Standard Lesotho Bank

2026 Pricing

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Standard Lesotho Bank

2026 PRICING

PERSONAL BANKING PRICING

Administration

Transactional Service		2025 Pricing	2026 Pricing	% Change
Account Management:	Bothebelele	Free	Free	0.00%
	Farmers Account	Free	Free	0.00%
	Access Banking (Nala)	8.44	8.86	5.00%
	Youth Banking (FutureFlex)	18.50	19.43	5.00%
	Achiever Banking	116.00	121.80	5.00%
	Prestige Banking	124.00	142.00	15.00%
	Private Banking	206.00	216.30	5.00%
Redemption Fee for Investments Accounts	Less than 500	50.00	50.00	0.00%
	Between 500 - 999.99	100.00	100.00	0.00%
	Between 1000 - 9999.99	250.00	250.00	0.00%
	Between 10000 - 100000	750.00	750.00	0.00%
	More than 100 000.00	1,000.00	1,000.00	0.00%
	SMS Notification	0.33	0.35	5.00%

Card Issuing

Transactional Service		2025 Pricing	2026 Pricing	% Change
	Card Issue			
	New Card	Free	Free	0.00%
	Card Wallet: First Free	9.00	9.00	0.00%
	Replacement:			
	Blister Card replacement	100.00	100.00	0.00%
	Embossed Card replacement	130.00	130.00	0.00%
Card Annual Fee	**Annual Fees**			
	Farmers	23.00	24.00	4.50%
	Nala	23.00	24.00	4.50%
	Youth	23.00	24.00	4.50%
	Achiever	46.00	48.00	4.30%
	Prestige	69.00	72.00	4.30%
	Private	69.00	72.00	4.30%
ATM Withdrawal, POS & Online Purchases	SLB ATM Cash withdrawal	4.11 per 500, Minimum 5.22	1.10 per 100 (Min 5.51 Max 55.00) or part thereof	N/A
	Non SLB ATM local Cash Withdrawal	5.27+ 6.85 per 500	5.53 +7.19 per 500	5.00%
	Non SLB ATM International ATM Cash withdrawal	48.9 +1.28 per 100	51.35 +1.34 per 100	5.00%
	POS Purchase Fee	4.49 + 1.10 per 100	4.49 + 1.10 per 100	0.00%
	Cash back at POS	3.70 + 0.2c per 100.00	3.70 + 0.2c per 100.00	0.00%
	International Card Transaction Fee	3.00 per 100.00	3.00 per 100.00	0.00%

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Digital Channels & Payments

Transactional Service		2025 Pricing	2026 Pricing	% Change
Retail Online Subscription	Activation	Free	Free	0.00%
	Monthly Subsciption	Free	Free	0.00%
Transfers	Linked Accounts Transfer	Free	Free	0.00%
	SLB to SLB Payment	9.50	9.96	5.00%
	Local Banks Payment	11.60	12.17	5.00%
	Transfer To International Banks	5.27 per 1 000 , Minimum 30 Maximum M80	5.53 per 1 000 , Minimum 31.5 Maximum 84	5.00%
	Instant Money Transfer	0.95 per 100 + 3, Maximum 23.70	1.00 per 100 +3.15,Max 24.90	5.00%
	Scheduled Payments:			
	Establishment	Free	Free	0.00%
	Execution	10.00	10.00	0.00%
	Amendment	Free	Free	0.00%
	Linked Accounts	Free	Free	0.00%
	Bill Payments			
	Airtime Purchase	0.53	0.56	5.00%
	DSTV Payment & Electricity Payment & Other Billers			
	M5.00 - M19.99	1.32	1.39	5.00%
	M20.00 - M49.99	1.32	1.39	5.00%
	M50.00 - M99.99	3.33	3.50	5.00%
	M100.00 - M199.99	5.56	5.84	5.00%
	M200.00 - M299.99	7.22	7.58	5.00%
	M300.00 - M399.99	7.22	7.58	5.00%
	M400.00 - M499.99	8.89	9.33	5.00%
	M500.00 - M999.99	11.12	11.68	5.00%
	M1 000.00 -M2 999.99	14.45	15.17	5.00%
	M3 000.00 - M4 999.99	15.57	16.35	5.00%
	M5 000.00 and above	16.68	17.51	5.00%
	Payments			
	Wallet To Bank	0.39c per 100 Minimum 2.22	0.41 per 100 Minimum 2.33	5.00%
	Bank To Wallet	2.55c per 100 Max 60	2.68 per 100 Max 60	5.00%
	Domestic (RTGS) Digital Channels	20.00	20.00	0.00%
	Standing Instruction Local			
	Setup	55.86	55.86	0.00%
	Execution	47.81	50.00	4.50%
	Amendment	58.93	61.00	3.50%
	Cancellation	Free	Free	0.00%
	To Investment/Savings	Free	Free	0.00%
	Debit Order	18.00	18.00	0.00%
	Dishonoured Debit order	40.00	40.00	0.00%
	Manual Inter-Account Transfer	115 + 0.37c per 100	115 + 0.37c per 100	0.00%
	Stop Payments	209.00	219.45	5.00%

Deposits

Transactional Service	2025 Pricing	2026 Pricing	% Change
Branch Cash Deposit	1.47 per 100	1.54 per 100 or part thereof	5.00%
BNA	Free to the value of 3000 per month then 0.86c per 100	Free to the value of 3000 per month then 0.90c per 100 or part thereof	N/A
ATM Cash Deposit	Free to the value of 3000 per month then 0.86c per 100	Free to the value of 3000 per month then 0.90c per 100 or part thereof	N/A

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Standard Lesotho Bank

2026 PRICING

PERSONAL BANKING PRICING

Withdrawals

Transactional Service	2025 Pricing	2026 Pricing	% Change
Branch Cash Withdrawal	46.38 + 0.99c per 100	48.70 +1.04 per 100 or part thereof	5.00%
Dishonoured Debit order penalty	40.00	40.00	0.00%
Bulk dishonoured debit order penalty	40.00	40.00	0.00%
Atm Access Fee (Local Banks Cards)	60.00	35.00	-41.67%
Atm Access Fee (International Banks Cards)	60.00	60.00	0.00%
SBSA over the counter cash withdrawal	149.00	149.00	0.00%

Enquiries & Statements

Transactional Service		2025 Pricing	2026 Pricing	% Change
Account Confirmation	Settlement Letter	130.70	130.70	0.00%
	Account Confirmation	10.00	10.00	0.00%
Balance Enquiries	At ATM (Standard Lesotho Bank) on screen	Free	Free	0.00%
	ATM Slip Printing	2.62	2.62	0.00%
	At Other ATM	11.84	11.84	0.00%
	At Pos	11.84	11.84	0.00%
	At Counter	62.11	62.11	0.00%
Statements	History statements	10 per page	10 per page	0.00%
	Digital Channels Stamped History Statement	Free	Free	0.00%
	At ATM	3.95	3.95	0.00%
	Stamped ATM Statement	15.00	15.00	0.00%
	e statement	Free	Free	0.00%
	Search Fees Voucher < 3months	118.00	118.00	0.00%
	Search Fees Voucher >3months	231.00	231.00	0.00%

Lending

Transactional Service		2025 Pricing	2026 Pricing	% Change
Unsecured Loans	**Overdraft:**			
	Establishment	Min 165.2, 1.69%	Min 165.2, 1.69%	0.00%
	Renewal	Min 165.2, 1.69%	Min 165.2, 1.69%	0.00%
	Commitment Fee (for usage less than 80% monthly)	1.18%	1.18%	0.00%
	Unauthorised Overdraft Fee	174.00	174.00	0.00%
	Unsecured Personal Loans			
	Establishment	1% of loan amount ; Max 300	1% of loan amount ; Max 300	0.00%
	Management Fee	10.00	10.00	0.00%
	Redraw /TopUp	1% of loan amount ; Max 300	1% of loan amount ; Max 300	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Restructuring Fees	1,25295	1,252.95	0.00%

Standard Lesotho Bank

2026 PRICING

PERSONAL BANKING PRICING

Lending

Transactional Service		2025 Pricing	2026 Pricing	% Change
VAF				
	Management Fee	15.00	15.00	0.00%
	Establishment Fee	1% of loan amount ; Max 4 000	1% of loan amount ; Max 4 000	0.00%
	Restructuring Fees	1,252.95	1,252.95	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Consutlation fee for clients not taking facility after approval (Refundable on Loan Facility take-up)	749.00	749.00	0.00%
Home Loans				
	Management Fee	15.00	15.00	0.00%
	Establishment Fee	1% of loan amount ; Max 5000	1% of loan amount ; Max 5000	0.00%
	Restructuring Fees	1,252.95	1,252.95	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Consutlation fee for clients not taking facility after approval (Refundable on Loan Facility take-up)	749.00	749.00	0.00%

Reports on parties

Transactional Service	2025 Pricing	2026 Pricing	% Change
Reports requested for other bank	235.00	235.00	0.00%
Reports obtained for own use and for use by banks in SBG	58.00	58.00	0.00%
Responded to us from another bank: Coded Full General	58.00	58.00	0.00%

Miscellaneous

Transactional Service	2025 Pricing	2026 Pricing	% Change
Credit outstanding	106.00	106.00	0.00%
Photocopies of documents per Customer's request	31.5 per page	31.5 per page	0.00%
Normal postage at Customer's request	29.00	29.00	0.00%
DHL postage	60.00 + DHL tariff	60.00 + DHL tariff	0.00%

Guarantees

Transactional Service	2025 Pricing	2026 Pricing	% Change
Letter of authority	237.00	237.00	0.00%
Cash cover or guarantee by another bank	0.76% p.a Minimum 445.00	0.76% p.a Minimum 445.00	0.00%
Amendment fee	437.00	437.00	0.00%
Other than cash cover or unsecured	3.53% p.a min 997.00	3.53% p.a min 997.00	0.00%
Amendment fee	749.00	749.00	0.00%
Establishment fee	1,249.00	1,249.00	0.00%

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Standard Lesotho Bank

2026 PRICING

BUSINESS & COMMERCIAL BANKING PRICING

Administration

Transactional Service		2025 Pricing	2026 Pricing	% Change
Account Management:	Enterprise Direct	185.68	194.96	5.00%
	Commercial Banking	215.22	225.98	5.00%
	Society (Letsema)	Free	Free	0.00%
	Molleloa	58.03	60.93	5.00%
Other Admin:	Transaction recall fee	37.98	39.88	5.00%
	Deposit breakage	50% of interest earned	50% of interest earned	0.00%
	SMS Notification	25c	25c	0.00%

Card Issuing

Transactional Service		2025 Pricing	2026 Pricing	% Change
Card Issue	New Card	Free	Free	0.00%
	Card Wallet: First Free	9	9	0.00%
	Card Replacement:			
	Blister Card replacement	100	100	0.00%
	Embossed Card replacement	130	130	0.00%
Annual Fees	Card Annual Fee			
	Commercial Banking	69.63	73.11	5.00a%
	Enterprise Direct	69.63	73.11	5.00%
	Society (Letsema)	69.63	73.11	5.00%
ATM Withdrawal	SLB ATM Cash withdrawal	4.11 per 500, Minimum 5.22	1.10 per 100 (min 5.50,Max55) or part thereof	5.00%
	Non SLB ATM Local Cash withdrawal	5.27+ 6.85 per 500	5.53 +7.19 per 500	5.00%
	International ATM Cash withdrawal	48.9 +1.28 per 100	51.35 +1.34 per 100	5.00%
	International Card Transaction Fee	3.00 per 100.00	3.00 per 100.00	0.00%

Deposits SME ≤ 240K

Transactional Service		2025 Pricing	2026 Pricing	% Change
Card Issue	Branch Cash Deposit (M20 000 free for first 3 transactions then 0.5%)	1.48c per 100 Min 21.00	1.55c per 100 Min 22.05.	5.00%
	BNA (M20 000 free for first 3 transactions then 0.5%)	0.97c per 100 Min 21.00	1.02c per 100 Min 22.05	5.00%
	ATM Cash Deposit (M20 000 free for first 3 transactions then 0.5%)	0.97c per 100 Min 21.00	1.02c per 100 Min 22.05	5.00%

Withdrawals

Transactional Service		2025 Pricing	2026 Pricing	% Change
	Branch Cash Withdrawal	51,00+1.40c per 100	53.55 +1.47c per 100	5.00%
	Unpaids	196.08	205.88	5.00%
	Bulk payments unpaid items	196.08	205.88	5.00%
	Atm Access Fee (Other Banks Cards)	66.84	70.18	5.00%
	May we Cash - Outside Lesotho	176.02	184.82	5.00%

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2026 PRICING

BUSINESS & COMMERCIAL BANKING PRICING

Digital Channels & Payments

Transactional Service		2025 Pricing	2026 Pricing	% Change
Retail Online Subscription	Activation	Free	Free	0.00%
	Monthly Subsciption	58.30	61.22	5.00%
Transfers	Inter-accounts Transfers	Free	Free	0.00%
	SLB to SLB Transfers	9.50	9.97	5.00%
	Local Banks Transfers	11.61	12.19	5.00%
	CMA Transfer	15.83	16.62	5.00%
	Non-CMA Transfers	5.00 per 1 000, Min 30.00, Max 80 .00	5.00 per 1 000, Min 30.00, Max 80 .00	0.00%
	Instant Money Transfer	0.95 per 100 + 3, Max 23.70	1.00 per 100+3.15,Max 24.90	5.00%
Scheduled Payments:	Establishment	6.33	6.65	5.00%
	Execution	11.61	12.19	5.00%
	Amendment	Free	Free	0.00%
	Inter-accounts	Free	Free	0.00%
Enterprise Online	Activation fee	Free	Free	0.00%
	Subscription	58.03	60.93	5.00%
	Statements	Free	Free	0.00%
	Email/SMS Notification	1.37	1.44	5.00%
	SLB to SLB Transfers	10.55	11.08	5.00%
	Local Banks Transfers	12.66	13.29	5.00%
	CMA Transfer	15.83	16.62	5.00%
	Non-CMA Transfers	0.53%, Min 36.92	0.55%,Min 39.14	5.00%
	External Transfers (to other banks through RTGS)	20	20	5.00%
	Bulk Payment (per transaction)			
	1-500	12.89	13.54	5.00%
	501-1 000	9.38	9.85	5.00%
	>1 000	7.03	7.38	5.00%
	Bulk Transfer Using Instant money	14.06	14.77	5.00%
Bill Payments				
	Airtime Purchase	0.56	0.59	5.00%
	DSTV Payment & Electricity Payment & Other Billers			
	- M5.00 - M19.99	1.33	1.40	5.00%
	- M20.00 - M49.99	2.23	2.34	5.00%
	- M50.00 - M99.99	3.33	3.50	5.00%
	- M100.00 - M199.99	5.56	5.84	5.00%
	- M200.00 - M299.99	7.23	7.59	5.00%
	- M300.00 - M399.99	7.79	8.18	5.00%
	- M400.00 - M499.99	8.89	9.34	5.00%
	- M500.00 - M999.99	11.12	11.68	5.00%
	- M1 000.00 -M2 999.99	14.45	15.18	5.00%
	- M3 000.00 -M4 999.99	15.57	16.35	5.00%
	- M5000.00 and above	16.68	17.51	5.00%
Payments				
	Wallet To Bank	0.39%Min 2.22	0.41% Min 2.33	5.00%
	Bank To Wallet	2.55% Max 60	2.68% Max 60	5.00%
Business Online				
	Activation fee	Free	Free	0.00%
	Monthly subscription (for those not on bundled Fee)	351.98	351.98	0.00%
	Internal Transfers incl local banks	17.56	18.44	5.00%
	Transfers Base Currency (USD,EUR etc)	6	6	0.00%
	External Transfers (to other banks through RTGS)	20	20	0.00%
	Transfer to South Africa	43.32	45.49	5.00%
	Bulk Payments per Entry (2000 transactions)	17.56	18.44	5.00%

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BUSINESS & COMMERCIAL BANKING PRICING

Point Of Sale

Transactional Service	2025 Pricing	2026 Pricing	% Change
Once off Activation fee	380	380	0.00%
POS standard monthly merchant commision- Local	3.8% , Min 250	3.8% , Min 250	0.00%
POS standard monthly merchant commision- International	3.8% , Min 250	3.8% , Min 250	0.00%
Cash back charge	0.21% + 3.50	0.21% + 3.50	0.00%
Monthly rental	250	250	0.00%
GPRS Enabled Communication Monthly Fee	220	220	0.00%

POS & Online Purchases

Transactional Service	2025 Pricing	2026 Pricing	% Change
POS Purchase Fee	1.06% + 4.73	1.12%+4.97	5.00%
Cash back at POS	0.2% + 3.90	0.2%+4.10	5.00%

Standing Instruction Local

Transactional Service	2025 Pricing	2026 Pricing	% Change
Setup	58.03	60.93	5.00%
Execution	47.48	49.85	5.00%
Amendment	58.03	60.93	5.00%
Cancellation	Free	Free	0.00%
To Investment/Savings	Free	Free	0.00%

Standing Instruction CrossBoarder

Transactional Service	2025 Pricing	2026 Pricing	% Change
Standing Instruction CMA	124.49	130.71	5.00%
Standing Instruction Beyond CMA	147.70	155.09	5.00%
Debit Order	17.94	18.83	5.00%
Manual Inter-Account Transfer	0.37% + 121.33	0.39%+127.39	5.00%
Stop Payments	208.89	219.33	5.00%

Lending

Transactional Service	2025 Pricing	2026 Pricing	% Change
Term Loans			
Overdraft:			
Establishment	1.32% Min 276.87	1.32% Min 290.71	5.00%
Renewal	1.32% Min 276.87	1.32% Min 290.71	5.00%
Commitment Fee (for usage less than 80% monthly)	1.32%	1.32%	0.00%
Unauthorised Overdraft Fee	1.32% Min 276.87	1.32% Min 290.71	5.00%
Business Loans			
Arrangement	1.32% Min 276.87	1.32% Min 290.71	5.00%
Redraw	1.32% Min 276.87	1.32% Min 290.71	5.00%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.27%	8.27%	0.00%
Consutlation fee for clients not taking facility after approval	832.87	874.51	5.00%

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BUSINESS & COMMERCIAL BANKING PRICING

VAF

Transactional Service	2025 Pricing	2026 Pricing	% Change
Management Fee	15.83	16.62	5.00%
Establishment Fee - M153 999.99 and less	2,777.7	2,916.58	5.00%
Establishment Fee - M154 000.00 and greater	1.71%	1.71%	0.00%
Restructuring Fees	1,472.25	1,545.87	5.00%
Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	0.00%
Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	0.00%
Consutlation fee for clients not taking facility after approval	832.87	874.51	5.00%

Guarantees

Transactional Service	2025 Pricing	2026 Pricing	% Change
Letter of authority	263.54	276.72	5.00%
Cash cover or guarantee by another bank	0.84% per annum Min 124.00 per Quater	0.88% per annum Min 130.20 per Quarter	5.00%
Amendment fee	485.93	510.23	5.00%
Other than cash cover or unsecured	3.93% per annum Min 1,175.00	4.13% per annum Min 1,233.75	5.00%
Amendment fee	832.87	874.51	5.00%
Establishment fee	1388.85	1458.3	5.00%

Enquiries & Statements

Transactional Service	2025 Pricing	2026 Pricing	% Change
Account Confirmation			
Settlement Letter	130.7	137.24	5.00%
Bank Confirmation	36.89	38.73	5.00%
Digital Channels Stamped Account confirmation	1.50 per page	1.50 per page	0.00%
Enquiries & Statements			
At ATM (Standard Lesotho Bank) on screen	Free	Free	0.00%
ATM Slip Printing	3.33	3.50	5.00%
At Other ATM	13.35	14.01	5.00%
At Counter	64.49	67.72	5.00%
Statements			
History statements at Bank	10 per page	10 per page	0.00%
Digital Channels Stamped History Statement	1.50 per page	1.50 per page	0.00%
At ATM	3.95	3.95	0.00%
Stamped ATM Statement	15	15	0.00%
e statement	Free	Free	0.00%
Posted monthly	30.57	30.57	0.00%
Search Fees Voucher < 3months	131.21	137.77	5.00%
Search Fees Voucher >3months	256.86	269.7	5.00%

Reports on parties

Transactional Service	2025 Pricing	2026 Pricing	% Change
Reports requested for other banks in country	276.88	290.73	5.00%
Reports requested for banks internationally	276.88	290.73	5.00%
Reports obtained for own use and for use by banks in SBG	68.94	72.39	5.00%
Responded to us from another bank: Coded Full General	68.94	72.39	5.00%

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BUSINESS & COMMERCIAL BANKING PRICING

Miscellaneous

Transactional Service	2025 Pricing	2026 Pricing	% Change
Credit outstanding	123.42	129.60	5.00%

Trade Finance

Transactional Service	2025 Pricing	2026 Pricing	% Change
Contract Finance			
Monthly management fee	50	50	0.00%
Arrangement	1.43% Min 283.44	1.43% Min 283.44	0.00%
Establishment	1.43%	1.43%	0.00%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%	8.94%	0.00%
Consutlation fee for clients not taking facility after approval	853.62	853.62	0.00%
Purchase Order Finance			
Monthly management fee	50	50	0.00%
Arrangement	1.43% Min 283.44	1.43% Min 283.44	0.00%
Establishment	1.43%	1.43%	0.00%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%	8.94%	0.00%
Consultation fee for clients not taking facility after approval	853.62	853.62	0.00%
Invoice Discounting			
Monthly management fee	50	50	0.00%
Arrangement	1.43% Min 283.44	1.43% Min 283.44	0.00%
Establishment	1.43%	1.43%	0.00%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%	8.94%	0.00%
Consultation fee for clients not taking facility after approval	853.62	853.62	0.00%

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Standard Lesotho Bank

2026 PRICING

CORPORATE & INVESTMENT BANKING PRICING

List of Charges	Transaction/Service	2025 Pricing	2026 Proposed pricing	% Change
Administration	Administration			5.0%
	Management Fee	200.83	200.83	0.0%
	Deposit Book	125.70	131.99	5.0%
Acceptance of Deposits				
	Deposits			
	Cash deposits	1.62% min 30	1.70% min 30	5.0%
Acceptance of Deposits	Account requirements			
	Account opening balance- Minimum deposit (Minimum 50)	50.00	50.00	0.0%
	Settlement Report	100.00	100.00	0.0%
	Account Confirmation- Bank Requirements	50.00	50.00	0.0%
Withdrawal of Deposits, Dishonoured Cheques, Issuance of Bank Cheques	Withdrawals			
	Cash Withdrawal	1.16% Min 52.00 max 10k	1.22% min 52.00 max 10k	5.0%
Transfers between accounts	**Payments**			
	Standing Instruction Set Up	63.41	66.58	5.0%
	Standing Order Execution	49.73	52.22	5.0%
	Standing Order to investments/Savings	Free	Free	0.0%
	Standing Order Amend	63.41	66.58	5.0%
	Stop Payments	223.84	223.84	5.0%
	Local Debit Order	18.66	19.59	5.0%
	International Debit Order	18.66	18.66	5.0%
	Manual Inter-Account Transfer	130.56	137.09	5.0%
Supply of account Statements	**Statements**			
	Provisional/Mini statements	51.14	51.14	0.0%
	On Letterhead	49.79	52.28	5.0%
	e statement	Free	Free	0.0%
	History =< 3 months - 60.00	15 p/pg	15 p/pg	0.0%
	History statements - Greater than 6 months	Current Year: 75.00 + 15.00 p/pg		0.0%
	Posted monthly	Free		0.0%
	Search Fees Voucher < 3 months	118.03		0.0%
	Search Fees Voucher >6 months	229.83		0.0%
POS	**Point of Sale**			
	Once off Activation fee	380.00	380.00	0.0%
	POS standard monthly merchant commission Local	3.8% , min 250	3.8% , min 251	0.0%
	POS standard monthly merchant commission International	3.8% , min 250	3.8% , min 251	0.0%
	Cash back charge	3.50 + 0.212c per 100.00	3.50 + 0.212c per 100.01	0.0%
	Monthly rental	250.00	250.00	0.0%
	GPRS Enabled Communication Monthly Fee	220.00	220.00	0.0%
	Pos & Online Purchases			
	Pos Purchase Fee	1.06% + 4.73	1.12%+5.01	5.0%
	Cash back at POS	0.2% + 3.90	0.2%+4.13	5.0%
BOL	**Business Online**			
	Activation fee	Free	Free	0.0%
	Monthly subscription (For those not on bundled Fee)	351.98	351.98	0.0%
	Internal Transfers incl local banks & Collections	17.56	18.44	5.0%
	Transfers Base Currency (USD,EUR etc)	6.00	6.00	0.0%
	External Transfers (to other banks through RTGS)	20.00	20.00	0.0%
	Transfer to South Africa	43.32	45.49	5.0%
	Bulk Payments per Entry (2000 transactions)	17.56	18.44	5.0%
Liquidity Management and Billers	**Billers**			
	Set up fee	807.52	807.52	0.0%
	Monthly Fee	434.81	434.81	0.0%
	Liquidity Management			
	Set up fee	851.93	851.93	0.0%
	Monthly Fee	720.87	720.87	0.0%
	New account added in the structure per month	131.06	131.06	0.0%
	Pooling			
	Set up fee	851.93	851.93	0.0%
	Monthly fee per account in a pool	131.06	131.06	0.0%
Miscellaneous	**Guarantees**			
	Establishment fee	1,200.00	1,200.00	0.0%
	Cash cover or guarantee by another bank	0.65% min 450 quarterly	0.65% min 450 quarterly	0.0%
	Amendment fee	350.00	350.00	0.0%
	Other than cash cover or unsecured	3% min 450	3% min 451	0.0%
	Letter of authority	190.00	190.00	0.0%
	Swift Message Charge		125.00	0.0%
	Audit Certificate			
	Balance of account only	150.00	150.00	0.0%
	Certificate covering interest paid	250.00	250.00	0.0%
	Auditors report	350.00	350.00	0.0%
	Reports on parties			
	Reports requested from other banks in country	200.00	200.00	0.0%
	Reports requested from banks internationally	200.00	200.00	0.0%
	Responded to us from another bank: Coded Full General	50.00	50.00	0.0%
Lending (overdrafts)	**Establishment fee**	1%	1%	0.0%
	Renewal Fees	1%	1%	0.0%
	Unauthorized Overdraft Fees	1%	1%	0.0%
Lending (RCF, Term Loan, VAF, REF)	Arrangement fee	2%	2%	0.0%
	Default Interest	3.5%	3.5%	0.0%
	Penalty Interest	3.75%	3.75%	0.0%
	Commitment Fee	2%	2%	0.0%
	Early Settlement Fee	2%	2%	0.0%
	Renewal Fees	0.2%	0.2%	0.0%

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Standard Lesotho Bank

2026 PRICING

FOREX PRICING

Transaction/Service	2025 Pricing	2026 Proposed	% Change
Purchases of Foreign Exchange			
Foreign Notes (Amount <=M2500)	90.07	90.07	0%
Foreign Notes (Amount greater than M2500)	3.34%	3.34%	0%
Daily relay of MT950	35.58	35.58	0%
Cancellation of payments duplicated or sent in error	179.03	179.03	0%
Return of funds wrongly addressed to us	179.03	179.03	0%
Payment amendments	179.03	179.03	0%
Recall of funds already processed	254.64	254.64	0%
Misposted debits on our Nostro account	179.03	179.03	0%
Attending to queries - Less than 6 months	179.03	179.03	0%
Attending to queries - 6 months & older	380.29	380.29	0%
Sales of Foreign Exchange			
Foreign Notes (Amount <=M2400)	90.07	90.07	0%
Foreign Notes (Amount greater than M2400)	3.6%	3.60%	0%
Telegraphic Transfer/SWIFT			
Inward Transfer			
Foreign currency transactions, excluding those in CMA country's currencies	0.25% min M74.00 max M1,730.	0.25% min M74.00 max M1,730.	0%
Foreign currency transactions in CMA country's currencies	0.25% min M74.00 max M300	0.25% min M74.00 max M300	0%
Pension payments - Less than <= M300.00	Free	Free	0%
Pension payments - Over M301.00	0.25% min M74.00 max M300	0.25% min M74.00 max M300	0%
Incoming RTGS	M26	M26	0%
CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0%
Monthly Management Fee (CFC/FCA)	30 Base currency	30 Base currency	0%
Outward Transfer			
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)	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
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)	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
Manual Transfers (Own-Accounts)	M105	M105	0%
Manual Transfers (Third Party)	M300	M300	0%
Outward RTGS	20.00	20.00	0%
BOL Payment (CMA and other countries)	M41.06	M41.06	0%
CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0%
Transfer To International Banks (ROL) (Personal)	Min 27, 5 per 1000, Max 75	M5.29 per M1 000 , Minimum M29.00 Maximum M80.00	0%
Transfer To International Banks (EOL) (Business)	Min 35, 5 per 1000, Max 75	M5.00 per M1 000, Min M35.00 Max M75	0%
Other Foreign Exchange Services			
Exchange Control			
Exchange Control application	Flat fee M414.97	Flat fee M414.97	0%
Attestation of forms F178	M16.59 per form	M16.59 per form	0%
Attestation of forms NEP	50.04	50.04	0%
Follow-up on Overdue F178	M331.89 per follow up	M331.89 per follow up	0%
Compilation & submission to the Central Bank	355.15	355.12	0%
Cancellation of forms F178	49.81	49.81	0%
Letter of Credit			
Outward - Import letters of credit			
Establishment/increases cash Cover	0.75% min M342.00 max M85,000.00	0.75% min M342.00 max M85,000.00	0%
Establishment/increases other than Cash cover	1% min M342.00 max M85,000.00	1% min M342.00 max M85,000.00	0%
Establishment/increases Government guarantted but not cash covered	0.50% min M342.00 max M85,000.00	0.50% min M342.00 max M85,000.00	0%
Establishment/increases Government guaranteed and cash covered	0.35% min M342.00 max M85,000.00	0.35% min M342.00 max M85,000.00	0%
Quarterly Fee	0.25%	0.25%	0%
Amend/Cancel	M350.00	M350.00	0%
Discrepant documents	M695.00	M695.00	0%
Documentary checking (if not confirmed by SBSA)	0.14%	0.14%	0%
Teletransmissions in CMA currencies to other countries in the area	0.8% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.8% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
Inward - Export letters of credit			
Advised & negotiated through ourselves	M273.00	M273.00	0%
Advised but not negotiated through ourselves	M375.00	M375.00	0%
Checking documents and Sending by courier	0.5% min M500.00 max M900.00	0.5% min M500.00 max M900.00	0%
Amendments - Extension	M150.00 per delivery/notification to customer	M150.00 per delivery/notification to customer	0%
Amendments - Increase of amounts	M148.00	M148.00	0%
Amendments - Other	M148.00	M148.00	0%
Effecting pmt	0.25% min M74.00 max M1850.00	0.25% min M74.00 max M1850.00	0%
Effecting pmt (if CFC)	5 Base currency	5 Base currency	0%
Transfer of letter of credit	M500.00	M500.00	0%
Bills for Collection			
Documentary bills for collection (effecting pmt)	0.80% min M203.00 max M4,045.00	0.80% min M203.00 max M4,045.00	0%
Protest fees. Bills handed to attorneys	M325.00 per bill	M325.00 per bill	0%
Deliveries of documents free of payment, in terms of remitting bank's instructions	0.80% min M192.60 + M63.00 max M590.00	0.80% min M192.60 + M63.00 max M590.00	0%

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Standard Lesotho Bank

2026 PRICING

OPTIONAL BUNDLE OFFERING PRICING

PRODUCT	NALA BUNDLE M35.70
POS Purchase	3 free
Cash deposit	Free @ SLB ATM up to M 3000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM up to M1 000 per month
Prepaid Purchases	3 Free airtime purchases
Local bank transfers (IB, App and MB)	1 SLB to SLB payments (IB, App and MB)
Funeral Cover	M5000 funeral (Includes main member and 1 child)
Internal Debit Order	Not Included
External Debit Order	Not Included
Wallet Transfers/Instant Money	Not Included
Linked Accounts transfers	Free
Personal Accident Cover	Not Included

PRODUCT	ACHIEVER BUNDLE M142
POS Purchase	10 Free
Cash deposit	Free @ SLB ATM up to M3 000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM up to M2 000 per Month
Prepaid Purchases	4 Free airtime purchases
Local bank payments (IB, App and MB)	1 SLB to SLB payments (IB, App and MB)
Funeral Cover	Not Included
Scheduled Payments	Not Included
Internal Debit Order	Not Included
External Debit Order	Not Included
Wallet Transfer	Not Included
Transfer to Unayo	Not Included
Instant Money	Not Included
Linked Accounts transfers	Free
DATA / CALLING Bundles (ETL)	500MB Monthly
DATA / CALLING Bundles (VCL)	400MB Monthly
Personal Accident Cover	Not Included

PRODUCT	PRESTIGE BUNDLE M195.
POS Purchase	20 Free
Cash deposit	Free @ SLB ATM/BNA up to M3 000 per month
ATM Cashwithdrawal	2 Free @ SLB ATM up to M3 000 per Month
Prepaid Purchases	3 Free airtime purchases
Local bank payments (IB, App and MB)	2 SLB to SLB payments (IB, App and MB)
Funeral Cover / Life Cover	Not Included
Scheduled Payments	Not Included
Internal Debit Order	Not Included
External Debit Order	Not Included
Wallet Transfers/Instant Money	Not Included
Linked Accounts transfers	Free
DATA Bundles per Month (ETL & VCL)	Included ETL (500MB) / VCL (500)MB Monthly
Personal Accident Cover	Not Included

PRODUCT	PRIVATE BUNDLE M310
POS Purchase	40 Free
Cash deposit	Free @ SLB ATMTT up to M3000 per month.
ATM Cashwithdrawal	3 Free SLB @ ATM up to M5 000 per Month
Prepaid Purchases	5 Free airtime purchases
Local Bank payments (IB, App and MB)	10 Free SLB to SLB payments (IB, App and MB)
Funeral Cover	Not Included
Scheduled Payments	Not Included
Internal Debit Order	1 Debit Orders
External Debit Order	Not Included
Wallet Transfers/Instant Money	Not Included
Linked Accounts transfers	Unlimited
DATA Bundles per Month (ETL & VCL)	Not Included

PRODUCT	YOUTH BUNDLE M28
POS Purchase	3 Free per Month
Cash deposit	Free @ SLB ATM up to M3000 per month.
ATM Cashwithdrawal	1 Free @ SLB ATM up to M3 000 per Month
Prepaid Purchases	2 Free airtime purchases
Local bank Payment (IB, App and MB)	1 SLB to SLB payments (IB, App and MB)
Funeral Cover	Not Included
Scheduled Payments	Not Included
Internal Debit Order	Not Included
External Debit Order	Not Included
Wallet Transfers/Instant Money	Not Included
Linked Accounts transfers	Free
DATA Bundles per Month (ETL)	500MB monthly
DATA Bundles per Month (ETL)	400MB monthly

BOTHEBELELE

SERVICES	2025 OFFERING BOTHEBELELE M0.00	2026 OFFERING BOTHEBELELE M0.00
Account Opening Balance	M0.0	M0.0
Debit Card First Issue	First issue Free	First issue Free
Account Management Fee	M0.00	M0.00
Account Minimum Balance	M0.00	M0.00
Cash Deposit on SLB ATM/BNA	Free	Free
ATM Cash Withdrawal (including cardless with withdrawal)	First 1 Free per month	First 1 Free per month
ATM Balance Inquiries (inclusive of mini statement), Branch, mobile banking and bank statements from Internet banking	Free	Free
POS Purchase	3 free per month	3 free per month
Account Domancy Charge	Free	Free
USSD transactions	Free	Free
All other Transactions	Standard pricing	Standard pricing

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Standard Lesotho Bank

2026 PRICING

LESOTHO CREDIT CARD PRICING 2026

Transaction Type		Lesotho 2025	Lesotho 2026
Lesotho Monthly Service fees			
Monthly Service Fee	Blue	LSL 39.66	LSL 41.00
	Gold	LSL 39.66	LSL 41.00
	Platinum	LSL 58.50	LSL 61.00
	Secondary Card	LSL 22.80	LSL 23.00
Monthly Credit Card Account Fee (only applicable to Standalone Credit Cards) N/A to Lesotho			
Monthly Account Fee (only applicable to Standalone Credit Cards)	Blue	LSL 0.00	LSL 0.00
	Gold	LSL 0.00	LSL 0.00
	Platinum Standalone	LSL 0.00	LSL 0.00
Deposits			
Cash Deposit	ATM	LSL 9,93 per LSL 1000 or part thereof	LSL 10,00 per LSL 1000 or part thereof
	Branch	LSL 18,20 per LSL 1000 min LSL 66,45 or part thereof	LSL 19,00 per LSL 1000 min LSL 69,00 or part thereof
Cash Withdrawals			
Cash Withdrawals (Us-on-Us)	ATM	LSL 7.63 per LSL 1000 or part thereof	LSL 8,00 per LSL 1000 or part thereof
	Branch	LSL 19,85 per LSL 1000 min LSL 78,07 or part thereof	LSL 21,00 per LSL 1000 min LSL 82,00 or part thereof
Other Banks ATM Cash Withdrawals (Us-on-Them)		LSL 9,93 per LSL 1000 or part thereof	LSL 11,00 per LSL 1000 or part thereof
		LSL 19,85 per LSL 1000 min LSL 78,07 or part thereof	LSL 21,00 per LSL 1000 min LSL 82,00 or part thereof
Payments and Transfers			
Inter-Account Transfer	Electronic	Free	Free
	Branch	LSL 127,27 + LSL 0,43 per LSL 100	LSL 133,00 + LSL 0,50 per LSL 100
Account Payment	Electronic	LSL 10.55	LSL 11,00
	Branch	LSL 126.06 + LSL 0.43 per LSL 100	LSL 133,00 + LSL 0,50 per LSL 100
Point of Sale (POS) Transactions			
Point of Sale (POS) Transactions	Purchase	Free	Free
	Cash back at POS (purchases with cash)	LSL 1.40 per LSL 100 or part thereof	LSL 2,00 per LSL 100 or part thereof
	Pure cash at POS	LSL 1.40 per LSL 100 or part thereof	LSL 2,00 per LSL 100 or part thereof
Prepaids			
Prepaid Recharge Airtime Top-Up (Us-on-Us)	Own ATM	LSL 0.59	LSL 1,00
Prepaid Recharge Electricity Top-Up (Us-on-Us)	Own ATM	LSL 1.57	LSL 2,00
Information Fees			
Balance Enquiry	ATM with Slip	LSL 1.67	LSL 2.00
	ATM without Slip	FREE	FREE
	Branch	LSL 65.10	LSL 68.00
	Other Bank's ATM	LSL 9.41	LSL 10.00
Internet Statements		FREE	FREE
Provisional Statements	ATM	LSL 6.27	LSL 7.00
	Branch	LSL 33.44	LSL 35.00
Transaction History - Branch	30 days	LSL 37.62	LSL 39.00
	60 days	LSL 66.88	LSL 70.00
	90 days	LSL 100.32	LSL 105.00
	120 days	LSL 133.76	LSL 140.00
	150 days	LSL 167.21	LSL 175.00
	180 days	LSL 200.65	LSL 210.00
	210 days	LSL 234.09	LSL 245.00
	240 days	LSL 267.53	LSL 280.00
	360 days	LSL 401.29	LSL 419.00
Payment Confirmation	Email	LSL 1.17	LSL 1.00
	Fax	N/A	N/A
	SMS	N/A	N/A
New Card fees and Card Delivery Fees			
Initiation Fee	All Credit cards	LSL 36.93	LSL 39.00
Card Replacement Fee	Local	LSL 143.77	LSL 150.00
	Same day replacement (Express)	LSL 446.17	LSL 466.00
Courier Delivery Fee	Face to Face	N/A	N/A
Decline Fees			
Transaction Decline Fee **- POS Decline** **- ATM Decline** **- eCommerce Decline**		LSL 10.55	LSL 11.00
Other Fees			
Pin Reset	ATM	N/A	N/A
	Branch	N/A	N/A
Internet Subscription Fee		Free	Free
International Transaction Fee (Point of Sale & eCommerce Purchases) - Optional Issuer Fee	Blue (Achiever)	Free	Free
	Gold	Free	Free
	Platinum	Free	Free
International Transaction Fee (Other Transactions - ATM) - Optional Issuer Fee	Blue (Achiever)	3.21%	3.35%
	Gold	3.21%	3.35%
	Platinum	2.92%	3.08%
Penalty Fees			
Arrears Fee (After 60 days of Delinquency)		LSL 67.93	LSL 71.00
Honouring Fee (Over Limit Fee)		LSL 151.53	LSL 158.00
Late Payment Fee		LSL 177.66	LSL 186.00

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2026 PRICING

MOLLELOA PRICING

PRODUCT	MOLLELOA BUNDLE M65.00	MOLLELOA BUNDLE M68.00
POS TRANSACTIONS	Unlimited	Unlimited
Cash deposit	3 Free up to M20 000 per month; 0.05% thereafter	3 Free up to M20 000 per month; 0.05% thereafter
ATM Cashwithdrawal	2 free @SLB ATM	2 free @SLB ATM
Prepaid Purchases/ Bill Payments	Unlimited	10 per Month
Local bank transfers (IB, App and MB)	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Not Included	Not Included
DATA Bundles per Month (ETL & VCL)	Not Included	Not Included
Funeral Cover	M3 500 (Max 2 beneficiaries)	M3 500 (Max 2 beneficiaries)

*Disclaimer All value propositions under bundled pricing options are subject to change during the next annual review.

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2026 Pricing

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