



A BANK THAT BALANCES PRICING
VALUE WITH QUALITY
SERVICES?...**IT CAN BE!**

NEW 2023 PRICING



Standard Lesotho Bank **IT CAN BE™**

2023

PERSONAL BANKING

PRICING



TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
ADMINISTRATION			
Account Management:			
Farmers Account	Free	Free	0.0%
Access Banking (Nala)	7.68	8.00	4.2%
Youth Banking	16.83	17.00	1.0%
Achiever Banking	98.89	104.00	5.2%
Prestige Banking	106.25	112.00	5.4%
Private Banking	176.74	186.00	5.2%
Redemption Fee for Investments Accounts:			
Less than 500	50.00	50.00	0.0%
Between 500 - 999.99	100.00	100.00	0.0%
Between 1000 - 9999.99	250.00	250.00	0.0%
Between 10000 - 100000	750.00	750.00	0.0%
More than 100 000.00	1,000.00	1,000.00	0.0%
Transaction recall fee	Free	Free	0.0%
SMS Notification	3c	3c	0.0%
CARD ISSUING			
Card Issue			
New Card	Free	Free	0.0%
Card Wallet: First Free	9.36	9.36	0.0%
Replacement:			
Blister Card replacement	95.00	95.00	0.0%
Embossed Card replacement	124.00	124.00	0.0%
Annual Fees			
Card Annual Fee:			
Farmers	20.00	21.00	5.0%
Nala	20.00	21.00	5.0%
Youth	20.00	21.00	5.0%
Achiever	40.00	42.00	5.0%
Prestige	60.00	63.00	5.0%
Private	60.00	63.00	5.0%
ATM Withdrawal			
SLB ATM Cash withdrawal	Min 4.5, M3.50 per 500	Min 4.70, M3.70 per 500	5.1%
Non SLB ATM Local Cash withdrawal	42.08 + 1.1 per 100	44 + 1.16 per 100	5.0%
International ATM Cash withdrawal	42.08 + 1.1 per 100	44 + 1.16 per 100	5.0%
International Card Transaction Fee: ATM	3.00 per 100.00	3.00 per 100.00	0.0%
Pos & Online Purchases			
Pos Purchase Fee	4.49 + 1.06 per 100	4.49 + 1.06 per 100	0.0%
Cash back at POS	3.70 + 0.2c per 100.00	3.70 + 0.2c per 100.00	0.0%
DIGITAL CHANNELS & PAYMENTS			
Retail Online Subscription			
Activation	Free	Free	0.0%
Monthly Subscription	Free	Free	0.0%
Transfers			
Linked Accounts Transfer	Free	Free	0.0%
SLB to SLB Transfer	Min 6, 3 per 1000, Max 12	Min 6, 3 per 1000, Max 12	0.0%
Transfer To Local Banks	Min 9, 3 per 1000, Max 13	Min 9, 3 per 1000, Max 13	0.0%
Transfer To CMA	Min 10, 3 per 1000, Max 17	Min 10, 3 per 1000, Max 17	0.0%
Transfer To International Banks	Min 27, 5 per 1000, Max 75	Min 27, 5 per 1000, Max 75	0.0%
Instant Money Transfer	2.7 + 0.85c per 100, Max 22.50	2.7 + 0.85c per 100, Max 22.50	0.0%
Scheduled Payments:			
Establishment	5.91	Free	-100.0%
Execution	10.52	10.00	-4.9%
Amendment	Free	Free	0.0%
Linked Accounts	Free	Free	0.0%

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TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
DIGITAL CHANNELS & PAYMENTS			
Bill Payments:			
Airtime Purchase	50c	50c	0.0%
DSTV Payment & Electricity Payment & Other Billers			
- M5.00 - M19.99	1.20	1.20	0.0%
- M20.00 - M49.99	2.00	2.00	0.0%
- M50.00 - M99.99	3.00	3.00	0.0%
- M100.00 - M199.99	5.00	5.00	0.0%
- M200.00 - M299.99	6.50	6.50	0.0%
- M300.00 - M399.99	7.00	7.00	0.0%
- M400.00 - M499.99	8.00	8.00	0.0%
- M500.00 - M999.99	10.00	10.00	0.0%
- M1 000.00 - M2 999.99	13.00	13.00	0.0%
- M3 000.00 - M4 999.99	14.00	14.00	0.0%
M5 000.00 and above	15.00	15.00	0.0%
Payments			
Wallet To Bank	Min 2.00, 0.35c per 100	Min 2.00, 0.35c per 100	0.0%
Bank To Wallet	2.3c per 100, Max 57.50	2.3c per 100, Max 57.50	0.0%
Domestic(RTGS) Digital Channels	20.00	20.00	0.0%
Non Domestic & Physical Channels (RTGS)	44.60	44.60	0.0%
Standing Instruction Local			
Setup	50.18	53.00	5.6%
Execution	41.26	43.00	4.2%
Amendment	50.18	53.00	5.6%
Cancellation	Free	Free	0.0%
To Investment/Savings	Free	Free	0.0%
Standing Instruction CMA	106.38	112.00	5.3%
Standing Instruction Beyond CMA	126.48	133.00	5.2%
Debit Order (local and International)	16.73	17.00	1.6%
Dishonoured Debit order	40.00	40.00	0.0%
Manual Inter-Account Transfer	109 + 0.35c per 100	109 + 0.35c per 100	0.0%
Stop Payments	178.42	188.00	5.4%
Blue Pay Solution			
Bill processing	0.65% Min M20	0.65% Min M20	0.0%
Pay Through Bluepay			
150 - 450	2.35	2.35	0.0%
451 - 800	4.06	4.06	0.0%
800 - 1 400	7.15	7.15	0.0%
1 400 - 2 400	12.35	12.35	0.0%
2 400 - 3 800	20.15	20.15	0.0%
3 800- 5 600	21.15	21.15	0.0%
5 600 - 7 600	29.70	29.70	0.0%
7 600 and Above	29.70	29.70	0.0%
Unayo Solution			
Unayo Lite & Pro Account			
• Monthly management fee	Free	Free	0.0%
• Inter-account transfers	Free	Free	0.0%
• Payment of goods to Merchant	Free	Free	0.0%
• Cash in	Free	Free	0.0%
• Subscription Fees	Free	Free	0.0%
• Send money	M5.50	M5.50	0.0%
• EFT to Standard Lesotho Bank Account	M12	M12	0.0%
• Bills & Utilities	M5.50	M5.50	0.0%
• EFT to Other Bank Account/Wallet	M13.50	M13.50	0.0%
• Airtime/Data Bundle purchase	Free	Free	0.0%

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Transaction / Service	2022 Pricing	2023 Pricing	Increase %
Digital Channels & Payments			
- Bulk Payment	M7.50 per transaction	M7.50 per transaction	0.0%
- Voucher Redemption / Cash-Out			
M0 - M250	M2.7	M2.7	0.0%
M251 - M500	M3.19	M3.19	0.0%
M501 - M1 000	M6.37	M6.37	0.0%
M1 001 - M2 000	M12.75	M12.50	-2.0%
M2 001 - M3 000	M17.00	M12.70	-25.0%
M3 001 - M5 000+	M22.30	M13.10	-41.0%
- Receive Payments for Goods			
M0 - M50	M0.0	M0.0	0.0%
M51 - M100	M1.50	M1.50	0.0%
M101 - M250	M2.50	M2.50	0.0%
M251 - M500	M3.50	M3.50	0.0%
M501 - M1 000	M5.0	M5.0	0.0%
M1 001 - M5 000+	M7.50	M7.50	0.0%
Deposits			
Branch Cash Deposit	1.26c per 100.00	1.33c per 100.00	5.6%
BNA	74c per 100	78c per 100	5.4%
ATM Cash Deposit	Free to the value of M3000 per month then 74c per 100	Free to the value of M3000 per month then 78c per 100	5.4%
Withdrawals			
Branch Cash Withdrawal	42 + 0.85c per 100	44 + 0.89c per 100	4.7%
Unpays	40.00	40.00	0.0%
Bulk payments unpaid items	40.00	40.00	0.0%
Atm Access Fee(Other Banks Cards)	60.00	60.00	0.0%
May we Cash - Outside Lesotho	141.62	149.00	5.2%
Enquiries & Statements			
Account Confirmation			
Settlement Letter	118.20	124.00	4.9%
Account Confirmation	10.00	10.00	0.0%
Balance Enquiries			
At ATM (Standard Lesotho Bank) on screen	Free	Free	0.0%
ATM Slip Printing	2.36	2.49	5.3%
At Other ATM	10.64	11.24	5.7%
At Pos	10.64	11.24	5.7%
At Counter	55.76	58.93	5.7%
Statements			
History statements	10 per page	10 per page	0.0%
At ATM	3.55	3.75	5.7%
e statement	Free	Free	0.0%
Posted monthly	27.88	29.00	4.0%
Search Fees Voucher < 3months	112.29	118.00	5.1%
Search Fees Voucher >3months	218.56	231.00	5.7%
Lending			
Unsecured Loans			
Overdraft:			
Establishment	Min 165.2, 1.69%	Min 165.2, 1.69%	0.0%
Renewal	Min 165.2, 1.69%	Min 165.2, 1.69%	0.0%
Commitment Fee (for usage less than 80% monthly)	1.18%	1.18%	0.0%
Unauthorised Overdraft Fee	165.00	174.00	5.5%
Unsecured Personal Loans			
Establishment	1% of loan amount ; Max M300	1% of loan amount ; Max M300	0.0%
Management Fee	10.00	10.00	0.0%
Redraw /TopUp	1% of loan amount ; Max M300	1% of loan amount ; Max M300	0.0%

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TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
LENDING			
Unsecured Personal Loans			
Early Settlement Fee	One month Interest	One month Interest	0.0%
Restructuring Fees	1,252.95	1,252.95	0.0%
VAF			
Management Fee	15.00	15.00	0.0%
Establishment Fee	1% of loan amount ; Max M4000	1% of loan amount ; Max M4000	0.0%
Restructuring Fees	1,252.95	1,252.95	0.0%
Early Settlement Fee	One month Interest	One month Interest	0.0%
Consutlation fee for clients not taking facility after approval (Refundable on Loan Facility take-up)	709.22	749.00	5.6%
Home Loans			
Management Fee	15.00	15.00	0.0%
Establishment Fee	1% of loan amount ; Max M5000	1% of loan amount ; Max M5000	0.0%
Restructuring Fees	1,252.95	1,252.95	0.0%
Early Settlement Fee	One month Interest	One month Interest	0.0%
Consutlation fee for clients not taking facility after approval (Refundable on Loan Facility take-up)	709.22	749.00	5.7%
REPORTS ON PARTIES			
Reports requested for other bank	223.02	235.00	5.7%
Reports obtained for own use and for use by banks in SBG	55.76	58.00	5.7%
Responded to us from another bank: Coded Full General	55.76	58.00	5.7%
MISCELLANEOUS			
Credit outstanding	100.36	106.00	5.6%
Photocopies of documents per Customer's request	31.5 per page	31.5 per page	0.0%
Normal postage at Customer's request	27.88	29.00	4.0%
DHL postage	60.00 + DHL tariff	60.00 + DHL tariff	0.0%
GUARANTEES			
Letter of authority	224.59	237.00	5.5%
Cash cover or guarantee by another bank	0.72% p.a min 445.00	0.76% p.a min 445.00	5.6%
Amendment fee	413.71	437.00	5.6%
Other than cash cover or unsecured	3.34% p.a min 997.00	3.53% p.a min 997.00	5.7%
Amendment fee	709.22	749.00	5.6%
Establishment fee	1,182.03	1,249.00	5.7%

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BUSINESS BANKING

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Transaction / Service	2022 Pricing	2023 Pricing	Increase %
ADMINISTRATION			
Account Management:			
Enterprise Direct	158.35	167.00	5.5%
Commercial Banking	183.99	194.00	5.4%
Society (Letsema)	Free	Free	0.0%
Molleloa	50.18	53.00	5.6%
Other Admin:			
Transaction recall fee	33.45	35.00	4.6%
Deposit breakage	50% of interest Earned	50% of interest Earned	0.0%
SMS Notification	25c	25c	0.0%
CARD ISSUING			
Card Issue			
New Card	Free	Free	0.0%
Card Wallet: First Free	9.36	9.36	0.0%
Replacement:			
Blister Card replacement	Lost Card: 125, Damaged Card: 81.40	95.00	0.0%
Embossed Card replacement	Lost Card: 125, Damaged Card: 81.41	124.00	0.0%
Annual Fees			
Card Annual Fee:			
Commercial Banking	60.00	63.00	5.0%
Enterprise Direct	60.00	63.00	5.0%
Society (Letsema)	60.00	63.00	5.0%
ATM Withdrawal			
SLB ATM Cash withdrawal	Min 5.30, 4.50 per 500	Min 5.30, 4.50 per 500	0.0%
Non SLB ATM Local Cash withdrawal	47.18 + 1.1 per 100	47.18 + 1.16 per 100	5.7%
International ATM Cash withdrawal	47.18 + 1.1 per 100	47.18 + 1.16 per 100	5.7%
International Card Transaction Fee: ATM	3.00 per 100.00	3.00 per 100.00	0.0%
Pos & Online Purchases			
Pos Purchase Fee	4.49 + 1.06 per 100	4.49 + 1.06 per 100	0.0%
Cash back at POS	3.70 + 0.2c per 100.00	3.70 + 0.2c per 100.00	0.0%
DIGITAL CHANNELS & PAYMENTS			
Retail Online Subscription			
Activation	Free	Free	0.0%
Monthly Subscription	50.00	50.00	0.0%
Transfers			
Linked Accounts Transfer	Free	Free	0.0%
SLB to SLB Transfer	Min 7, 3 per 1000, Max 12	Min 7, 3 per 1000, Max 12	0.0%
Transfer To Local Banks	Min 10, 3 per 1000, Max 13	Min 10, 3 per 1000, Max 13	0.0%
Transfer To CMA	Min 11, 3 per 1000, Max 17	Min 11, 3 per 1000, Max 17	0.0%
Transfer To International Banks	Min 35, 5 per 1000, Max 75	Min 35, 5 per 1000, Max 75	0.0%
Instant Money Transfer	2.7 + 0.85c per 100, Max 22.50	2.7 + 0.85c per 100, Max 22.50	0.0%
Scheduled Payments:			
Establishment	5.91	6.00	1.5%
Execution	10.52	11.00	4.6%
Amendment	Free	Free	0.0%
Linked Accounts	Free	Free	0.0%

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TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
DIGITAL CHANNELS & PAYMENTS			
Bill Payments:			
Airtime Purchase	50c per transaction	50c per transaction	0.0%
DSTV Payment & Electricity Payment & Other Billers			
- M5.00 - M19.99	1.20	1.20	0.0%
- M20.00 - M49.99	2.00	2.00	0.0%
- M50.00 - M99.99	3.00	3.00	0.0%
- M100.00 - M199.99	5.00	5.00	0.0%
- M200.00 - M299.99	6.50	6.50	0.0%
- M300.00 - M399.99	7.00	7.00	0.0%
- M400.00 - M499.99	8.00	8.00	0.0%
- M500.00 - M999.99	10.00	10.00	0.0%
- M1 000.00 - M2 999.99	13.00	13.00	0.0%
- M3 000.00 - M4 999.99	14.00	14.00	0.0%
M5 000.00 and above	15.00	15.00	0.0%
Payments			
Wallet To Bank	Min 2.00, 0.35c per 100	Min 2.00, 0.35c per 100	0.0%
Bank To Wallet	2.3c per 100, Max 57.50	2.3c per 100, Max 57.50	0.0%
RTGS	44.60	47.00	5.4%
Standing Instruction Local			
Setup	50.18	53.00	5.6%
Execution	41.26	43.00	4.2%
Amendment	50.18	53.00	5.6%
Cancellation	Free	Free	0.0%
To Investment/Savings	Free	Free	0.0%
Standing Instruction CMA	106.38	112.00	5.3%
Standing Instruction Beyond CMA	126.48	133.00	5.2%
Debit Order (local and International)	16.73	17.00	1.6%
Manual Inter-Account Transfer	109 + 0.35c per 100	109 + 0.35c per 100	0.0%
Stop Payments	178.42	188.00	5.4%
Enterprise Online			
Activation fee	Free	Free	
Subscription	50.00	50.00	0.0%
Statements	Free	Free	0.0%
Email/SMS Notification	1.17	1.17	0.0%
Payments to other SB accounts	Min 7, 3 per 1000, Max 12	Min 7, 3 per 1000, Max 12	0.0%
Payments to other local banks	Min 10, 3 per 1000, Max 13	Min 10, 3 per 1000, Max 13	0.0%
Transfer to CMA	Min 11, 3 per 1000, Max 17	Min 11, 3 per 1000, Max 17	0.0%
Transfer To International Banks	Min 35, 5 per 1000, Max 75	Min 35, 5 per 1000, Max 75	0.0%
External Transfers (to other banks through RTGS)	53.53	53.53	0.0%
Bulk Payment (per transaction)			
1-500	11.15	11.00	-1.4%
501-1 000	7.81	8.00	2.5%
>1 000	5.58	6.00	7.6%
Bulk Transfer Using Instant money	11.55	12.00	3.9%
Blue Pay Solution			
Bill processing	0.65% Min M20	0.65% Min M20	0.0%
Pay Through Bluepay			
150 - 450	2.35	2.35	0.0%
451 - 800	4.06	4.06	0.0%
800 - 1 400	7.15	7.15	0.0%
1 400 - 2 400	12.35	12.35	0.0%
2 400 - 3 800	20.15	20.15	0.0%
3 800- 5 600	21.15	21.15	0.0%
5 600 - 7 600	29.70	29.70	0.0%
7 600 and Above	29.70	29.70	0.0%

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Transaction / Service	2022 Pricing	2023 Pricing	Increase %
Digital Channels & Payments			
Unayo			
Business Bundle Account			
Monthly management fee	Free	Free	0.0%
Inter-account transfers	Free	Free	0.0%
Payment of goods to Merchant	Free	Free	0.0%
Cash in	Free	Free	0.0%
Subscription Fees	Free	Free	0.0%
Send money	M5.50	M5.50	0.0%
EFT to Standard Lesotho Bank Account	M12	M12	0.0%
Bills & Utilities	M5.50	M5.50	0.0%
EFT to Other Bank Account/Wallet	M13.50	M13.50	0.0%
Airtime/Data Bundle purchase	Free	Free	0.0%
Bulk Payment	M7.50 per transaction	M7.50 per transaction	0.0%
Voucher Redemption / Cash-Out			
M0 - M250	M2.7	M2.7	0.0%
M251 - M500	M3.19	M3.19	0.0%
M501 - M1 000	M6.37	M6.37	0.0%
M1 001 - M2 000	M12.75	M12.50	-2.0%
M2 001 - M3 000	M17.00	M12.70	-25.3%
M3 001 - M5 000+	M22.30	M13.10	-41.7%
Receive Payments for Goods			
M0 - M50	M0.0	M0.0	0.0%
M51 - M100	M1.50	M1.50	0.0%
M101 - M250	M2.50	M2.50	0.0%
M251 - M500	M3.50	M3.50	0.0%
M501 - M1 000	M5.0	M5.00	0.0%
M1 001 - M5 000+	M7.50	M7.50	0.0%
Business Online			
Activation fee	Free	Free	0.0%
Monthly subscription	336.11	355.00	5.6%
Internal Transfers incl local banks	15.69	16.00	2.0%
Transfers Base Currency (USD, EUR etc)	11.20	11.00	-1.8%
External Transfers (to other banks through RTGS)	47.34	50.00	5.6%
Bulk Payments - per entry	15.69	16.00	2.0%
Cross-border payments	39.22	41.00	4.5%
Point Of Sale			
Once off Activation fee	380.00	380.00	0.0%
POS standard monthly merchant commision	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%
DEPOSITS			
Branch Cash Deposit	1.33c per 100.00 Min M20	1.33c per 100.00 Min M20(for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	0.0%
BNA	82c per 100 Min M20	87c per 100 Min M20,(for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	5.7%
ATM Cash Deposit	82c per 100 Min M20	87c per 100 Min M20,(for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	5.7%

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Transaction / Service	2022 Pricing	2023 Pricing	Increase %
Withdrawals			
Branch Cash Withdrawal	44 + 89c per 100	46 + 94c per 100	5.1%
Unpays	167.27	176.00	5.2%
Bulk payments unpaid items	166.95	176.00	5.4%
Atm Access Fee (Other Banks Cards)	60.00	60.00	0.0%
May we Cash - Outside Lesotho	150.20	158.00	5.2%
Enquiries & Statements			
Account Confirmation			
Settlement Letter	118.20	124.00	4.9%
Account Confirmation in Branch	33.45	35.00	4.6%
Digital Channels Stamped Account confirmation	1.50 per page	1.50 per page	0.0%
Balance Enquiries			
At ATM (Standard Lesotho Bank) on screen	Free	Free	0.0%
ATM Slip Printing	2.36	3.00	26.9%
At Other ATM	10.64	12.00	12.8%
At Pos	10.64	11.00	3.4%
At Counter	55.76	58.00	4.0%
Statements			
History statements in Branch	10.00 per page	10 per page	0.0%
Digital Channels Stamped History Statement	1.50 per page	1.50 per page	0.0%
At ATM	3.55	3.75	5.7%
Stamped ATM Statement	15.00	15.00	0.0%
e statement	free	Free	0.0%
Posted monthly	27.88	29.00	4.0%
Search Fees Voucher < 3months	112.29	118.00	5.1%
Search Fees Voucher >3months	218.56	231.00	5.7%
Lending			
Term Loans			
Overdraft:			
Establishment	Min 236.00, 1.18%	Min 249.00, 1.25%	5.7%
Renewal	Min 236.00, 1.18%	Min 249.00, 1.25%	5.7%
Commitment Fee (for usage less than 80% monthly)	1.18%	1.25%	5.7%
Unauthorised Overdraft Fee	Min 236.00, 1.18%	Min 249.00, 1.25%	5.7%
Business Loans:			
Arrangement	Min 236.00, 1.18%	Min 249.00, 1.25%	0.0%
Redraw	Min 236.00, 1.18%	Min 249.00, 1.25%	0.0%
Early Settlement Fee (If no new facility of equivalent amount is taken)	8.27%	8.27%	0.0%
Consutlation fee for clients not taking facility after approval	709.22	749.00	5.6%
VAF			
Management Fee	15.00	15.00	0.0%
Establishment Fee - M153 999.99 and less	2,364.05	2,498.00	5.7%
Establishment Fee - M154 000.00 and greater	1.54%	1.62%	5.7%
Restructuring Fees	1,252.95	1,324.00	5.7%
Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	0.0%
Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	0.0%
Consutlation fee for clients not taking facility after approval	709.22	749.00	5.6%
Home Loans			
Management Fee	15.00	15.00	0.0%
Establishment Fee - M148 999.99 and less	2,364.05	2,498.00	5.7%
Establishment Fee - M149 000.00 and greater	1.60%	1.69%	5.7%
Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	0.0%
Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	0.0%
Consutlation fee for clients not taking facility after approval	709.22	749.00	5.6%

2023

BUSINESS BANKING

PRICING



TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
GUARANTEES			
Letter of authority	224.59	237.00	5.5%
Cash cover or guarantee by another bank	0.72% p.a min 445.00	0.72% p.a min 445.00	0.0%
Amendment fee	413.71	437.00	5.6%
Other than cash cover or unsecured	3.34% p.a min 997.00	3.34% p.a min 997.00	0.0%
Amendment fee	709.22	749.00	5.6%
Establishment fee	1,182.03	1,249.00	5.7%
REPORTS ON PARTIES			
Reports requested for other banks in country	236.41	249.00	5.3%
Reports requested for banks internationally	236.41	249.00	5.3%
Reports obtained for own use and for use by banks in SBG	59.10	62.00	4.9%
Responded to us from another bank: Coded Full General	59.10	62.00	4.9%
MISCELLANEOUS			
Credit outstanding	105.94	111.00	4.8%
Photocopies of documents per Customer's request	31.5 per page	33.30 per page	5.7%
Normal postage at Customer's request	27.88	29.00	4.0%
DHL postage	60.00 + DHL tariff	60.00 + DHL tariff	0.0%

2023

CIB BANKING PRICING



LIST OF CHARGES	TRANSACTION/SERVICE	2022 PRICING	2023 PRICING	INCREASE %
Administration	Administration			
	Management Fee	190.00	200.83	5.7%
	Deposit Book	53.63	56.69	5.7%
Acceptance of Deposits	Deposits			
	Cash deposits	1.40% min 27.50	1.47% min 29.06	5.0%
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	1.00% min 47.35 max 10k	1.05% min 50.04 max 10k	5.7%
Transfers between accounts	Payments			
	Standing Instruction Set Up	56.87	60.11	5.7%
	Standing Order Execution	44.60	47.14	5.7%
	Standing Order to Investments/Savings	Free	Free	0.0%
	Standing Order Amend	56.87	60.11	5.7%
	Standing Order CMA	112.63	119.05	5.7%
	Standing Order Beyond CMA	132.70	140.26	5.7%
	Stop Payments	200.72	212.17	5.7%
	Local Debit Order	16.73	17.69	5.7%
	International Debit Order	16.73	17.69	5.7%
	Manual Inter-Account Transfer	117.09	123.76	5.7%
	RTGS	45.00	47.57	5.7%
Supply of account Statements	Statements			
	Provisional/Mini statements	39.03	41.25	5.7%
	On Letterhead	44.65	47.20	5.7%
	e statement	Free	Free	0.0%
	History =< 3months - 60.00	15.00 p/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	105.94	111.98	5.7%
	Search Fees Voucher > 6months	206.30	218.06	5.7%
POS	Point of Sale			
	POS Standard monthly merchant commission	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 Enable Communication Fee(Monthly)	220.00	220.00	0.0%
EFTS	EFTS			
	Activation fee	Free	Free	0.0%
	Monthly subscription (EFT)	Free	Free	0.0%
	Internal Transfers incl local banks	15.75	16.65	5.7%
	African Transactional Gateway(ATG) Local EFT	15.75	16.65	5.7%
	African Transactional Gateway(ATG) RTGS	45.00	45.00	0.0%
	African Transactional Gateway(ATG) Crossborder	39.03	41.25	5.7%
	External Transfers (to other banks through RTGS) per Entry	20.00	20.00	0.0%
BOL	Business Online			
	Activation fee	Free	Free	0.0%
	Monthly subscription (For those not on bundled Fee)	333.00	351.98	5.7%
	Internal Transfers incl local banks	15.75	16.65	5.7%
	Transfers Base Currency (USD, EUR etc)	5.00	5.00	0.0%
	External Transfers (to other banks through RTGS)	45.00	45.00	0.0%
	Transfer to South Africa	38.85	41.06	5.7%
	Bulk Payments per Entry (2000 transactions)	15.75	16.65	5.7%

2023

CIB BANKING
PRICING



LIST OF CHARGES	TRANSACTION/SERVICE	2022 PRICING	2023 PRICING	INCREASE %
Liquidity Management and Billers	Billers			
	Set up fee	724.83	766.15	5.7%
	Monthly Fee	390.29	412.54	5.7%
	Biller fee per transaction	1.25%	1.25%	0.0%
	Liquidity Management			
	Set up fee	724.83	766.15	5.7%
	Monthly Fee	613.32	648.28	5.7%
	New account added in the structure per month	111.51	117.87	5.7%
	Pooling			
	Set up fee	724.83	766.15	5.7%
	Monthly fee per account in a pool	111.51	117.87	5.7%

2023 FOREX PRICING



TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
Purchases of Foreign Exchange			
Foreign Notes(Amount <=M2500)	85.21	90.07	5.7%
Foreign Notes (Amount greater than M2500)	3.16%	3.34%	5.7%
Daily relay of MT950	33.66	35.58	5.7%
Cancellation of payments duplicated or sent in error	169.37	179.03	5.7%
Return of funds wrongly addressed to us	169.37	179.03	5.7%
Payment amendments	169.37	179.03	5.7%
Recall of funds already processed	240.91	254.64	5.7%
Misposted debits on our Nostro account	169.37	179.03	5.7%
Attending to queries - Less than 6 months	169.37	179.03	5.7%
Attending to queries - 6 months & older	359.78	380.29	5.7%
Cheques, Bills and Drafts negotiated and subsequently returned unpaid	359.78	380.29	5.7%
Sales of Foreign Exchange			
Foreign Notes (Amount <=M2400)	85.21	90.07	5.7%
Foreign Notes (Amount greater than M2400)	3.4%	3.6%	5.7%
Telegraphic Transfer/SWIFT			
Inward Transfer			
Foreign currency transactions, excluding those in CMA country's currencies	0.25% min M74.00 max M1730.	0.25% min M74.00 max M1730.	0.0%
Foreign currency transactions in CMA country's currencies	0.25% min M74.00 max M301	0.25% min M74.00 max M301	0.0%
Pension payments - Less than <= M300.00	Free	Free	0.0%
Pension payments - Over M301.00	0.25% min M74.00 max M300	0.25% min M74.00 max M300	0.0%
Incoming RTGS	M26	M26	0.0%
CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0.0%
Monthly Management Fee (CFC/FCA)	30 Base currency	30 Base currency	0.0%
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)	0.0%
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)	0.0%
Manual Transfers (Own-Accounts)	M105	M105	0.0%
Manual Transfers (Thlrd Party)	M300	M300	0.0%
Outward RTGS	M47.8	M47.8	0.0%
BOL Payment (CMA and other countries)	M38.85	M41.06	5.7%
CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0.0%
Transfer To International Banks (EOL & ROL)	Min 35, 5 per 1000, Max 75	53c per M100, Min M37, Max M79	0.0%
Other Foreign Exchange Services			
Exchange Control			
Exchange Control application	Flat fee M392.60	Flat fee M414.97	5.7%
Attestation of forms F178	M15.70 per form	M16.59 per form	5.7%
Attestation of forms NEP	47.34	50.04	5.7%
Follow-up on Overdue F178	M314.00 per follow up	M331.89 per follow up	5.7%
Compilation & submission to the Central Bank	336.00	355.15	5.7%
Cancellation of forms F178	47.12	49.81	5.7%
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	0.0%
Establishment/increases other than Cash cover	1% min M342.00 max M85,000.00	1% min M342.00 max M85,000.00	0.0%
Establishment/increases Government guaranttred but not cash covered	0.50% min M342.00 max M85,000.00	0.50% min M342.00 max M85,000.00	0.0%
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	0.0%

2023

FOREX

PRICING



TRANSACTION / SERVICE	2022 PRICING	2023 PRICING	INCREASE %
Outward - Import letters of credit			
Quarterly Fee	0.00	0.00	0.0%
Amend/Cancel	M350.00	M350.00	0.0%
Discrepant documents	M695.00	M695.00	0.0%
Documentary checking (If not confirmed by SBSA)	0.14%	0.14%	0.0%
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)	0.0%
Inward - Export letters of credit			
Advised & negotiated through ourselves	M273.00	M273.00	0.0%
Advised but not negotiated through ourselves	M375.00	M375.00	0.0%
Checking documents and Sending by courier	0.5% min M500.00 max M900.00	0.5% min M500.00 max M900.00	0.0%
Amendments - Extension	M150.00 per delivery/ notification to customer	M150.00 per delivery/ notification to customer	0.0%
Amendments - Increase of amounts	M148.00	M148.00	0.0%
Amendments - Other	M148.00	M148.00	0.0%
effecting pmt	0.25% min M74.00 max M1850.00	0.25% min M74.00 max M1850.00	0.0%
effecting pmt (If CFC)	5 Base currency	5 Base currency	0.0%
Transfer of letter of credit	M500.00	M500.00	0.0%
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	0.0%
Protest fees. Bills handed to attorneys	M325.00 per bill	M325.00 per bill	0.0%
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	0.0%

2023

BUNDLES OFFERING



BUNDLES	2023 OFFERING
PRODUCT	2023 NALA BUNDLE M30.00
POS Purchase	Free
Cash deposit	Free @ SLB ATM up to M 3 000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM
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 2 beneficiaries)
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
Airtime Bundles (not voice/data)	Not Included
PRODUCT	2023 ACHIEVER BUNDLE M125
POS Purchase	Free
Cash deposit	Free @ SLB ATM up to M3 000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM
Prepaid Purchases/ Bill Payments	2 Free
Local bank transfers (IB, App and MB)	1 Local Transfers (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 Bundles (ETL)	850 Monthly once off
DATA Bundles (VCL)	400MB Monthly
Personal Accident Cover	Included
PRODUCT	2023 PRESTIGE BUNDLE M145.00
POS Purchase	Free
Cash deposit	Free @ ATM up to M5 000 per month
ATM Cashwithdrawal	3 Free @ SLB ATM
Prepaid Purchases/ Bill Payments	3 Free
Local bank transfers (IB, App and MB)	2 Local Transfers (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 & VCL)	Not Included
Personal Accident Cover	Included
PRODUCT	2023 PRIVATE BUNDLE M245
POS Purchase	Unlimited
Cash deposit	Free @ SLB ATM up to M10 000 per month.
ATM Cashwithdrawal	3 Free SLB @ ATM
Prepaid Purchases/ Bill Payments	3 Free
Bank transfers (IB, App and MB)	10(Local transfers)
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
Personal Accident Cover	Included

2023

BUNDLES

OFFERING



BUNDLES	2023 OFFERING
PRODUCT	2023 YOUTH BUNDLE M26
POS Purchase	Free
ATM Cashwithdrawal	2 Free @ SLB ATM
Prepaid Purchases/ Bill Payments	1 Free
Local bank transfers (IB, App and MB)	1 Local Transfers (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)	850 monthly once off
DATA Bundles per Week (VCL)	7 days 1GB once-off monthly
PRODUCT	2023 BOTHEBELELE M0.00
POS Purchase	M0.0
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 Transaction or Cash Back	1 transaction for fee per month
Account Domancy Charge	Free
USSD transactions	Free
All other Transactions	Standard pricing
PRODUCT	2023 MOLLELOA BUNDLE M60.00
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	Unlimited
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)



Standard Lesotho Bank