



Standard Lesotho Bank

# 2025 PRICING

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.





# PERSONAL BANKING PRICING

## Administration

Transactional Service		2024 Pricing	2025 Pricing	% Change
Account Management:	Bothebelele	Free	Free	0.00%
	Farmers Account	Free	Free	0.00%
	Access Banking (Nala)	M8.00	M8.44	5.50%
	Youth Banking(FutureFlex)	M18.00	M18.50	5.30%
	Achiever Banking	M110.00	M116.00	5.45%
	Prestige Banking	M118.00	M124.00	5.08%
	Private Banking	M196.00	M206.00	5.10%
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	0.32	0.33	5.50%

## Deposits

Transactional Service		2024 Pricing	2025 Pricing	% Change
Deposits	Branch Cash Deposit	1.40 per 100	1.47 per 100	5.00%
	BNA	0.82c per 100	Free to the value of 3000 per month then	4.88%
			0.86c per 100	
	ATM Cash Deposit	Free to the value of 3000 per month then 0.82c per 100	Free to the value of 3000 per month then 0.86c per 100	4.88%

## Withdrawals

Transactional Service		2024 Pricing	2025 Pricing	% Change
Withdrawals	Branch Cash Withdrawal	M46.38 + 0.94c per 100	M46.38 + 0.99c per 100	5.32%
	Dishonoured Debit order penalty	M40.00	M40.00	0.00%
	Bulk dishonoured debit order penalty	M40.00	M40.00	0.00%
	Atm Access Fee(Other Banks Cards)	M 60.00	M60.00	0.00%
	SBSA over the counter cash withdrawal	M149.00	M149.00	0.00%

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Card Issuing

Transactional Service		2024 Pricing	2025 Pricing	% Change
Card Issue	New Card	Free	Free	0.00%
	Card Wallet: First Free	9.00	9.00	0.00%
	Replacement:			
	Blister Card replacement	M100.00	M100.00	0.00%
	Embossed Card replacement	M130.00	M130.00	0.00%
Annual Fees Card Annual Fee	Farmers	M22.00	M23.00	4.55%
	Nala	M22.00	M23.00	4.55%
	Youth	M22.00	M23.00	4.55%
	Achiever	M44.00	M46.00	4.55%
	Prestige	M66.00	M69.00	4.55%
	Private	M66.00	M69.00	4.55%
		2024 Pricing	2025 Pricing	% Change
ATM Withdrawal	SLB ATM Cash withdrawal	3.9 per 500, Minimum 4.95	4.11 per 500, Minimum 5.22	5.40%
	Non SLB ATM local Cash Withdrawal	5.00 + 6.5 per 500	5.27+ 6.85 per 500	5.40%
	Non SLB ATM International ATM Cash withdrawal	46.38 +1.22 per 100	48.9 +1.28 per 100	5.18%
	International Card Transaction Fee	3.00 per 100.00	3.00 per 100.00	0.00%
Pos & Online Purchases	Pos Purchase Fee	4.49 + 1.06 per 100	4.49 + 1.10 per 100	0.70%
	Cash back at POS	3.70 + 0.2c per 100.00	3.70 + 0.2c per 100.00	0.00%



Enquiries & Statements

Transactional Service		2024 Pricing	2025 Pricing	% Change
Account Confirmation	Settlement Letter	M130.70	M130.70	0.00%
	Account Confirmation	M10.00	M10.00	0.00%
Balance Enquiries	At ATM (Standard Lesotho Bank) on screen	Free	Free	0.00%
	ATM Slip Printing	M2.62	M2.62	0.00%
	At Other ATM	M11.84	M 11.84	0.00%
	At Pos	M11.84	M11.84	0.00%
	At Counter	M62.11	M62.11	0.00%
Statements	History statements	10 per page	10 per page	0.00%
	Digital Channels Stamped History Statement	Free	Free	0.00%
	At ATM	M3.95	M3.95	0.00%
	Stamped ATM Statement	M15.00	M15.00	0.00%
	E-Statement	Free	Free	0.00%
	Search Fees Voucher < 3months	M118.00	M118.00	0.00%
	Search Fees Voucher >3months	M231.00	M231.00	0.00%

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Digital Channels & Payments

Transactional Service		2024 Pricing	2025 Pricing	% Change
Retail Online Subscription	Activation	Free	Free	0.00%
	Monthly Subscription	Free	Free	0.00%
Transfers	Linked Accounts Transfer	Free	Free	0.00%
	SLB to SLB Payment	9.00	9.5	5.40%
	Local Banks Payment	11.00	11.6	5.40%
	Transfer To CMA	15.00	15.8	5.40%
	Transfer To International Banks	5.27 per 1 000 , Minimum 28.46 Maximum 79.05	5.27 per 1 000 , Minimum 30 Maximum M80	3.30%
	Instant Money Transfer	0.90 per 100 + 2.85,	0.95 per 100 + 3.00	5.38%
		Maximum 22.50	Maximum 23.70	
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		0.53c	0.53c	0.00%
DSTV Payment & Electricity Payment & Other Billers				
	M5.00 - M19.99	1.26	1.32	5.50%
	M20.00 - M49.99	2.11	2.23	5.50%
	M50.00 - M99.99	3.16	3.33	5.50%
	M100.00 - M199.99	5.27	5.56	5.50%
	M200.00 - M299.99	6.85	7.22	5.50%
	M300.00 - M399.99	7.38	7.77	5.50%
	M400.00 - M499.99	8.43	8.89	5.50%
	M500.00 - M999.99	10.54	11.12	5.50%
	M1 000.00 - M2 999.99	13.70	14.45	5.50%
	M3 000.00 - M4 999.99	14.76	15.57	5.50%
	M5 000.00 and above	15.81	16.68	5.50%
Bill Payments				
	Wallet To Bank	0.37c per 100 Minimum 2.11,	0.39c per 100 Minimum 2.22	5.31%
	Bank To Wallet	2.42c per 100 Max 60	2.55c per 100 Max 60	5.37%
	Domestic(RTGS) Digital Channels	20.00	20.00	0.00%
	Standing Instruction Local			
	Setup	55.86	55.86	0.00%
	Execution	45.32	47.81	5.50%
	Amendment	55.86	58.93	5.50%
	Cancellation	Free	Free	0.00%
	To Investment/Savings	Free	Free	0.00%
Scheduled Payments:	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	198.15	209.00	5.50%

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Lending

Transactional Service		2024 Pricing	2025 Pricing	% Change
Unsecured Loans				
Overdraft:	Establishment	Min M165.2, 1.69%	Min M165.2, 1.69%	0.00%
	Renewal	Min M165.2, 1.69%	Min M165.2, 1.69%	0.00%
	Commitment Fee (for usage less than 80% monthly)	1.18%	1.18%	0.00%
	Unauthorised Overdraft Fee	M174.00	M174.00	0.00%
Unsecured Personal Loans				
	Establishment	1% of loan amount ; Max M300	1% of loan amount ; Max M300	0.00%
	Management Fee	M10.00	M10.00	0.00%
	Redraw /TopUp	1% of loan amount ; Max 300	1% of loan amount ; Max M300	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Restructuring Fees	M1,252.95	M1,252.95	0.00%
VAF				
	Management Fee	M15.00	M15.00	0.00%
	Establishment Fee	1% of loan amount ; Max M4 000	1% of loan amount ; Max M4 000	0.00%
	Restructuring Fees	M1,252.95	M1,252.95	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)	M749.00	M749.00	0.00%
Home Loans				
	Management Fee	M15.00	15.00	0.00%
	Establishment Fee	1% of loan amount ; Max M5000	1% of loan amount ; Max M5000	0.00%
	Restructuring Fees	M1,252.95	M1,252.95	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)	M749.00	M749.00	0.00%

Reports on parties

Transactional Service		2024 Pricing	2025 Pricing	% Change
Reports requested for other bank		M235.00	M235.00	0.00%
Reports obtained for own use and for use by banks in SBG		M58.00	M58.00	0.00%
Responded to us from another bank: Coded Full General		M58.00	M58.00	0.00%

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Miscellaneous

Transactional Service	2024 Pricing	2025 Pricing	% Change
Credit outstanding	M106.00	M106.00	0.00%
Photocopies of documents per Customer's request	M31.50 per page	M31.50 per page	0.00%
Normal postage at Customer's request	M29.00	M29.00	0.00%
DHL postage	M60.00 + DHL tariff	M60.00 + DHL tariff	0.00%



Guarantees

Transactional Service	2024 Pricing	2025 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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# BUSINESS BANKING PRICING

## Administration

Transactional Service	2024 Pricing	2025 Pricing	% Change
Account Management:			
Enterprise Direct	176.00	185.68	5.50%
Commercial Banking	204.00	215.22	5.50%
Society (Letsema)	Free	Free	0.00%
Molleloa	55.00	58.03	5.50%
Other Admin:			
Transaction recall fee	36.00	37.98	5.50%
Deposit breakage	50% of interest earned	50% of interest earned	0.00%
SMS Notification	25c	25c	0.00%

## Card Issuing

Transactional Service	2024 Pricing	2025 Pricing	% Change
Card Issue			
New Card	Free	Free	0.00%
Card Wallet: First Free	9.00	9.00	0.00%
Card Replacement:			
Blister Card replacement	100.00	100.00	0.00%
Embossed Card replacement	130.00	130.00	0.00%
Annual Fees			
Card Annual Fee	-	-	-
Commercial Banking	66.00	69.63	5.50%
Enterprise Direct	66.00	69.63	5.50%
Society (Letsema)	66.00	69.63	5.50%
ATM Withdrawal			
SLB ATM Cash withdrawal	5.02 per 500, Min 5.92	4.11 per 500, Minimum 5.22	5.40%
Non SLB ATM Local Cash withdrawal	5.00 + 6.5 per 500	5.27+ 6.85 per 500	5.40%
International ATM Cash withdrawal	49.73+1.22 per 100	48.9 +1.28 per 100	5.18%
International Card Transaction Fee	3.00 per 100.00	3.00 per 100.00	0.00%

## Deposits SME ≤ 240K

Transactional Service	2024 Pricing	2025 Pricing	% Change
Branch Cash Deposit (M20 000 free for first 3 transactions then 0.5%)	1.40c per 100 Min 20	1.48c per 100 Min 21.00	5.50%
BNA(M20 000 free for first 3 transactions then 0.5%)	0.92c per 100 Min 20	0.97c per 100 Min 21.00	5.50%
ATM Cash Deposit(M20 000 free for first 3 transactions then 0.5%)	0.92c per 100 Min 20	0.97c per 100 Min 21.00	5.50%

## Withdrawals

Transactional Service	2024 Pricing	2025 Pricing	% Change
Branch Cash Withdrawal	48.48 + 0.99c per 100	51.00+1.40c per 100	5.50%
Unpays	196.08	206.86	5.50%
Bulk payments unpaid items	196.08	206.86	5.50%
Atm Access Fee(Other Banks Cards)	66.84	70.52	5.50%
May we Cash - Outside Lesotho	176.02	185.70	5.50%

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## Digital Channels & Payments

Transactional Service	2024 Pricing	2025 Pricing	% Change
Retail Online Subscription			
Activation	Free	Free	0.00%
Monthly Subscription	55.00	58.03	5.50%
Transfers			
Inter-accounts Transfers	Free	Free	0.00%
SLB to SLB Transfers	9.00	9.49	5.40%
Local Banks Transfers	11.00	11.59	5.40%
CMA Transfer	15.00	15.81	5.40%
Non-CMA Transfers	5.00 1 000, Min 35.00, Max 75	5.00 per 1 000, Min 30.00, Max 80 .00	3.30%
Instant Money Transfer	0.90 per 100 + 2.85, Maximum 22.50	0.95 per 100 + 3, Max 23.70	5.38%
Scheduled Payments:			
Establishment	6.00	6.00	0.00%
Execution	11.00	11.00	0.00%
Amendment	Free	Free	0.00%
Inter-accounts	Free	Free	0.00%
Enterprise Online			
Activation fee	Free	Free	0.00%
Subscription	55.00	58.03	5.50%
Statements	Free	Free	0.00%
Email/SMS Notification	1.30	1.37	5.50%
SLB to SLB Transfers	10.00	10.50	5.00%
Local Banks Transfers	12.00	12.60	5.00%
CMA Transfer	15.00	15.83	5.50%
Non-CMA Transfers	0.5%, Min 35.00	0.527%,Min36.92	5.50%
External Transfers (to other banks through RTGS)	20.00	21.10	5.50%
Bulk Payment (per transaction)			
1-500	12.22	12.89	5.50%
501-1 000	8.89	9.38	5.50%
>1 000	6.66	7.03	5.50%
Bulk Transfer Using Instant money	13.33	14.06	5.50%
Bill Payments			
Airtime Purchase	0.53	0.56	5.50%
DSTV Payment & Electricity Payment & Other Billers			
- M5.00 - M19.99	1.26	1.33	5.50%
- M20.00 - M49.99	2.11	2.23	5.50%
- M50.00 - M99.99	3.16	3.33	5.50%
- M100.00 - M199.99	5.27	5.56	5.50%
- M200.00 - M299.99	6.85	7.23	5.50%
- M300.00 - M399.99	7.38	7.79	5.50%
- M400.00 - M499.99	8.43	8.89	5.50%
- M500.00 - M999.99	10.54	11.12	5.50%
- M1 000.00 -M2 999.99	13.70	14.45	5.50%
- M3 000.00 - M4 999.99	14.76	15.57	5.50%
- M5000.00 and above	15.81	16.68	5.50%
Payments			
Wallet To Bank	0.37% Min 2.11	0.39%Min 2.22	5.31%
Bank To Wallet	2.42% Max 60	2.55% Max 60	5.37%
Unayo			
Business Bundle Account			
Monthly management fee	Free	Free	0.00%
Inter-account transfers	Free	Free	0.00%
Payment of goods to Merchant	Free	Free	0.00%
Cash in	Free	Free	0.00%
Subscription Fees	Free	Free	0.00%
Send money	6.00	6.00	0.00%
EFT to Standard Lesotho Bank Account	13.00	13.00	0.00%
Bills & Utilities	6.00	6.00	0.00%
EFT to Other Bank Account/Wallet	15.00	15.00	0.00%
Airtime/Data Bundle purchase	Free	Free	0.00%
Bulk Payment	8.00	8.00	0.00%
Voucher Redemption / Cash-Out			
M0 - M250	3.00	3.17	5.50%
M251 - M500	3.00	3.17	5.50%
M501 - M1 000	7.00	7.39	5.50%
M1 001 - M2 000	13.00	13.72	5.50%
M2 001 - M3 000	13.00	13.72	5.50%
M3 001 - M5 000+	15.00	15.83	5.50%
Receive Payments for Goods			
0 - 50	Free	Free	0.00%
51 - 100	Free	Free	0.00%
101- 250	Free	Free	0.00%
201 - 500	4.00	4.00	0.00%
501 - 1000	6.00	6.00	0.00%
1001 - 5000+	8.00	8.00	0.00%
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	16.65	17.57	5.50%
Transfers Base Currency (USD,EUR etc)	6.00	6.00	0.00%
External Transfers (to other banks through RTGS)	20.00	20.00	0.00%
Transfer to South Africa	41.06	43.32	5.50%
Bulk Payments per Entry(2000 transactions)	16.65	17.57	5.50%

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Point Of Sale

Transactional Service	2024 Pricing	2025 Pricing	% Change
Once off Activation fee	380.00	380.00	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	3.50 + 0.21%	0.21% + 3.50	0.00%
Monthly rental	250.00	250.00	0.00%
GPRS Enabled Communication Monthly Fee	220.00	220.00	0.00%

Pos & Online Purchases

Transactional Service	2024 Pricing	2025 Pricing	% Change
Pos Purchase Fee	4.49 + 1.06%	1.06% + 4.73	5.50%
Cash back at POS	3.70 + 0.2%	0.2% + 3.90	5.50%

Standing Instruction Local

Transactional Service	2024 Pricing	2025 Pricing	% Change
Setup	55.00	58.03	5.50%
Execution	45.00	47.48	5.50%
Amendment	55.00	58.03	5.50%
Cancellation	Free	Free	0.00%
To Investment/Savings	Free	Free	0.00%

Standing Instruction CrossBoarder

Transactional Service	2024 Pricing	2025 Pricing	% Change
Standing Instruction CMA	118.00	124.49	5.50%
Standing Instruction Beyond CMA	140.00	147.70	5.50%
Debit Order	17.00	17.94	5.50%
Manual Inter-Account Transfer	115 + 0.37%	0.37% + 121.33	5.50%
Stop Payments	198.00	208.89	5.50%

Lending

Transactional Service	2024 Pricing	2025 Pricing	% Change
Term Loans			
Overdraft:			
Establishment	1.32% Min 262.44	1.32% Min 276.87	5.50%
Renewal	1.32% Min 262.44	1.32% Min 276.87	5.50%
Commitment Fee (for usage less than 80% monthly)	1.32%	1.32%	5.50%
Unauthorised Overdraft Fee	1.32% Min 262.44	1.32% Min 276.87	5.50%
Business Loans			
Arrangement	1.32% Min 262.44	1.32% Min 276.87	5.50%
Redraw	1.32% Min 262.44	1.32% Min 276.87	5.50%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.27%	8.27%	0.00%
Consultation fee for clients not taking facility after approval	789.45	832.87	5.50%

VAF

Transactional Service	2024 Pricing	2025 Pricing	% Change
Management Fee	15.00	15.83	5.50%
Establishment Fee - M153 999.99 and less	2,632.89	2777.70	5.50%
Establishment Fee - M154 000.00 and greater	1.71%	1.80%	5.50%
Restructuring Fees	1,395.50	1472.25	5.50%
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%
Consultation fee for clients not taking facility after approval	789.45	832.87	5.50%

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Guarantees

Transactional Service	2024 Pricing	2025 Pricing	% Change
Letter of authority	249.80	263.54	5.50%
Cash cover or guarantee by another bank	0.80% per annum Min 470	0.84% per annum Min 124 per Quater	5.50%
Amendment fee	460.60	485.93	5.50%
Other than cash cover or unsecured	3.73% per annum Min 1 114	3.93% per annum Min 1,175	5.50%
Amendment fee	789.45	832.87	5.50%
Establishment fee	1,316.45	1388.85	5.50%

Enquiries & Statements

Transactional Service	2024 Pricing	2025 Pricing	% Change
Account Confirmation			
Settlement Letter	130.70	130.70	0.00%
Bank Confirmation	36.89	36.89	0.00%
Digital Channels Stamped Account confirmation	1.50 per page	1.50 per page	0.00%
Balance Enquiries			
At ATM (Standard Lesotho Bank) on screen	Free	Free	0.00%
ATM Slip Printing	3.16	3.33	5.50%
At Other ATM	12.65	13.35	5.50%
At Counter	61.13	64.49	5.50%
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	15.00	15.00	0.00%
e statement	Free	Free	0.00%
Posted monthly	30.57	30.57	0.00%
Search Fees Voucher < 3months	124.37	131.21	5.50%
Search Fees Voucher >3months	243.47	256.86	5.50%
Reports on parties			
Reports requested for other banks in country	262.45	276.88	5.50%
Reports requested for banks internationally	262.45	276.88	5.50%
Reports obtained for own use and for use by banks in SBG	65.35	68.94	5.50%
Responded to us from another bank: Coded Full General	65.35	68.94	5.50%
Miscellaneous			
Credit outstanding	116.99	123.42	5.50%

Trade Finance(NEW PRICING)	2025 Pricing
Contract Finance	
Monthly management fee	50.00
Arrangement	1.43% Min 283.44
Establishment	1.43%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%
Consutlation fee for clients not taking facility after approval	853.62
Purchase Order Finance	
Monthly management fee	50.00
Arrangement	1.43% Min 283.44
Establishment	1.43%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%
Consutlation fee for clients not taking facility after approval	853.62
Invoice Discounting	
Monthly management fee	50.00
Arrangement	1.43% Min 283.44
Establishment	1.43%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.94%
Consutlation fee for clients not taking facility after approval	853.62

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CIB PRICING

List of Charges	Transaction/Service	2024 Pricing	2025 Pricing	% Increase
Administration	Administration			
	Management Fee	200.83	200.83	0.0%
	Deposit Book	119.14	125.70	5.5%
Acceptance of Deposits	Deposits			
	Cash deposits	1.54% min 30.00	1.62% min 30	5.5%
Handling of Account confirmations	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	1.10% min 52.00 max 10k	1.16% Min 52.00 max 10k	5.5%
Transfers between accounts	Payments			
	Standing Instruction Set Up	60.11	63.41	5.5%
	Standing Order Execution	47.14	49.73	5.5%
	Standing Order to investments/Savings	Free	Free	0.0%
	Standing Order Amend	60.11	63.41	5.5%
	Stop Payments	212.17	223.84	5.5%
	Local Debit Order	17.69	18.66	5.5%
	International Debit Order	17.69	18.66	5.5%
	Manual Inter-Account Transfer	123.76	130.56	5.5%
Supply of account Statements	Statements			
	Provisional/Mini statements	48.48	51.14	5.5%
	On Letterhead	47.20	49.79	5.5%
	e statement	Free	Free	0.0%
	History =< 3months - 60.00	15p/pg	15p/pg	0.0%
	History statements - Greater than 6 months	Current Year: 75.00 + 15.00 p/pg	Current Year: 75.00 + 15.00 p/pg	0.0%
	Posted monthly	Free	Free	0.0%
	Search Fees Voucher < 3months	118.03	118.03	0.0%
	Search Fees Voucher >6months	229.83	229.83	0.0%
POS	Point of Sale			
	Once off Activation fee	380.00	380.00	0.0%
	POS standard monthly merchant commision- Local	3.8% , min 250	3.8% , min 250	0.0%
	POS standard monthly merchant commision- International	3.8% , min 250	3.8% , min 250	0.0%
	Cash back charge	3.50 + 0.212c per 100.00	3.50 + 0.212c per 100.00	0.0%
	Monthly rental	250.00	250.00	0.0%
	GPRS Enabled Communication Monthly Fee	220.00	220.00	0.0%
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	16.65	17.56	5.5%
	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	41.06	43.32	5.5%
	Bulk Payments per Entry(2000 transactions)	16.65	17.56	5.5%
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	807.52	851.93	5.5%
	Monthly Fee	683.29	720.87	5.5%
	New account added in the structure per month	124.23	131.06	5.5%
	Pooling			
	Set up fee	807.52	851.93	5.5%
Miscellaneous	Letter of authority			
	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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OPTIONAL BUNDLED OFFERING PRICING

PRODUCT	NALA BUNDLE M34.00
POS Purchase	3 Free
Cash deposit	Free @ SLB ATM up to M 3 000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM up to M1 000 per month
Bill Payments	1 Free
Local bank transfers (IB, App and MB)	1 Local bank transfers (IB, App and MB)
Funeral Cover	M5 000 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 M135
POS Purchase	5 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/ Bill Payments	3 Free airtime purchases
Local bank payments (IB, App and MB)	1 Local Payment (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	Included

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

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PRODUCT	PRESTIGE BUNDLE M165.00
POS Purchase	10 Free
Cash deposit	Free @ ATM up to M3 000 per month
ATM Cashwithdrawal	2 Free @ SLB ATM up to M3 000 per Month
Prepaid Purchases/ Bill Payments	3 Free airtime purchases
Local bank payments (IB, App and MB)	2 Local 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)	Not Included
Personal Accident Cover	Included

PRODUCT	PRIVATE BUNDLE M295
POS Purchase	30 Free
Cash deposit	Free @ SLB ATM up to M3000 per month.
ATM Cashwithdrawal	3 Free SLB @ ATM up to M5 000 per Month
Prepaid Purchases/ Bill Payments	5 Free airtime purchases
Local Bank payments (IB, App and MB)	10(Local Payments)
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 M27
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/ Bill Payments	1 Free airtime purchases
Local bank Payment (IB, App and MB)	1 Local 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 ( VCL)	400MB monthly

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BOTHEBELELE

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



# FOREX BANKING PRICING

## PURCHASES OF FOREIGN EXCHANGE

Transaction/Service	2024 Pricing	2025 Pricing	% Change
• Foreign Notes( Amount <=M2500)	M90.07	M90.07	0%
• Foreign Notes (Amount greater than M2500)	3.34%	3.34%	0%
• Daily relay of MT950	M35.58	M35.58	0%
• Cancellation of payments duplicated or sent in error	M179.03	M179.03	0%
• Return of funds wrongly addressed to us	M179.03	M179.03	0%
• Payment amendments	M179.03	M179.03	0%
• Recall of funds already processed	M254.64	M254.64	0%
• Misposted debits on our Nostro account	M179.03	M179.03	0%
• Attending to queries - Less than 6 months	M179.03	M179.03	0%
• Attending to queries - 6 months & older	M380.29	M380.29	0%
• Cheques, Bills and Drafts negotiated and subsequently returned unpaid	M380.29	Discontinued	0%

## SALES OF FOREIGN EXCHANGE

Transaction/Service	2024 Pricing	2025 Pricing	% Change
• Foreign Notes( Amount <=M2400)	M90.07	M90.07	0%
• Foreign Notes (Amount greater than M2400)	3.6%	3.60%	0%

## TELEGRAPHIC TRANSFER/SWIFT

Transaction/Service	2024 Pricing	2025 Pricing	% Change
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	M47.8	M45	-0.06
• 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	0.07%
• Transfer To International Banks (EOL) (Business)	Min 35, 5 per 1000, Max 75	M5.00 per M1 000, Min M35.00 Max M75	0%

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OTHER FOREIGN EXCHANGE SERVICES

Transaction/Service	2024 Pricing	2025 Pricing	% Change
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	M50.04	M50.04	0%
• Follow-up on Overdue F178	M331.89 per follow up	M331.89 per follow up	0%
• Compilation & submission to the Central Bank	M355.15	M355.12	0%
• Cancellation of forms F178	M49.81	M49.81	0%

LETTER OF CREDIT

Transaction/Service	2024 Pricing	2025 Pricing	% Change
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 guaranttd but not cash covered	0.50% min M342.00 max M85,000.00	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	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

Transaction/Service	2024 Pricing	2025 Pricing	% Change
• 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% 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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