



Pricing 2018

Personal Banking

Pay-As-You-Transact

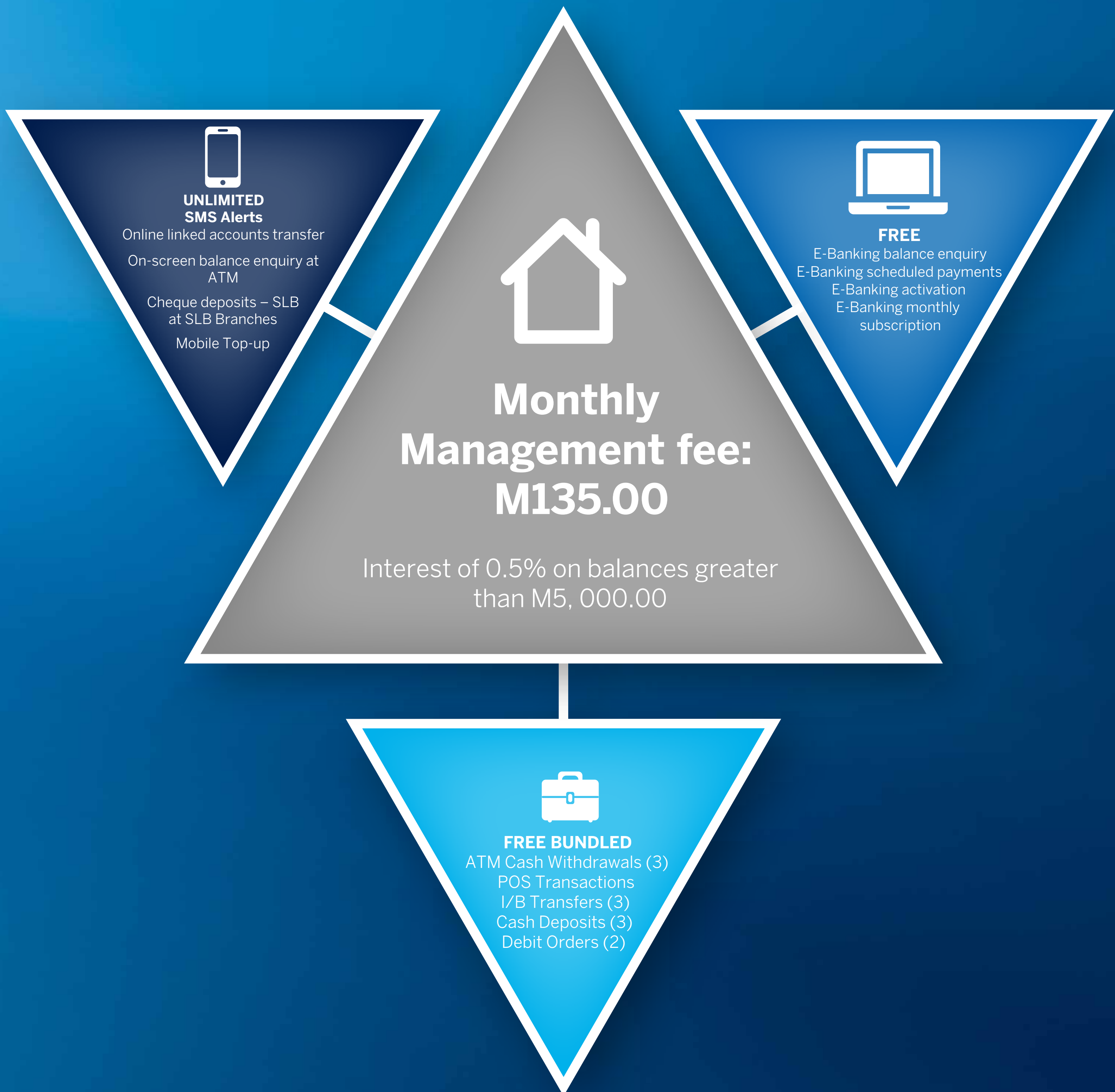
2018 Pricing	ACCESS	TRANSACT PLUS	STUDENT 2018	SILVER 2018	PRESTIGE	PRIVATE
Administration						
Management Fee	6.5	45	15	89	90	150
Cheque Book	100.00	100.00	100.00	100.00	100.00	100.00
Cheque Book Cover -First Issue Free	41.54	41.54	41.54	41.54	41.54	41.54
ATM Wallet - First Issue Free	7.93	7.93	7.93	7.93	7.93	7.93
ATM Card First Issue	Free	Free	Free	Free	Free	Free
- Replacement of lost card	100.00	100.00	100.00	100.00	100.00	100.00
- Replacement of damaged cards	65.00	65.00	65.00	65.00	65.00	65.00
ATM Disputed Transaction (International)	100.00	100.00	100.00	100.00	100.00	100.00
ATM Disputed Transaction (Local)	270.00	270.00	270.00	270.00	270.00	270.00
SMS Notification(1 SMS per transaction)	Free	Free	Free	Free	Free	Free
Cheque Service Fee - M549 and less	8.00	8.00	8.00	8.00	8.00	8.00
Cheque Service Fee - M2 499 and less	1.50c per 100	1.50c per 100	1.50c per 100	1.50c per 100	1.50c per 100	1.50c per 100
Cheque Service Fee - M3 000 and more	35.00	35.00	35.00	35.00	35.00	35.00
Deposit breakage (forfeited interest)	50%	50%	50%	50%	50%	50%
Account requirements						
Settlement Report	100.00	100.00	100.00	100.00	100.00	100.00
Account Confirmation	50.00	50.00	50.00	50.00	50.00	50.00
Account Opening Balance - Minimum deposit	50.00	50.00	50.00	50.00	50.00	50.00
Deposits						
Cash deposits - < M1 500.00 and less	1 Free Deposit per Month	1 Free Deposit per Month	1 Free Deposit per Month	1 Free Deposit per Month	1 Free Deposit per Month	1 Free Deposit per Month
Greater than M1 500.00	1.20c per 100.00	1.20c per 100.00	1.20c per 100.00	1.20c per 100.00	1.20c per 100.00	1.20c per 100.00
ATM Cash Deposit	0.70 per 100	0.70 per 100	0.70 per 100	0.70 per 100	0.70 per 100	0.70 per 100
Cheque Deposit	30.00	30.00	30.00	30.00	30.00	30.00
Government Cheques	20.00	20.00	20.00	20.00	20.00	20.00
Withdrawals						
Cash Withdrawal - M5 000.00 and less	40.00	40.00	40.00	40.00	40.00	40.00
Cash Withdrawal - Greater than M5 000.00	40.00 + 0.80c per 100.00	40.00 + 0.80c per 100.00	40.00 + 0.80c per 100.00	40.00 + 0.80c per 100.00	40.00 + 0.80c per 100.00	40.00 + 0.80c per 100.00
Cheque Encashment - M5 000.00 and less	40.00	40.00	40.00	40.00	40.00	40.00
Cheque Encashment - Greater than M5 000.00	40.00 + 0.80 per 100.00	40.00 + 0.80 per 100.00	40.00 + 0.80 per 100.00	40.00 + 0.80 per 100.00	40.00 + 0.80 per 100.00	40.00 + 0.80 per 100.00
ATM Cash Withdrawal - M1 000.00 and less	5.30	5.30	5.30	5.30	5.30	5.30
ATM Cash Withdrawal - Greater than M1 000.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00
Other ATM (in country)	18.75 +1.00 per 100	18.75 +1.00 per 100	18.75 +1.00 per 100	18.75 +1.00 per 100	18.75 +1.00 per 100	18.75 +1.00 per 100
Other ATM (international)	40.00 + 1.00 per 100	40.00 + 1.00 per 100	40.00 + 1.00 per 100	40.00 + 1.00 per 100	40.00 + 1.00 per 100	40.00 + 1.00 per 100
Declined ATM Cash Withdrawal (Other Banks)	10.00	10.00	10.00	10.00	10.00	10.00
POS Transaction (Local) M500.00 <	4.00	4.00	4.00	4.00	4.00	4.00
POS Transaction (Local) M500.00 >	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100
POS Transaction (International)	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100	4.00 + 1.00 per 100
Cash back at POS	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00
Unpaid	150.00	150.00	150.00	150.00	150.00	150.00
Post dated Cheques	160.00	160.00	160.00	160.00	160.00	160.00
GOV Special Cheques Clearance	150.00	150.00	150.00	150.00	150.00	150.00
May We Cash - Outside Lesotho	120.00	120.00	120.00	120.00	120.00	120.00
Bank Cheque	120.00	120.00	120.00	120.00	120.00	120.00
Payments						
Standing Instruction - Setup	45.00	45.00	45.00	45.00	45.00	45.00
Standing Order Execution	37.00	37.00	37.00	37.00	37.00	37.00
Standing Order to Investment/Savings	Free	Free	Free	Free	Free	Free
Standing Order Cancellation	-	-	-	-	-	-
Standing Order Amendment	25.00	25.00	25.00	25.00	25.00	25.00
Standing Order CMA	90.00	90.00	90.00	90.00	90.00	90.00
Standing Order beyond CMA	107.00	107.00	107.00	107.00	107.00	107.00
Debit Order (local)	15.00	15.00	15.00	15.00	15.00	15.00
Debit Order (international)	15.00	15.00	15.00	15.00	15.00	15.00
Stop Payments	160.00	160.00	160.00	160.00	160.00	160.00
Manual Inter - Account Transfer	105.00	105.00	105.00	105.00	105.00	105.00
Standing instruction failure Fee	150.00	150.00	150.00	150.00	150.00	150.00
RTGS	40.00	40.00	40.00	40.00	40.00	40.00
Digital Channels (Internet Banking)						
Activation Fee	Free	Free	Free	Free	Free	Free
Monthly Subscription (For those not on bundled Fee)	Free	Free	Free	Free	Free	Free
Internal Transfers incl local banks	10.00	10.00	10.00	10.00	10.00	10.00
Transfers between linked accounts	Free	Free	Free	Free	Free	Free
External Transfers (to other banks through RTGS)	42.00	42.00	42.00	42.00	42.00	42.00
Future dated Payments	12.50	12.50	12.50	12.50	12.50	12.50
Future dated Establishment Fee	5.00	5.00	5.00	5.00	5.00	5.00
Future dated Amendment Fee	2.00	2.00	2.00	2.00	2.00	2.00
Transfer to South Africa	10.00	10.00	10.00	10.00	10.00	10.00

2018 Pricing	ACCESS	TRANSACT PLUS	STUDENT 2018	SILVER 2018	PRESTIGE	PRIVATE
Digital Channels (Mobile Banking)						
Activation Fee	Free	Free	Free	Free	Free	Free
Monthly Subscription	Free	Free	Free	Free	Free	Free
Bill Payment - M5.00 - M49.99	1.20	1.20	1.20	1.20	1.20	1.20
- M50.00 - M99.99	3.00	3.00	3.00	3.00	3.00	3.00
- M100.00 - M249.99	5.00	5.00	5.00	5.00	5.00	5.00
- M250.00 - M499.99	7.00	7.00	7.00	7.00	7.00	7.00
- M500.00 - M999.00	8.50	8.50	8.50	8.50	8.50	8.50
- M1 000.00 and greater	10.00	10.00	10.00	10.00	10.00	10.00
Mobile Top Up	Free	Free	Free	Free	Free	Free
Balance Enquiries (V)	Free	Free	Free	Free	Free	Free
Transfers between Linked Accounts	Free	Free	Free	Free	Free	Free
Transfer Using Instant Money - M5.00 - M9.99	1.50	1.50	1.50	1.50	1.50	1.50
- M10.00 - M49.99	3.00	3.00	3.00	3.00	3.00	3.00
-M50.00 - M99.99	5.00	5.00	5.00	5.00	5.00	5.00
-M100.00 - M249.99	8.00	8.00	8.00	8.00	8.00	8.00
-M250.00 - M499.99	10.00	10.00	10.00	10.00	10.00	10.00
-M500.00 - M999.99	12.50	12.50	12.50	12.50	12.50	12.50
-M1 000.00 - M5 000.00	15.00	15.00	15.00	15.00	15.00	15.00
Statements						
Provisional Statement - 2 pages	35.00	35.00	35.00	35.00	35.00	35.00
Provisional Statement - On Letter Head	40.00	40.00	40.00	40.00	40.00	40.00
History Statements - Less than 6 months	15.00 per page	15.00 per page	15.00 per page	15.00 per page	15.00 per page	15.00 per page
History Statements - Greater than 6 months	75.00 +15.00 per page	75.00 +15.00 per page	75.00 +15.00 per page	75.00 +15.00 per page	75.00 +15.00 per page	75.00 +15.00 per page
At Auto Bank ATM	3.00	3.00	3.00	3.00	3.00	3.00
E - Statement	Free	Free	Free	Free	Free	Free
Posted Monthly	25.00	25.00	25.00	25.00	25.00	25.00
Search Fees Voucher < 3months	95.00	95.00	95.00	95.00	95.00	95.00
Search Fees Voucher > 3months	185.00	185.00	185.00	185.00	185.00	185.00
Balance Enquiries						
At ATM (Standard Lesotho Bank) on screen	Free	Free	Free	Free	Free	Free
ATM Slip Printing	2.00	2.00	2.00	2.00	2.00	2.00
At Other ATM (International)	9.00	9.00	9.00	9.00	9.00	9.00
At Counter	30.00	30.00	30.00	30.00	30.00	30.00
Purchases of Foreign Exchange						
Foreign Notes	3%	3%	3%	3%	3%	3%
Sales of Foreign Exchange						
Foreign Notes	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
Telegraphic Transfer/SWIFT						
Inward Transfer						
Foreign currency transactions, excluding those in CMA country's currencies	0.25% max M1,730.00	0.25% max M1,730.00	0.25% max M1,730.00	0.25% max M1,730.00	0.25% max M1,730.00	0.25% max M1 730.00
Outward Transfer						
Teletransmissions in CMA currencies to other countries in the area	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% , max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)
Purchase of Cheques, Bills, Drafts, BEFA's, etc.						
Transactions drawn on banks outside the CMA	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Drafts Issued						
British Sterling, Euro and US Dollar drafts	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
Re-purchase of drafts previously issued	Free	Free	Free	Free	Free	Free
Re-issue of drafts	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
Other Foreign Exchange Services						
Exchange Control						
Exchange Control application	Flat fee M375.00	Flat fee M375.00	Flat fee M375.00	Flat fee M375.00	Flat fee M375.00	Flat fee M375.00



Prestige Banking Bundled

For only M135.00/Month





Private Banking **Bundled**

For only M215.00/Month

**MONTHLY
MANAGEMENT
FEE M215**



FREE

- E-Banking balance enquiry
- E-Banking scheduled payments
- E-Banking activation
- E-Banking monthly subscription



**UNLIMITED
SMS Alerts**

Online linked accounts transfer
On-screen balance enquiry at
ATM

Cheque deposits – SLB
at SLB Branches
Mobile Top-up

**Interest of 1% on
balances greater
than M10, 000.00**



FREE BUNDLED

ATM Cash Withdrawals (5)
POS Transactions
I/B Transfers (5)
Cash Deposits (3)
Debit Orders (3)





Pricing 2018

Business Banking

Transaction/Service	Molelloa	Enterprise Banking	Commercial Banking
Administration			
Monthly Management Fee	60.00	142.00	156.00
Cheque book 200 pages	200.00	212.00	212.00
Cheque book cover - First Issue Free	50.00	53.00	53.00
Cheque Service fee - M549.99 and less	8.00	8.50	8.50
Cheque Service fee - M2 499.99 and less	1.50c per 100.00	1.50c per 100.00	1.50c per 100.00
Cheque Service fee - Greater than M3 000.00	35.00	35.00	35.00
Deposit breakage	50% of interest Earned	50% of interest Earned	50% of interest Earned
ATM Wallet - First Issue Free	7.93	8.40	8.40
ATM Card First Issue	Free	Free	Free
Replacement of lost card	100.00	106.00	106.00
Replacement of damaged cards	65.00	69.00	69.00
ATM Disputed Transaction-International	100.00	106.00	106.00
ATM Disputed Transaction-Local	270.00	286.00	286.00
SMS Notifications	Free	Free	Free
Account requirements			
Settlement Report	100.00	100.00	100.00
Account Confirmation	50.00	53.00	53.00
Deposits			
Cash deposits - M300.00 and less	Free	Free	Free
Greater than M300.00 but less than M1 500	20.00	20.00	20.00
Greater than M1 500	1.20c per 100.00	1.20c per 100.00	1.20c per 100.00
ATM Cash deposit	0.70 per 100.00	0.70 per 100.00	0.70 per 100.00
Cheque Deposit	30.00	30.00	30.00
Government Cheques	20.00	21.00	21.00
Withdrawals			
Cash Withdrawal - M5 000.00 and less	40.00	42.00	42.00
Cash Withdrawal - Greater than M5 000.00	40 + 0.80c per 100.00	42 + 0.80c per 100.00	42 + 0.80c per 100.00
Cheque Encashment - M5 000.00 and less	40.00	40.00	40.00
Cheque Encashment - Greater than M5 000.00	40 + 0.80c per 100.00	42 + 0.80c per 100.00	42 + 0.80c per 100.00
ATM Cash Withdrawal - M1 000.00 and less	5.30	5.30	5.30
ATM Cash Withdrawal - Greater than M1 000.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00	5.30 + 0.30c per 100.00
Other ATM in Country	18.75 + 1.00 per 100.00	18.75 + 1.00 per 100.00	18.75 + 1.00 per 100.00
Other ATM internationally	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00
Declined ATM Cash Withdrawal at Other Banks	10.00	10.60	10.60
Local POS transaction	4.00 + 1.00 per 100.00	4.00 + 1.00 per 100.00	4.00 + 1.00 per 100.00
International POS transaction	4.00 + 1.00 per 100.00	4.00 + 1.00 per 100.00	4.00 + 1.00 per 100.00
Cash back at POS	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00
Unpaid Item	150.00	150.00	150.00
Post dated Cheques	160.00	170.00	170.00
GOV Special Cheques Clearance	150.00	159.00	159.00
May We Cash - Outside Lesotho	120.00	127.00	127.00
Payments			
Standing Instruction - Setup	45.00	45.00	45.00
Standing order Execution	37.00	37.00	37.00
Standing order to Investment/Savings	Free	Free	Free
Standing order cancellation	-	-	-
Standing order amendment	25.00	25.00	25.00
Standing order CMA	90.00	95.00	95.00
Standing order beyond CMA	107.00	113.00	113.00
Local Debit Order	15.00	15.00	15.00
International Debit Order	15.00	15.00	15.00
Stop Payments	160.00	170.00	170.00
Manual Inter-Account Transfer	105.00	105.00	105.00
RTGS	40.00	42.00	42.00
Statements			
Provisional statement - 2 pages	35.00	35.00	35.00
History statements - Less than 6 months	15.00 per page	15.00 per page	15.00 per page
History statements - Greater than 6 months	75.00 + 15.00 per page	75.00 + 15.00 per page	75.00 + 15.00 per page
At Standard Lesotho Bank ATM	2.00	2.12	2.12
E-Statement	Free	Free	Free
Posted monthly	25.00	25.00	25.00
Search Fees Voucher < 3months	95.00	100.00	100.00
Search Fees Voucher > 3months	185.00	196.00	196.00
Balance Enquiries			
At Counter	50.00	50.00	50.00
At Standard Lesotho Bank ATM	Free	Free	Free
ATM Slip Printing	2.00	2.12	2.12
At Other Banks ATM	9.00	9.00	9.00
Digital Channels			
Activation fee	Free	Free	Free
Monthly subscription	Free	Free	Free
Internal Transfers incl local banks	10.00	10.00	10.00
Transfers between linked accounts	Free	Free	Free
External Transfers through RTGS	40.00	42.00	42.00
Transfer to South Africa	10.00	10.00	10.00
Future dated payments	12.50	12.50	12.50
Future dated establishment fee	5.00	5.00	5.00
Future dated amendment	2.00	2.00	2.00
Transfer using Instant Money - M5.00 - M9.99	1.50	1.50	1.50
- M10.00 - M49.99	3.00	3.00	3.00
- M50.00 - M99.99	5.00	5.00	5.00
- M100.00 - M249.99	8.00	8.00	8.00
- M250.00 - M499.99	10.00	10.00	10.00
- M500.00 - M999.99	12.50	12.50	12.50
- M1 000.00 - M5 000.00	15.00	15.00	15.00

Transaction/Service	Molelloa	Enterprise Banking	Commercial Banking
Value Added Services			
Activation fee	Free	Free	Free
Monthly subscription	Free	Free	Free
Bill Payment - M5.00 - M49.99	1.20	1.20	1.20
- M50.00 - M99.99	3.00	3.00	3.00
- M100.00 - M249.99	5.00	5.00	5.00
- M250.00 - M499.99	7.00	7.00	7.00
- M500.00 - M999.00	8.50	8.50	8.50
- M1 000.00 and greater	10.00	10.00	10.00
Mobile Top Up	Free	Free	Free
Enterprise Online			
Activation fee	0.00	0.00	0.00
Monthly subscription	50.00	53.00	53.00
Statements	Free	Free	Free
Payments to other SB accounts	10.00	10.60	10.60
Payments to other local banks	10.00	10.60	10.60
Email/SMS Notification	1.00	1.10	1.10
External Transfers (to other banks through RTGS)	45.00	48.00	48.00
Transfer to SA	35.00	37.00	37.00
Bulk Payment (per transaction)	10.00	10.60	10.60
Business Online			
Activation fee (BOL)			0.00
Monthly subscription (BOL)	300.00	300.00	300.00
Internal Transfers incl local banks (BOL)	12.00	13.00	13.00
Transfers Base Currency (USD, EUR etc)	0.00	0.00	0.00
External Transfers (to other banks through RTGS) (BOL)	30.00	30.00	30.00
Transfer to South Africa(BOL)	30.00	30.00	30.00
Bulk Payments - per entry (2000 transactions)	2 000.00	2 000.00	2 000.00
Point of Sale			
Once off Activation fee	380.00	380.00	380.00
POS standard monthly merchant commission	3.8%	3.8%	3.8%
Cash back charge	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00	3.50 + 0.20c per 100.00
Monthly rental	220.00	250.00	250.00
GPRS Enabled Communication Monthly Fee	150.00	150.00	150.00
Reports on parties			
Reports requested from other banks in country	200.00	212.00	212.00
Reports requested from banks internationally	200.00	212.00	212.00
Reports obtained for own use and for use by banks in SBG	50.00	53.00	53.00
Responded to us from another bank: Coded Full General	50.00	53.00	53.00
Miscellaneous			
Credit outstanding	90.00	95.00	95.00
Photocopies of documents per Customer's request	30.00 per page	30.00 per page	30.00 per page
Normal postage at Customer's request	25.00	25.00	25.00
DHL postage	25.00 + DHL tariff	25.00 + DHL tariff	25.00 + DHL tariff



Pricing 2018

Corporate and Investment Banking

LIST OF CHARGES	TRANSACTION/SERVICE	CIB 2018
Administration	Administration	
	Management Fee	160.00
	Cheque book cover - First Issue Free	-
	Deposit Book	45.16
Acceptance of Deposits	Deposits	
	Cash deposits	1.20% min 20.00
	Cheque deposits	30.00
	Cheque Deposit - Agent Banks outside clearing area	0.99% min 35.00
Handling of Account confirmations	Account Requirements	
	Account Opening Balance - Minimum deposit (Minimum 50)	50.00
	Settlement Report	100.00
	Account Confirmation - Bank Requirements	50.00
Withdrawal of Deposits, Dishonoured Cheques, Issuance of Bank Cheques	Withdrawals	
	Cash Withdrawal	0.85% max 10k
	Cheque Encashment	0.85%min 40.00 max 10k
	Government Cheques W	0.85%min 40.00 max 10k
	Cheques/Service Fee	1.50% min 8.00 max 35.00
	Bank Cheque	120.00
	Unpaid	150.00
	Post dated Cheques	170.00
	GOV Special Cheques Clearance	159.00
	May We Cash - Outside Lesotho	127.20
Transfers between accounts	Payments	
	Standing Instruction Set Up	47.70
	Standing Order Execution	37.00
	Standing Order to Investments/Savings	Free
	Standing Order Amend	47.70
	Standing Order CMA	95.40
	Standing Order Beyond CMA	112.00
	Stop Payments	170.00
	Local Debit Order	15.00
	International Debit Order	15.00
	Manual Inter-Account Transfer	105.00
Supply of Account Statements	Statements	
	Provisional/Mini Statements	35.00
	On Letterhead	40.00
	E - Statement	Free
	History =< 3months - 60.00	15.00 p/pg
	History Statements - Greater than 6 months	Current Year: 75.00 + 15.00p/pg
	Posted monthly	Free
Point Of Sale (POS)	Point of Sale	
	POS Standard Monthly Merchant Commission	4%
	Cash back Charge	Free
	Monthly Rental	220.00
EFTS	EFTS	
	Activation fee	Free
	Monthly subscription (EFT)	Free
	Internal Transfers incl local banks	12.70
	African Transactional Gateway(ATG) Local EFT	12.70
	African Transactional Gateway(ATG) RTGS	45.00
	African Transactional Gateway(ATG) Crossborder	30.00
External Transfers (to other banks through RTGS) per Entry	45.00	
Business Online (BOL)	Business Online	
	Activation fee	Free
	Monthly subscription (For those not on bundled Fee)	300.00
	Internal Transfers incl local banks	12.70
	Transfers Base Currency (USD, EUR etc)	10.00
	External Transfers (to other banks through RTGS)	45.00
	Transfer to South Africa	30.00
Bulk Payments per Entry(2000 transactions)	12.70	

