balance Enquiry- International	4.95	Shipping Guarantees/Bill of Lading	1.14% per 6 months or part thereof
(i) All Current Accounts		(xxv) Cheque-books/Forms		Impound Card Fee by SCB ATM	93.05	Establishment Fee	1.14% per 6 months or part thereof
Monthly Maintenance Fee (Excl Platinum and Easy Banking Current Account)	65.34	(xxvi) Cheque-books/Forms		Over the Limit Fee	58.82	(v) Performance/Tender/Advance/Retention Bonds	1.14% per 6 months or part thereof
Monthly Maintenance Fee - Platinum Current Account	32.98	(xxvii) Cheque-books/Forms		Deposit over the limit	58.82	Establishment Fee	1.14% per 6 months or part thereof
Monthly Maintenance Fee - Easy Banking Account	14.94	(xxviii) Cheque-books/Forms		Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	Amendments	1.14% per 6 months or part thereof
Monthly Maintenance Fee - Priority Banking**	256.90	(xxix) Cheque-books/Forms		Late Payment Fee	42.29	Extension of Tenure	285
(ii) All Savings Accounts		(xxx) Cheque-books/Forms		Account in Arrears	157.09	(i) Internet Banking (S2B) - Business Banking	free
Monthly Maintenance Fee- Ordinary savings account	free	(xxxi) Cheque-books/Forms		ATM withdrawal- Own	2.85% of the transaction amount (min P31.16, max P249.42)	S2B - Setup and implementation (Web)	free
Withdrawal Fee:	free	(xxxii) Cheque-books/Forms		ATM withdrawal- Local	2.85% of the transaction amount (min P31.16, max P249.42)	S2B - Monthly Maintenance fee	223.55
Three Withdrawals per Quarter for Peo/Divs Savings	64.10	(xxxiii) Cheque-books/Forms		ATM withdrawal- International	2.85% of the transaction amount (min P31.16, max P249.42)	S2B - Vasco Token (first Issue)	free
Subsequent Peo/Divs Savings withdrawals	free	(xxxiv) Cheque-books/Forms		"Currency conversion fee"	3.63%	S2B - Replacement of approver device	125.07
Two withdrawals per month Ordinary Savings Account	free	(xxxv) Cheque-books/Forms		Credit Life Insurance	0.19% of Outstanding Balance	S2B - Reactivation of expired user profile	free
Subsequent Ordinary Savings Account withdrawals	12.44	(xxxvi) Cheque-books/Forms		Self Select PIN	free	S2B - Reactivation of expired group profile	free
One Withdrawal per month for Tema Savings	39.68	(xxxvii) Cheque-books/Forms		POS Purchase -Local	free	S2B - Training post implementation	187.61
Subsequent Tema Savings withdrawal	39.68	(xxxviii) Cheque-books/Forms		POS Purchase - International	free	S2B - Info Manager access fees	free
Violation of minimum balance		(xxxviiii) Cheque-books/Forms		Card Activation	free	(i) COMMERCIAL AND CORPORATE BANKING	
Monthly Maintenance - Waived for balance of P500+ (Tema Savings Account)	64.1	(xxxix) Cheque-books/Forms		Interim Statement	12.08	(i) Electronic Banking	
(iii) Deposits		(xl) Cheque-books/Forms		ATM Balance Enquiry- Own	2.49	Account maintenance and Straight2Bank Fees	91.2
Cash Deposits	BWP0.46 per BWP100 of deposited cash (max BWP1208)	(xli) Cheque-books/Forms		ATM Balance Enquiry- Local	4.95	S2B - Vasco Mobile Token (first Issue)	Free
Cash Deposits - USD	BWP0.46 per BWP100 of deposited cash (max BWP1208)	(xlii) Cheque-books/Forms		ATM Balance Enquiry- International	4.95	S2B - Vasco Hard Token (first Issue)	Free
Cash Deposits - GBP	BWP0.46 per BWP100 of deposited cash (max BWP1208)	(xliiii) Cheque-books/Forms		Impound Card Fee by SCB ATM	93.05	S2B - Replacement Vasco Hard Token	125.07
Cash Deposits - EUR	BWP0.46 per BWP100 of deposited cash (max BWP1208)	(xliiiii) Cheque-books/Forms		Over the Limit Fee	124.47	(ii) Local Transfers: Electronic	
Cash Deposits - ZAR	BWP0.46 per BWP100 of deposited cash (max BWP1208)	(xlv) Cheque-books/Forms		Deposit over the limit	58.82	ACH/EFT	6.04
(iv) Personal Accounts		(xlvi) Cheque-books/Forms		Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	RTGS Transfers	0.30% (min P60.42, max P341.65)
Interim Statement Printout per page	26.14	(xlvii) Cheque-books/Forms		Late Payment Fee	42.29	Payroll (within bank) - Book Transfer	P3.63 per employee
Copy of Past Account Statement per page	26.14	(xlviii) Cheque-books/Forms		Account in Arrears	157.09	Direct Debits	3.63
Copy of Deposit Slip	38.45	(xlviiii) Cheque-books/Forms		ATM withdrawal- Own	2.85% of the transaction amount (min P31.16, max P249.42)	(ii) Local Transfers: Manual	
Over the counter withdrawal for ALL Card Holders (Excl Priority)	26.4	(xlviiii) Cheque-books/Forms		ATM withdrawal- Local	2.85% of the transaction amount (min P31.16, max P249.42)	ACH/EFT	0.30% (min P33.56, max P250.39)
Balance Enquiry Over the Counter	39.61	(xlviiii) Cheque-books/Forms		ATM withdrawal- International	2.85% of the transaction amount (min P31.16, max P249.42)	Book Transfer (FCY)	USD36.25/EUR30.21/ GBP24.17/ZAR302.1
Transaction processing through Call Centre	1.28	(xlviiii) Cheque-books/Forms		"Currency conversion fee"	3.63%	RTGS Transfers	0.30% (min P97.82, max P339.79)
Audit Report	320.49	(xlviiii) Cheque-books/Forms		Credit Life Insurance	0.19% of Outstanding Balance	Payroll (within bank) - Book Transfer	4.40 per employee
(c) INVESTMENT PROMOTION/INTERMEDIATION CHARGES		(xlviiii) Cheque-books/Forms		Self Select PIN	free	(v) International Transfers: Electronic (Inward & Outward)	
(i) Term Deposits		(xlviiii) Cheque-books/Forms		Joining Fee	124.47	Handling fees)	
Charge for breaking Ordinary Fixed Deposits BWP	BWP 285 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Annual Fee	124.47	BWP	"BWP 0.29% (min P63.44, max P360.17) penalty P285"
Charge for breaking Ordinary Fixed Deposits USD	USD 28.50 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Joining Fee-Supplementary	free	USD	"USD 0.29% (min USD13.29, max USD93.35) penalty USD85.50"
Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.10 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Annual Fee-Supplementary	36.25	GBP	"GBP 0.29% (min GBP6.65, max GBP62.23) penalty GBP85.50"
Charge for breaking Ordinary Fixed Deposits EUR	EUR28.50 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Card Replacement Fee	37.34	ZAR	"ZAR 0.29% (min ZAR63.44, max ZAR435.63) penalty ZAR399.00"
Charge for breaking Ordinary Fixed Deposits ZAR	ZAR313.15 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Monthly Statement	free	EUR	"EUR 0.29% (min EUR6.65, max EUR62.23) penalty EUR85.50"
Charge for breaking Upfront Fixed Deposits BWP	BWP 285 plus 1% (1% of principal /365 * days-on-book)	(xlviiii) Cheque-books/Forms		Past Statement	24.89	(iv) International Transfers: Manual (Inward & Outward) (Handling fees)	
(ii) Foreign Currency Accounts		(xlviiii) Cheque-books/Forms		Interim Statement	12.08	BWP	"BWP 0.29% (min P60.42, max P422.94) penalty P390"
ZAR Current Account (Opening balance ZAR500)		(xlviiii) Cheque-books/Forms		Loan-on-Card Fee	1.14% of loan amount (min P302.10, max P1450.08)	USD	"USD 0.29% (min USD6.04, max USD90.63) penalty USD121.98"
Account Maintenance (waived for balances above ZAR2499.99)	ZAR38.94	(xlviiii) Cheque-books/Forms		ATM withdrawal- Own	2.57% of transaction amount (min P18.67)	GBP	"GBP 0.29% (min GBP6.04, max GBP422.94) penalty GBP121.98"
ATM Withdrawal fee - SCB local	ZAR3.42	(xlviiii) Cheque-books/Forms		ATM withdrawal- Local	2.57% of transaction amount (min P18.67)	ZAR	"ZAR 0.29% (min ZAR60.42, max ZAR422.94) penalty ZAR570"
ATM Withdrawal fee - SCB International	ZAR6.84	(xlviiii) Cheque-books/Forms		ATM withdrawal- International	2.57% of transaction amount (min P18.67)	EUR	"EUR 0.29% (min EUR24.17, max EUR120.84) penalty EUR121.98"
ATM Withdrawal fee - Non SCB local	ZAR6.84	(xlviiii) Cheque-books/Forms		"Currency conversion fee"	3.63%	(vi) Deposits	
ATM Withdrawal fee - Non SCB International	ZAR6.84	(xlviiii) Cheque-books/Forms		Credit Life Insurance	0.19% of Outstanding Balance	Over the counter cash deposit	0.49% of cash deposit
POS transaction in ZAR	ZAR1.14	(xlviiii) Cheque-books/Forms		Self Select PIN	free		
POS transaction in other currencies	ZAR6.85	(xlviiii) Cheque-books/Forms		POS Purchase -Local	free		
Periodic Paper statement (estatement is free)	ZAR7.98	(xlviiii) Cheque-books/Forms		POS Purchase - International	free		
USD Current Account (Opening balance USD50)	USD3.89	(xlviiii) Cheque-books/Forms		ZAR	ZAR62.54		
Account Maintenance (waived for balances above USD499.99)	USD3.89	(xlviiii) Cheque-books/Forms		(i) Term Deposits			
ATM Withdrawal fee - SCB local	USD0.34	(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits BWP	BWP 285 plus 1% (1% of principal /365 * days-on-book)		
ATM Withdrawal fee - SCB International	USD0.68	(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits USD	USD 28.50 plus 1% (1% of principal /365 * days-on-book)		
ATM Withdrawal fee - Non SCB local	USD0.68	(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.10 plus 1% (1% of principal /365 * days-on-book)		
ATM Withdrawal fee - Non SCB International	USD0.68	(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits EUR	EUR28.50 plus 1% (1% of principal /365 * days-on-book)		
POS transaction in USD	USD0.11	(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits ZAR	ZAR313.15 plus 1% (1% of principal /365 * days-on-book)		
POS transaction in other currencies	USD0.79	(xlviiii) Cheque-books/Forms		Charge for breaking Upfront Fixed Deposits BWP	BWP 285 plus 1% (1% of principal /365 * days-on-book)		
Periodic Paper statement (estatement is free)	USD0.68	(xlviiii) Cheque-books/Forms		Charge for breaking Recurring Fixed Deposits	P120.84 plus forfeiture of interest if terminated within 3 months and interest rate applicable to the rounded down tenure the account has been held with the bank		
Monthly Maintenance Fee	none	(xlviiii) Cheque-books/Forms		Travel Insurance	free		
Violation of Minimum Balance (Call)	GBP11.4	(xlviiii) Cheque-books/Forms		Credit Life Insurance	0.19% of Outstanding Balance		
GBP 500	USD17.1	(xlviiii) Cheque-books/Forms		Self Select PIN	free		
USD 1000		(xlviiii) Cheque-books/Forms		POS Purchase -Local	free		
		(xlviiii) Cheque-books/Forms		POS Purchase - International	free		
		(xlviiii) Cheque-books/Forms		ZAR	ZAR62.54		
		(xlviiii) Cheque-books/Forms		(i) Term Deposits			
		(xlviiii) Cheque-books/Forms		Charge for breaking Ordinary Fixed Deposits BWP	BWP 285 plus 1% (1% of principal /365 * days-on-book)		
		(xlviiii) Cheque-books/Forms					