

# Pricing 2020 / Pay-As-You-Transact



2020 Pricing	FARMERS	NALA	YOUTH ACCOUNT	ACHIEVER	PRESTIGE	PRIVATE
<b>Administration</b>						
Management Fee	Free	7.30	16.00	94.00	101.00	168.00
Cheque book	-	-	-	112.36	112.36	112.36
Cheque book cover - First Free	-	-	-	46.64	46.64	46.64
ATM Wallet - First Issue Free	8.90	8.90	8.90	8.90	8.90	8.90
ATM Card First issue	Free	Free	Free	Free	Free	Free
Replacement of lost card (Blister)	112.36	112.36	112.36	112.36	112.36	112.36
Replacement of lost card (Embossed)	-	-	-	-	127.20	127.20
Replacement of damaged cards (Blister)	73.14	73.14	73.14	73.14	73.14	73.14
Replacement of damaged cards (Embossed)	-	-	-	-	73.14	73.14
Secondary Card Issue (Blister)	73.14	73.14	73.14	73.14	73.14	73.14
Secondary Card Issue (Embossed)	-	-	-	-	127.20	127.20
Card Annual Fee	20.00	20.00	20.00	40.00	60.00	60.00
Transaction recall Fee	31.08	31.08	31.08	31.80	31.80	31.80
ATM disputed transactions (International)	318.00	318.00	318.00	318.00	318.00	318.00
ATM disputed transactions (Local)	159.00	159.00	159.00	159.00	159.00	159.00
POS disputed transaction on SLB terminal	159.00	159.00	159.00	159.00	159.00	159.00
POS disputed transaction on NON-SLB terminal	318.00	318.00	318.00	318.00	318.00	318.00
POS disputed transaction on ECOM transaction	318.00	318.00	318.00	318.00	318.00	318.00
SMS Notification	Free	Free	Free	Free	Free	Free
Cheque Service Fee - M549.99 and less	-	-	-	9.01	9.01	9.01
Cheque Service Fee - Between M550.00 and M2, 999.99	-	-	-	1.69c per 100.00	1.69c per 100.00	1.69c per 100.00
Cheque Service Fee - Greater than M3, 000.00	-	-	-	39.22	39.22	39.22
Deposit breakage	50% of interest Earned	50% of interest Earned	50% of interest Earned	50% of interest Earned	50% of interest earned	50% of interest earned
<b>Account requirements</b>						
Settlement Letter	112.36	112.36	112.36	112.36	112.36	112.36
Account Confirmation	31.80	31.80	31.80	31.80	31.80	31.80
<b>Deposits</b>						
Cash Deposits (ALL CHANNELS)	1 Free Deposit per Month <M1, 500.00 and less	1 Free Deposit per Month <M1, 500.00 and less	1 Free Deposit per Month <M1, 500.00 and less	1 Free Deposit per Month <M1, 500.00 and less	1 Free Deposit per Month <M1, 500.00 and less	1 Free Deposit per Month <M1, 500.00 and less
Branch Cash Deposit	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
BNM	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00
ATM Cash Deposit	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00	0.70c per 100.00
Cheque Deposit	0.55c per 100.00	0.55c per 100.00	0.55c per 100.00	0.55c per 100.00	0.55c per 100.00	0.55c per 100.00
<b>Withdrawals</b>						
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	0.80c per 100.00	0.80c per 100.00	0.80c per 100.00	0.80c per 100.00	0.80c per 100.00	0.80c per 100.00
Cheque Encashment	42.00 + 0.85c per 100.00	42.00 + 0.85c per 100.00	42.00 + 0.85c per 100.00	42.00 + 0.85c per 100.00	42.00 + 0.85c per 100.00	42.00 + 0.85c per 100.00
SLB ATM Cash Withdrawal - M1, 000.00 and less	5.30	5.30	5.30	5.30	5.30	5.30
SLB 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
Non SLB ATM Cash Withdrawal	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00
International ATM Cash Withdrawal	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00	40.00 + 1.00 per 100.00
ATM ACCESS Fee (OTHER BANKS' CARDS)	60.00	60.00	60.00	60.00	60.00	60.00
Declined ATM cash withdrawal (Other Banks)	11.24	11.24	11.24	11.24	11.24	11.24
Declined transactions on POS (Insufficient funds/wrong pin)	7.42	7.42	7.42	7.42	7.42	7.42
POS Purchase Transaction	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00	3 Free per month	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00
OIF (International Card Transaction Fee)	3.00 per 100.00	3.00 per 100.00	3.00 per 100.00	3.00 per 100.00	3.00 per 100.00	3.00 per 100.00
Cash back at POS	3.70 + 0.20c per 100.00	3.70 + 0.20c per 100.00	3.70 + 0.20c per 100.00	3.70 + 0.20c per 100.00	3.70 + 0.20c per 100.00	3.70 + 0.20c per 100.00
Unpaid	159.00	159.00	159.00	159.00	159.00	159.00
Bulk payments unpaid items	159.00 per instruction	159.00 per instruction	159.00 per instruction	159.00 per instruction	159.00 per instruction	159.00 per instruction
Post dated Cheques	169.60	169.60	169.60	169.60	169.60	169.60
Special Cheques Clearance	159.00	159.00	159.00	159.00	159.00	159.00
Maywe Cash - Outside Lesotho	134.62	134.62	134.62	134.62	134.62	134.62
<b>Balance Enquiries</b>						
At ATM (Standard Lesotho Bank) on screen	Free	Free	Free	Free	Free	Free
ATM Slip Printing	2.25	2.25	2.25	2.25	2.25	2.25
At Other ATM	10.11	10.11	10.11	10.11	10.11	10.11
At Pos	10.11	10.11	10.11	10.11	10.11	10.11
At Counter	53.00	53.00	53.00	53.00	53.00	53.00
<b>Statements</b>						
History statements - Less than 12 months	20.00 per page	20.00 per page	20.00 per page	20.00 per page	20.00 per page	20.00 per page
History statements - Greater than 12 months	20.00 per page	20.00 per page	20.00 per page	20.00 per page	20.00 per page	20.00 per page
At ATM	3.37	3.37	3.37	3.37	3.37	3.37
E-Statement	Free	Free	Free	Free	Free	Free
Posted monthly	26.50	26.50	26.50	26.50	26.50	26.50
Search Fees Voucher <3 months	106.74	106.74	106.74	106.74	106.74	106.74
Search Fees Voucher >3 months	207.76	207.76	207.76	207.76	207.76	207.76

Payments	FARMERS	NALA	STUDENT	ACHIEVER	PRESTIGE	PRIVATE
Standing Order - Setup	47.70	47.70	47.70	47.70	47.70	47.70
Standing order Execution	39.22	39.22	39.22	39.22	39.22	39.22
Standing order amendment	47.70	47.70	47.70	47.70	47.70	47.70
Standing order cancellation	Free	Free	Free	Free	Free	Free
Standing order CMA	101.12	101.12	101.12	101.12	101.12	101.12
Standing order beyond CMA	120.23	120.23	120.23	120.23	120.23	120.23
Standing order to Investment/Savings	Free	Free	Free	Free	Free	Free
Debit Order (Local and International)	15.90	15.90	15.90	15.90	15.90	15.90
RTGS	42.40	42.40	42.40	42.40	42.40	42.40
Manual Inter-Account Transfer	111.30	111.30	111.30	111.30	111.30	111.30
Stop Payments	169.60	169.60	169.60	169.60	169.60	169.60
<b>Value Added Services</b>						
Activation Fee	Free	Free	Free	Free	Free	Free
Monthly subscription	Free	Free	Free	Free	Free	Free
Bill Payment - M5.00 - M19.99	1.20	1.20	1.20	1.20	1.20	1.20
- M20.00 - M49.99	2.00	2.00	2.00	2.00	2.00	3.00
- M50.00 - M99.99	3.00	3.00	3.00	3.00	3.00	5.00
- M100.00 - M199.99	5.00	5.00	5.00	5.00	5.00	7.00
- M200.00 - M299.99	6.50	6.50	6.50	6.50	6.50	8.50
- M300.00 - M399.99	7.00	7.00	7.00	7.00	7.00	10.00
- M400.00 - M499.99	8.00	8.00	8.00	8.00	8.00	8.00
- M500.00 - M999.99	10.00	10.00	10.00	10.00	10.00	10.00
- M1, 000.00 - M2, 999.99	13.00	13.00	13.00	13.00	13.00	13.00
- M3, 000.00 and above	14.00	14.00	14.00	14.00	14.00	14.00
Mobile Top-Up	Free	Free	Free	Free	Free	Free
Balance Enquiries	Free	Free	Free	Free	Free	Free
Transfers between linked accounts	Free	Free	Free	Free	Free	Free
<b>Digital Channels</b>						
Activation Fee	Free	Free	Free	Free	Free	Free
Monthly subscription	Free	Free	Free	Free	Free	Free
Card to Wallet Transfer	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00
Account to Wallet Transfer	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00	2.25c per 100.00
Internal Transfers (SLB to SLB)	7.00	7.00	7.00	7.00	7.00	7.00
Internal Transfers (local banks)	10.00	10.00	10.00	10.00	10.00	10.00
CMA Transfers	11.24	11.24	11.24	11.24	11.24	11.24
Transfer Between Linked Account	Free	Free	Free	Free	Free	Free
Future dated payments (Linked accounts)	Free	Free	Free	Free	Free	Free
Future dated payments	10.00	10.00	10.00	10.00	10.00	10.00
Future dated establishment Fee	5.62	5.62	5.62	5.62	5.62	5.62
Future dated amendment	Free	Free	Free	Free	Free	Free
RTGS	42.40	42.40	42.40	42.40	42.40	42.40
Transfer using Instant Money	2.70 + 0.85c per 100.00	2.70 + 0.85c per 100.00	2.70 + 0.85c per 100.00	2.70 + 0.85c per 100.00	2.70 + 0.85c per 100.00	2.70 + 0.85c per 100.00
<b>Reports on parties</b>						
Reports requested from other bank	212.00	212.00	212.00	212.00	212.00	212.00
Reports obtained for own use and for use by banks in SBO	53.00	53.00	53.00	53.00	53.00	53.00
Responded to us from another bank: Coded Full General	53.00	53.00	53.00	53.00	53.00	53.00
<b>Miscellaneous</b>						
Credit outstanding	95.40	95.40	95.40	95.40	95.40	95.40
Photocopies of documents per Customer's request	30.00 per page	30.00 per page	30.00 per page	30.00 per page	30.00 per page	30.00 per page
Normal postage at Customer's request	26.50	26.50	26.50	26.50	26.50	26.50
DHL postage	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff
<b>UPL</b>						
Unauthorised overdraft Fees	157.30	157.30	-	157.30	157.30	157.30
Overdraft establishment Fee - M9, 999.99 and less	157.30	157.30	-	157.30	157.30	157.30
Overdraft establishment Fee - M10, 000.00 and greater	1.61%	1.61%	-	1.61%	1.61%	1.61%
Overdraft renewal Fee - M9, 999.99 and less	157.30	157.30	-	157.30	157.30	157.30
Overdraft renewal Fee - M10, 000.00 and greater	1.61%	1.61%	-	1.61%	1.61%	1.61%
Commitment Fee (for usage less than 80% monthly)	1.12%	1.12%	-	1.12%	1.12%	1.12%
UPL arrangement Fee - M9, 999.99 and less	157.30	157.30	-	157.30	157.30	157.30
UPL arrangement Fee - M10, 000.00 and greater	1.61%	1.61%	-	1.61%	1.61%	1.61%
UPL redraw Fee - M9, 999.99 and less	157.30	157.30	-	157.30	157.30	157.30
UPL redraw Fee - M10, 000.00 and greater	1.61%	1.61%	-	1.61%	1.61%	1.61%
Early Settlement Fee (If no new facility of equivalent amount is taken)	7.87%	7.87%	-	7.87%	7.87%	7.87%
<b>VAF</b>						
Management Fee	15.00	15.00	-	15.00	15.00	15.00
Establishment Fee - M153, 999.99 and less	2, 247.20	2, 247.20	-	2, 247.20	2, 247.20	2, 247.20
Establishment Fee - M154, 000.00 and greater	1.46%	1.46%	-	1.46%	1.46%	1.46%
Restructuring Fees	1, 191.02	1, 191.02	-	1, 191.02	1, 191.02	1, 191.02
Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	-	90 days interest	90 days interest	90 days interest
Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	-	30 days interest	30 days interest	30 days interest
<b>Home Loans</b>						
Management Fee	15.00	15.00	-	15.00	15.00	15.00
Establishment Fee - M148, 999.99 and less	2, 247.20	2, 247.20	-	2, 247.20	2, 247.20	2, 247.20
Establishment Fee - M149, 000.00 and greater	1.52%	1.52%	-	1.52%	1.52%	1.52%
Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	-	90 days interest	90 days interest	90 days interest
Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	-	30 days interest	30 days interest	30 days interest



# Pricing 2020

# Business Banking



Transaction/Service	Society (Letsema)	Molleloa	Enterprise Banking	Commercial Banking
Administration				
Monthly Management fee	Free	47.70	150.52	174.90
Cheque book 200 pages	238.50	224.72	238.50	238.50
Cheque book cover - First Issue Free	59.57	56.18	59.57	59.57
Cheque Service fee	1.7% min 9.01. max 39.22	1.62% min 9.01. max 39.22	1.7% min 9.01. max 39.22	1.7% min 9.01. max 39.22
Deposit Book	50.98	50.98	50.98	50.98
Deposit breakage	50% of interest Earned	50% of interest Earned	50% of interest Earned	50% of interest Earned
ATM Wallet - First Issue Free	9.54	8.90	9.54	9.54
ATM Card First Issue	Free	Free	Free	Free
-Replacement of lost card (Blister)	-	112.36	119.14	119.14
-Replacement of damaged cards (Blister)	-	73.14	77.38	77.38
Card Annual fee	-	60.00	60.00	60.00
Transaction recall fee	31.80	31.80	31.80	31.80
ATM Disputed Transaction (International)	-	318.00	318.00	318.00
ATM Disputed Transaction (Local)	-	159.00	159.00	159.00
POS dputed Transaction on SLB terminal	-	159.00	159.00	159.00
POS dputed Transaction on NON-SLB terminal	-	318.00	318.00	318.00
POS dputed Transaction on ECOM transaction	-	318.00	318.00	318.00
SMS Notification	Free	Free	Free	Free
Account Requirements				
Settlement Letter	112.36	112.36	112.36	112.36
Account Confirmation	31.80	31.80	31.80	31.80
Deposits				
Cash Deposit All Channels	Free	First 3 up to M25, 000 Free		
Branch Cash Deposit	Free	1.20 per 100.00	1.27 per 100.00, Min 20.00	1.27 per 100.00, Min 20.00
ATM Cash Deposit	Free	0.7 per 100.00	0.78 per 100.00, Min 20.00	0.78 per 100.00 Min 20.00
Cheque Deposit	Free	0.55 per 100.00	0.55 per 100.00	0.55 per 100.00
Government Cheques	Free	22.26	23.32	23.32
BNA	Free	0.70 per 100.00	0.78 per 100.00, Min 20.00	0.78 per 100.00 Min 20.00
Withdrawals				
Cash Withdrawal - M5, 000.00 and less	42.40	40.00	42.40	42.40
Cash withdrawal - Greater than M5, 000.00	0.85 per 100.00	0.80c per 100.00	0.85 per 100.00	0.85 per 100.00
Cheque Encashment	42.00 + 0.85 per 100.00	42.00 + 0.85 per 100.00	42.00 + 0.85 per 100.00	42.00 + 0.85 per 100.00
ATM Cash Withdrawal - M1, 000.00 and less	3.50 per 500.00	3.50 per 500.00	3.50 per 500.00	3.50 per 500.00
ATM Cash Withdrawal - Greater than M1, 001.00	3.50 per 500.00	3.50 per 500.00	3.50 per 500.00	3.50 per 500.00
Non- SLB ATM Cash Withdrawal	44.94 + 1.06 per 100.00	40.00 + 1.00 per 100.00	44.94 + 1.06 per 100.00	44.94 + 1.06 per 100.00
International ATM Cash Withdrawal	45.58 + 1.06 per 100.00	40.00 + 1.00 per 100.00	45.58 + 1.06 per 100.00	45.58 + 1.06 per 100.00
ATM Access fee (Other Banks' Cards)	60.00	60.00	60.00	60.00
Declined ATM Cash Withdrawal (Other Banks)	11.87	11.24	11.87	11.87
Decline transaction on POS (Insufficient Funds/Wrong Pin)	7.42	7.42	7.42	7.42
POS Purchase Transaction	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00	4.49 + 1.06 per 100.00
OIF (International Card Transaction Fee)	3.00 per 100	3.00 per 100.00	3.00 per 100.00	3.00 per 100.00
Cash back at POS	3.70 + 0.20 per 100.00	3.70 + 0.20 per 100.00	3.70 + 0.20 per 100.00	3.70 + 0.20 per 100.00
Unpaid	159.00	159.00	159.00	159.00
Bulk Payments -unpaid items	159.00 per instruction	159.00 per instruction	159.00 per instruction	159.00 per instruction
Post Dated Cheques	180.20	169.60	180.20	180.20
GOV Special Cheques Clearance	168.54	159.00	168.54	168.54
May We Cash - Outside Lesotho	142.78	134.62	142.78	142.78
Payments				
Standing order Execution	39.22	39.22	39.22	39.22
Standing order to Investment/Savings	Free	Free	Free	Free
Standing order cancellation	Free	Free	Free	Free
Standing order amendment	47.70	47.70	47.70	47.70
Standing order CMA	101.12	101.12	101.12	101.12
Standing order beyond CMA	120.23	120.23	120.23	120.23
Debit Order (Local and International)	15.90	15.90	15.90	15.90
Stop Payments	169.60	169.60	169.60	169.60
Standing Instruction-Setup	47.70	47.70	47.70	47.70
Manual Inter-Account Transfer	111.30	111.30	111.30	111.30
RTGS	44.52	42.40	44.52	44.52
Statements				
History Statements - Less than 12 months	20.00 per page	20.00 per page	20.00 per page	20.00 per page
History Statements - Greater than 12 months	20.00 per page	20.00 per page	20.00 per page	20.00 per page
At AutoBank ATM	3.37	3.37	3.37	3.37
E-Statement	Free	Free	Free	Free
Posted monthly	26.50	26.50	26.50	26.50
Search Fees Voucher < 3months	106.00	106.00	106.00	106.00
Search Fees Voucher > 3months	207.76	207.76	207.76	207.76
Balance Enquiries				
At ATM (Standard Lesotho Bank) on-screen	Free	Free	Free	Free
ATM Slip Printing	2.25	2.25	2.25	2.25
At Other ATM	10.11	10.11	10.11	10.11
At Counter	53.00	53.00	53.00	53.00
At POS	10.60	10.60	10.60	10.60
Digital Channels				
Activation fee	Free	Free	Free	Free
Monthly Subscription	Free	Free	Free	Free
Card To Wallet Transfer	2.25 per 100.00	2.25 per 100.00	2.25 per 100.00	2.25 per 100.00
Account To Wallet Transfer	2.25 per 100.00	2.25 per 100.00	2.25 per 100.00	2.25 per 100.00
Internal Transfers (SLB to SLB)	7.42	7.42	7.42	7.42
Internal Transfers (local banks)	10.60	10.60	10.60	10.60
Transfers between linked accounts	Free	Free	Free	Free
External Transfers (to other banks through RTGS)	44.52	42.40	44.52	44.52
Transfers to South Africa	11.91	11.24	11.91	11.91
Future dated payments (Linked accounts)	Free	Free	Free	Free
Future dated payments	10.60	10.60	10.60	10.60
Future dated establishment fee	5.62	5.62	5.62	5.62
Future dated amendment	Free	Free	Free	Free
Transfers using Instant Money	2.70 + 0.85 per 100.00	2.70 + 0.85 per 100.00	2.70 + 0.85 per 100.00	2.70 + 0.85 per 100.00
Value Added Services				
Activation fee	Free	Free	Free	Free
Monthly Subscription	Free	Free	Free	Free
Bill Payment - M5.00 - M19.99	1.20	1.20	1.20	1.20
- M20.00 - M49.99	2.00	2.00	2.00	2.00
- M50.00 - M99.99	3.00	3.00	3.00	3.00
- M100.00 - M199.99	5.00	5.00	5.00	5.00
- M200.00 - M299.99	6.50	6.50	6.50	6.50
- M300.00 - M399.99	7.00	7.00	7.00	7.00
- M400.00 - M499.99	8.00	8.00	8.00	8.00
- M500.00 - M999.99	10.00	10.00	10.00	10.00
- M1 000.00 -M2 999.99	13.00	13.00	13.00	13.00
- M3 000.00 and above	14.00	14.00	14.00	14.00
Mobile Top-Up	Free	Free	Free	Free

Transaction/Service	Society (Letsema)	Molleloa	Enterprise Banking	Commercial Banking
Enterprise Online				
Activation fee	Free	Free	Free	Free
Subscription	53.00	53.00	53.00	53.00
Statements	Free	Free	Free	Free
Payments to other SLB accounts	7.42	7.42	7.42	7.42
Payments to other local banks	11.24	11.24	11.24	11.24
Email/SMS Notification	1.17	1.17	1.17	1.17
External Transfers (to other banks through RTGS)	50.88	48.00	50.88	50.88
Transfers to South Africa	11.24	11.24	11.24	11.24
Bulk Payment (per transaction)				
1.00-5, 00.00	10.60	10.60	10.60	10.60
501-1, 000	7.42	7.42	7.42	7.42
>1, 000	5.30	5.30	5.30	5.30
Bulk Transfer Using Instant money	11.00 per Voucher	11.00 per Voucher	11.00 per Voucher	11.00 per Voucher
Business Online				
Activation Fee	Free	Free	Free	Free
Monthly Subscription	319.50	319.50	319.50	319.50
Internal Transfers incl. Local Banks	14.91	14.91	14.91	14.91
Transfers Base Currency (USD, EUR, etc)	10.65	10.65	10.65	10.65
External Transfers (to other banks through RTGS)	45	45	45	45
Bulk Payments - per entry	14.91	14.91	14.91	14.91
Cross-Border Payments	37.28	37.28	37.28	37.28
Point of Sale				
Once-off Activation fee		380.00	380.00	380.00
POS standard monthly merchant commision		3.8% min 250.00	3.8% min 250.00	3.8% min 250.00
Cash back charge		3.50 + 0.21 per 100.00	3.50 + 0.21 per 100.00	3.50 + 0.21 per 100.00
Monthly rental		250.00	250.00	250.00
GPS Enabled Communication Monthly fee		220.00	220.00	220.00
Reports on Parties				
Reports requested for other banks in country	224.72	224.72	224.72	224.72
Reports requested for banks Internationally	224.72	224.72	224.72	224.72
Reports obtained for own use and for use by banks in SBG	56.18	56.18	56.18	56.18
Responded to us from another banks: Coded Full General	56.18	56.18	56.18	56.18
Miscellaneous				
Credit outstanding	100.70	100.70	100.70	100.70
Photocopies of documents per Customer's request	30.00 per page	30.00 per page	30.00 per page	30.00 per page
Normal postage at Customer's request	26.50	26.50	26.50	26.50
DHL postage	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff	60.00 + DHL tariff
Term Loans				
Unauthorised overdraft fees - M19, 999.99 and less	224.72	224.72	224.72	224.72
Unauthorised overdraft fees - M20, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Overdraft establishment fee - M19, 999.99 and less	224.72	224.72	224.72	224.72
Overdraft establishment fee - M20, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Commitment fee on usage less than 80% monthly	1.12%	1.12%	1.12%	1.12%
Overdraft renewal fee - M19, 999.99 and less	224.72	224.72	224.72	224.72
Overdraft renewal fee - M20, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Arrangement fee - M19, 999.99 and less	224.72	224.72	224.72	224.72
Arrangement fee - M2, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Redraw fee - M19, 999.99 and less	224.72	224.72	224.72	224.72
Redraw fee - M20, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Early Settlement fee (If no new facility of equivalent amount is taken)	7.9%	7.9%	7.9%	7.9%
Consultation fee for clients not taking facility after approval	674.16	674.16	674.16	674.16
Vehicle and Assets Finance (VAF)				
Establishment fee - M19, 999.99 and less	2, 247.20	2, 247.20	2, 247.20	2, 247.20
Establishment fee - M20, 000.00 and greater	1.12%	1.12%	1.12%	1.12%
Restructuring fees	1.12%	1.12%	1.12%	1.12%
Early settlement fees if no new VAF facility of equivalent amount is taken	90 days interest	90 days interest	90 days interest	90 days interest
Early settlement fees if a new VAF facility of equivalent amount is taken	30 days interest	30 days interest	30 days interest	30 days interest
Consultation fee for clients not taking facility after approval	674.16	674.16	674.16	674.16
Commercial Property Loan				
Establishment fee - M19, 999.99 and less	2, 247.20	2, 247.20	2, 247.20	2, 247.20
Establishment fee - M20, 000.00 and greater	1.35%	1.35%	1.35%	1.35%
Early Settlement fee if no new VAF facility of equivalent amount is taken	7.9%	7.9%	7.9%	7.9%
Consultation fee for clients not taking facility after approval	674.16	674.16	674.16	674.16
Guarantees				
Letter of authority	213.06	213.48	213.48	213.48
Cash cover or guarantee by another banks	0.69% p.a min 424.00	0.69% p.a min 424.00	0.69% p.a min 424.00	0.69% p.a min 424.00
Amendment fee	393.26	393.26	393.26	393.26
Other than cash cover or unsecured	3.18% p.a min 954.00	3.18% p.a min 950.00	3.18% p.a min 950.00	3.18% p.a min 950.00
Amendment fee	674.16	674.16	674.16	674.16
Establishment fee	1, 123.60	1, 123.60	1, 123.60	1, 123.60





# Pricing 2020

## FOREX TRANSACTIONS

TRANSACTION/SERVICE	Fee 2020
<b>Purchases of Foreign Exchange</b>	
Foreign Notes (Amount <=M2, 500)	M81.00
Foreign Notes (Amount greater than M2, 500)	3%
Daily relay of MT950	M32.00
Cancellation of payments duplicated or sent in error	M161.00
Return of funds wrongly addressed to us	M161.00
Payment amendments	M 161.00
Recall of funds already processed	M229.00
Misposted debits on our Nostro account	M161.00
Attending to queries - Less than 6 months	M161.00
Attending to queries - 6 months & older	M342.00
Cheques, Bills and Drafts negotiated and subsequently returned unpaid	M342.00
<b>Sales of Foreign Exchange</b>	
Foreign Notes (Amount <=M2,400.00)	M81.00
Foreign Notes (Amount greater than M2, 400)	3,20%
<b>Telegraphic Transfer/SWIFT</b>	
<b>Inward Transfer</b>	
Foreign currency transactions, excluding those in CMA country's currencies	0.25% min M74.00 max M1,730.00
Foreign currency transactions in CMA country's currencies	0.25% min M74.00 max M300.00
Pension payments - Less than <= M300.00	Free
Pension payments - Over M301.00	0.25% min M74.00 max M300.00
Foreign Cheques - Negotiated (Pension)	M0.00
Incoming RTGS	M25.00
CFC/FCA Transfers (USD, GBP, EURO, other)	5 Base currency
Monthly Management Fee (CFC/FCA)	30 Base currency
<b>Outward Transfer</b>	
Teletransmissions in CMA currencies to other countries in the area	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)
Teletransmissions other than those in CMA currencies	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)
Manual Transfers (Own-Accounts )	M105.00
Manual Transfers (Third Party )	M300.00
Outward RTGS	M45.00
BOL Payment ( CMA and other countries)	M35.00
CFC/FCA Transfers (USD,GBP,EURO,other)	5 Base currency
<b>Purchase of Cheques, Bills, Drafts, BEFA's, etc.</b>	
Transactions drawn on banks outside the CMA	0.45% min M150.00
<b>Drafts Issued</b>	
British Sterling drafts	0.85% min M115.00
Stop/repurchase Payment of drafts issued	M115.00

Other Foreign Exchange Services	Fee 2020
<b>Exchange Control</b>	
Exchange Control application	Flat fee M375.00
Attestation of forms F178	M15.00 per form
Attestation of forms NEP	M45.00
Follow-up on Overdue F178	300.00 per follow up
Compilation & submission to the Central Bank	M321.00
Cancellation of forms F178	M45.00
<b>Letter of Credit</b>	
<b>Outward - Import letters of credit</b>	
Establishment/increases Cash Cover	0.75% min M342.00 max M85,000.00
Establishment/increases other than Cash Cover	1% min M342.00 max M85,000.00
Establishment/increases Government guaranteed but not cash covered	0.50% min M342.00 max M85,000.00
Establishment/increases Government guaranteed and cash covered	0.35% min M342.00 max M85,000.00
Quarterly fee	0.25%
Amend/Cancel	M350.00
Discrepant documents	M695.00
Documentary checking (if not confirmed by SBSA)	0.14%
Teletransmissions in CMA currencies to other countries in the area	0.8% min M139.00, max M4,045.00 + telex charges (RSA - 86.00, Rest of the world - 187.00)
<b>Inward - Export letters of credit</b>	
Advised & negotiated through ourselves	M273.00
Advised but not negotiated through ourselves	M375.00
Checking documents and Sending by courier	0.5% min M500.00 max M900.00
Amendments - Extension	150.00 per delivery/notification to customer
Amendments - Increase of amounts	M148.00
Amendments - Other	M148.00
Effecting PMT	0.25% min M74.00 max M1,850.00
Effecting PMT (if CFC)	5 Base currency
Transfer of letter of credit	M500.00
<b>Bills for Collection</b>	
Documentary bills for collection (effecting PMT)	0.80% min M203.00 max M4,045.00
Protest fees. Bills handed to attorneys	M325.00 per bill
Deliveries of documents free of payment, in terms of remitting bank's instructions	0.80% min M192.60 + M63.00 max M590.00





# Pricing 2020

## Corporate and Investment Banking

LIST OF CHARGES	TRANSACTION/SERVICE	CIB 2020
Administration	<b>Administration</b>	
	Management fee	180.62
	Cheque book cover - First Issue Free	-
	Deposit Book	50.98
	Cheque Book	239.33
Acceptance of Deposits	<b>Deposits</b>	
	Cash Deposits	1.33% min 24.50
	Cheque deposits	Free
	Cheque Deposit - Agent Banks outside clearing area	1.08% min 39.40
	Government Cheques	23.59
Handling of Account confirmations	<b>Account Requirements</b>	
	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	<b>Withdrawals</b>	
	Cash Withdrawal	0.95% max 10k
	Cheque Encashment	0.95%min 45.50 max 10k
	Government Cheques	0.95%min 45.50 max 10k
	Cheques/Service fee	1.6% min 9.00 max 39.40
	Bank Cheque	134.62
	Unpaid	159.00
	Post dated Cheques	190.00
	GOV Special Cheques Clearance	179.14
	May We Cash - Outside Lesotho	143.10
Transfers between accounts	<b>Payments</b>	
	Standing Instruction Set Up	54.06
	Standing Order Execution	42.40
	Standing Order to investments/Savings	Free
	Standing Order Amend	54.06
	Standing Order CMA	107.06
	Standing Order Beyond CMA	126.14
	Stop Payments	190.80
	Local Debit Order	15.90
	International Debit Order	15.90
	Manual Inter-Account Transfer	111.30
	RTGS	45.00
Supply of Account Statements	<b>Statements</b>	
	Provisional/Mini Statements	37.10
	On Letterhead	42.40
	E Statements	FREE
	History = < 3 months - 60.00	15.00 p/pg
	History statements - Greater than 6 months	Current Year: 75.00 + 15.00 p/pg
	Posted monthly	Free
	Search Fees Voucher <3 months	100.70
Point Of Sale (POS)	<b>Point of Sale</b>	
	POS standard monthly merchant commision	4%
	Cash back charge	Free
	Monthly rental	234.30
	GPRS Enabled Communication Monthly Fee	159.75
EFTS	<b>EFTS</b>	
	Activation fee	Free
	Monthly Subscription (EFT)	Free
	Internal Transfers incl local banks	15.00
	African Transactional Gateway (ATG) Local EFT	15.00
	African Transactional Gateway (ATG) RTGS	45.00
	African Transactional Gateway (ATG) Crossborder	37.10
	External Transfers (to other banks through RTGS) per Entry	45.00
Business Online (BOL)	<b>Business Online</b>	
	Activation fee	Free
	Monthly subscription (For those not on bundled Fee)	318.00
	Internal Transfers incl local banks	15.00
	Transfers Base Currency (USD,EUR etc)	10.00
	External Transfers (to other banks through RTGS)	45.00
	Transfer to South Africa	37.10
	Bulk Payments per Entry (2000 transactions)	15.00
LMS and Pooling	<b>Billers</b>	
	Set-up fee	689.00
	Monthly fee	371.00
	Biller fee per transaction	1.25%
	<b>Liquidity Management</b>	
	Set-up fee	689.00
	Monthly fee	583.00
	New account added in the structure per month	106.00
	<b>Pooling</b>	
	Set-up fee	689.00
	Monthly fee per account in a pool	106.00



# Bundled ACHIEVER

Monthly Management Fee

**M119.00**

## Unlimited

- SMS Alerts
- Online Linked Accounts Transfers
- On-screen Balance Enquiry at ATM
- Airtime Purchases

## Free

- E-banking Balance enquiry
- E-banking Activation
- E-banking Monthly Subscription

POS TRANSACTIONS	FREE
Cash Deposit	Free @ SLB ATM & BNA up to M10, 000 per month
ATM Cash Withdrawals	2 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	3 Free per month
Local Bank Transfers (IB, App and MB)	3 Local Transfers (IB, App and MB) per month
Debit Order	1 Debit Order per month
DATA Budles (ETL & VCL)	400MB per month



# Bundled PRESTIGE

Monthly Management Fee

**M145.00**

**Unlimited**

- SMS Alerts • Online Linked Accounts Transfers
- On-screen Balance Enquiry at ATM
- Airtime Purchases

**Free**

- E-banking Balance Enquiry
- E-banking Activation
- E-banking Monthly Subscription

POS TRANSACTIONS	FREE
Cash Deposit	Free @ ATM & BNA up to M15, 000 per month
ATM Cash Withdrawals	3 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	4 Free per month
Local Bank Transfers (IB, App and MB)	5 Local Transfers (IB, App and MB) per month
Debit Order	2 Debit Orders per month





# PRIVATE BANKING **Bundled**

Monthly Management Fee

**M240.00**

## Unlimited

- SMS Alerts
- Online Linked Accounts Transfers
- On-screen Balance Enquiry at ATM
- Airtime Purchases

## Free

- E-banking Balance Enquiry
- E-banking Activation
- E-banking Monthly Subscription

POS TRANSACTIONS	FREE
Cash Deposit	Free @ SLB ATM & BNA up to M25, 000 per month
ATM Cash Withdrawals	3 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	5 Free per month
Local Bank Transfers (IB, App and MB)	Unlimited Local transfers
Scheduled Payments	3 Debit Orders per month



PRIVATE  
BANKING VVIP  
**Bundled**  
Monthly Management Fee  
**M390.00**

**Unlimited**

**Free**

- SMS Alerts
- Online Linked Accounts Transfers
- On-screen Balance Enquiry at ATM
- Airtime Purchases

- E-banking Balance Enquiry
- E-banking Activation
- E-banking Monthly Subscription

POS TRANSACTIONS	FREE
Cash Deposit	Free @ SLB ATM & BNA UP TO M30, 000 per month
ATM Cash Withdrawals	5 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	Unlimited
Local Bank Transfers (IB, App and MB)	Unlimited Local and CMA transfers
Scheduled Payments	5 Free per month
Debit Order	5 Debit orders per month





# NALA / Bundled

Monthly Management Fee

**M30.00**

**Unlimited**



- SMS Alerts
- Online linked accounts transfers
- On-screen balance enquiry at ATM
- Standing Instruction to Savings Account
- Airtime Purchases

**Free**



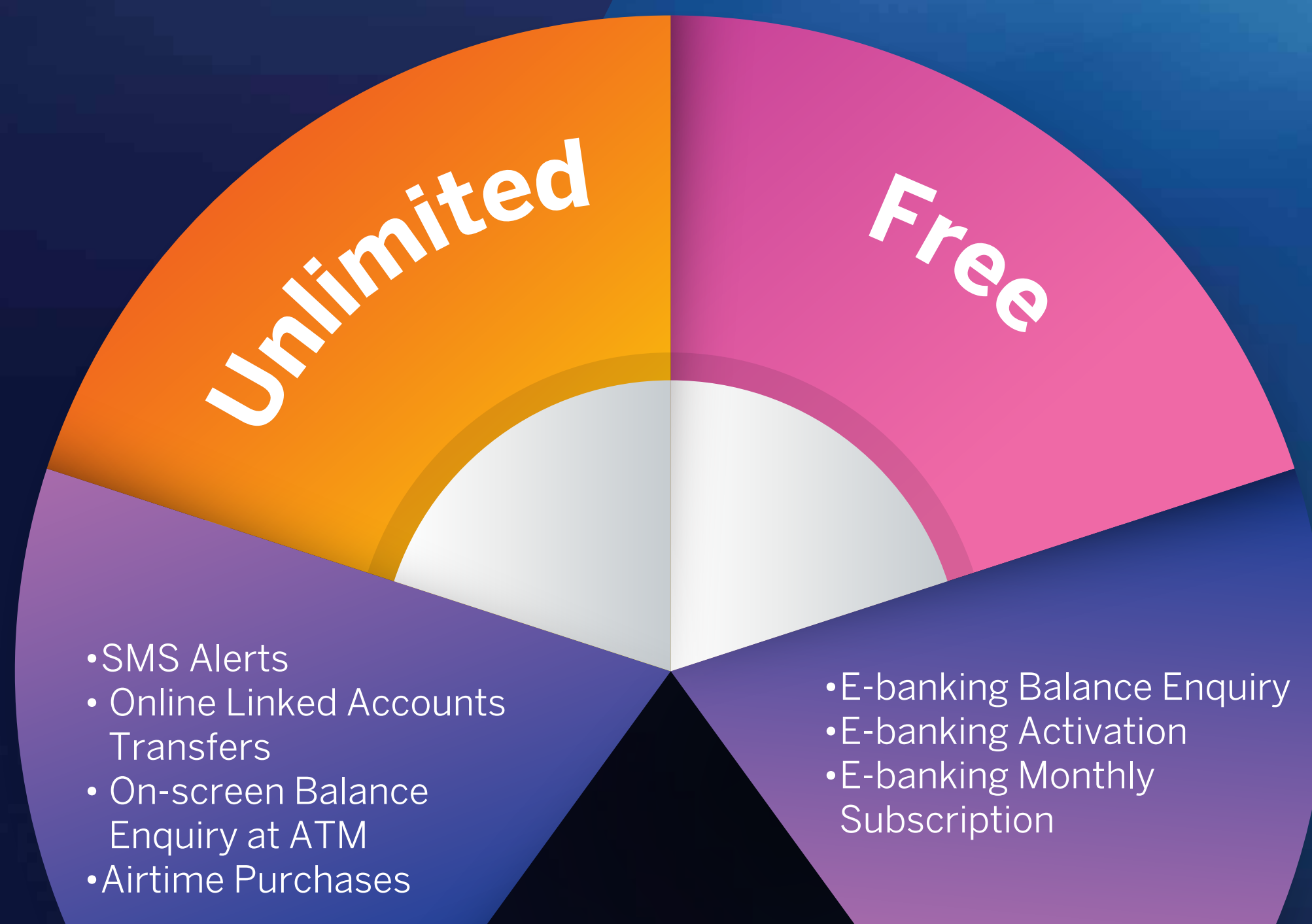
- E-banking balance enquiry
- E-banking activation
- E-banking monthly subscription

POS TRANSACTIONS	FREE
Cash Deposit	Free @ SLB ATM & BNA up to M5, 000 per month
ATM Cash Withdrawals	2 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	2 Free per month
Local Bank Transfers (IB, App and MB)	1 Local bank transfer (IB, App and MB) per month
Funeral Cover	M5, 000 Cover (Includes 2 beneficiaries)



# MOLLELOA BANKING **Bundled**

Monthly Management Fee  
**M60.00**



POS TRANSACTIONS	FREE
Cash Deposit	3 Free UP TO M25, 000 per month
ATM Cash Withdrawals	2 Free @ SLB ATM per month
Prepaid Purchases/Bill Payments	Unlimited
Local Bank Transfers (IB, App and MB)	M3, 500 (Max 2 beneficiaries)
Scheduled Payments	3 Debit orders per month





# LOW INCOME **Account**

Monthly Management Fee  
**FREE**

## OFFERINGS

- Free Cash Deposit
- Free Debit Card First Issue
- Branch Cash Withdrawal (Standard Pricing)
- ATM Cash Withdrawal (Standard Pricing)
- 1 Free E-Statement per Month

