

## **Revised Fees and Commissions Effective 1st March 2024**

*Note* - This is the full pricing schedule and can also be accessed on our website www.standardbank.co.mw or an electronic copy can be requested from our Customer Contact Centre, dial 247. All Fees and Commissions are subject to 16.5% VAT in compliance with the VAT amendment Act 2021.

Transaction Type Description/Detail	Charge Excluding VAT
Transactional Charges for Accounts on PAY AS YOU TRANSACT	Charge for 2024
ATM Cash Withdrawal (SBM customer on SBM ATM)	Free
ATM Mini Statement (Standard Bank ATMs)	Free
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines	Free
ATM Balance enquiry (SBM customer on SBM ATM)	Free
InterBank Transfer	MWK 500.00
ATM Balance enquiry Other Bank	Free
ATM cash withdrawal Other Bank	MWK 360.00
ATM Inter-account transfers on own account (within)	Free
Internet banking and USSD Mobile Banking third party payments (within the ba	nk) Free
POS transactions (local)	Free
On the counter cash withdrawals	Free
Over the counter cheque encashment	Free
Monthly E Service Fee Silver	MWK 900.00
Monthly Service Fees - Personal Achiever Account	MWK 0.00
Transactional Charges for Accounts on BUNDLED PRICING	Charge for 2024
ATM Cash Withdrawal (SBM customer on SBM ATM)	Free
ATM Mini Statement (Standard Bank ATMs)	Free
ATM Cash Deposit (Standard Bank ATMS) and Cash Deposit Machines	Free
ATM Balance enquiry (SBM customer on SBM ATM)	Free
ATM cash withdrawal Other	Free
InterBank Transfer	Free
ATM cash withdrawal Other Bank	Free
ATM Inter-account transfers on own account (within)	Free
Internet banking and USSD Mobile Banking third party payments (within the ba	nk) Free
POS transactions (local)	Free
On the counter cash withdrawals (amount <b>above</b> min ATM daily limit of K300 0	00.00) Free
On the counter cash withdrawals (amount <b>below</b> min ATM daily limit of K300 0	00.00) Free
Over the counter cheque encashment	Free
Monthly E service fee	Free
Bundle Fee - Personal Achiever Account	MWK 3,950.00

Transaction Type	Description/Detail	Charge I	Excluding VAT
Account Management Persona	al and Private Banking		
	Account Management/Bundle Fee Current A Young Professionals	ccount -	MWK 8,084.50
	Account Management/Bundle Fee Current A Executive Banking	ccount -	MWK 11,970.00
	Account Management / Bundle Fee Current - Private	Account	MWK 23,000.00
Account Management Business and Corporate			
	Business Banking (IDG) Current Account		MWK 12,240.00
	Business Current Account: Commercial Ban	king	MWK 31,680.00
	Corporate Current Account		MWK 36,360.00
	Mpamba SME Account		MWK 0.00
	SME Banking Current Account		MWK 0.00
Transaction Type			

DIGITAL BANKING TRANSACTIONS		
Auto Teller Machine (ATM)		
ATM Cash withdrawal at other Banks ATMs in the Country (NATSWITCH)		MWK 360.00
ATM Cash withdrawal (International Transaction)		5% Min MK4 564.00
ATM Cash withdrawal by Foreign International Cards on SBM ATMs		USD 5.76
Other Banks Customers on our ATM		MWK 0.00
Decline ATM Cash withdrawal insufficient Funds (other Banks ATM in Country)		MWK 300.00
Decline ATM Cash withdrawal insufficient Funds (Standard Bank ATM)		Free
Declined ATM cash withdrawal Insufficient funds (Internationally)		USD 0.05
ATM Balance enquiry (Other Banks ATMs in Country)		Free
ATM Balance enquiry (International)		Free
ATM transactions (Bill payments)		Free
Point of Sale (POS)		
Point of sale transactions (Debit Card) in Country		Free
Point of sale transactions (Debit Card) International	Per Transaction	1%
Online transactions (Debit Cards) Ecommerce	Per Transaction	1%
Alert 247 (SMS Alert)		
SMS Alert Monthly Fees (Business Customers)		Free
SMS Alert Monthly Fees (Personal Customers)		Free
Electronic Statements		
Service Fee (Corporate Customers)		Free
Service Fee (Personal and Business Customers)		Free

Instant Money / Cardless ATM withdraw		MWK 480.00
USSD,247 Online		WWW 400.00
Online 247 (Personal Internet Banking) Monthly Service Fee	Customers on Pay as you transact only	Free
Funds Transfer within Bank	Customers on Pay as you transact only	Free
Bill Payment		Free
TV Subscription		MWK 288.00
Tax Payment		MWK 200.00
Balance enquiry		Free
Inter Account Transfer		Free
Funds Transfer to other Bank		MWK 500.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free
Enterprise Online (Business Internet Banking)		
Inter Account Transfer		Free
Funds Transfer within Bank		Free
Bill Payment		Free
TV Subscription		MWK 310.00
E Stamped Statement Fee		MWK 1,000.00
Funds Transfer to other Bank		MWK 500.00
App 247 (Smart App Mobile Banking)		
Monthly Service Fee	Customers on Pay as you transact only	MWK 900.00
Funds Transfer within Bank		Free
Bill Payment		Free
Balance enquiry		Free
Inter Account Transfer		Free
Funds Transfer to other Bank		MWK 500.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free
*247# (USSD Mobile Banking) Monthly Service Fee	Customers on Pay as you transact only	MWK 900.00
Balance enquiry		Free
Mini statements		Free
Inter Account Transfer (self)		Free
Funds Transfer within Bank (Within)	First transactions Free	Free
Funds Transfer to other Bank		MWK 500.00
Bill Payment		MWK 200.00
TV Subscription		MWK 312.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free
Mobile Money (Airtel & TNM) Funds Transfer from Bank to Mobile Wallet	Bracket (MWK)	MWK 500.00
Transfer Mobile Wallet to Bank		Free
Balance enquiry		Free
Mini statement		Free
Unayo Pricing		Free
Registration fees		Free
Monthly service fees		Free
funds Transfer from Unayo to SBM own account		Free
Funds transfer to another Unayo account	Personal Banking only	Free
Funds transfer to another bank account		MK 950.00
Administrative and Disbursement fee per Transaction		MWK 480.00
Cash out/ Withdraw fees	Bracket (MWK)	
	50 - 500	MWK 20.00
	501 - 1000	MWK 35.00
	1001 - 2500	MWK 80.00
	2500 - 5000	MWK 200.00
	5001 - 10 000	MWK 600.00
	10001 - 15 000	MWK 750.00
	15 001 - 20 000	MWK 990.00
		MANA/1/ 1 001 00
	20 001 - 30 000 30 001 - 40 000	MWK 1,001.00 MWK 1,100.00

	50 001 - 70 000 70 001 - 100 000	MWK 2,200.0
	100 001 - 150 000	MWK 2,750.00 MWK 3,080.0
	150 001 - 200 000	MWK 3,300.0
	200 001 - 300 000	MWK 4.950.0
	300 001 - 400 000	MWK 6.600.0
	400 001 - 750000	MWK 8,000.0
	750 001 - 750 001+	1.20%
Business Online - Electronic Channels for Corporate	s and Commercial Banking	
Installation & training of EB channel (BOL)		Free
Monthly Service Fee (BOL)		MWK 13,000.0
Maintenance Fee - BOL		MWK 795.00
Inter Account Transfers (OWN) - Local		Free
Third Party Transactions per entry - BOL, within the Bank		MWK 365.00
Third Party Transactions per entry - BOL, To other		MWK 795.00
banks Normal		
Third Party Transactions per entry - BOL, RTGS/ Express/Urgent		MWK 1,150.00
Collections (Direct Debit Orders) - BOL		MWK 350.00
Transfer BOL to MNO Wallet		MWK 650.00
Transfer BOL to Unayo		Free
EFT/SFI per transaction - on Us and off Us		MWK 0.00
Electronic statements		Free
Replacement Token	Per token	MWK 14,250.
MT 940 Per Month Per Client	per month	USD 35.00
MT 101	MT 101 on us (per transaction)	USD 3.00
		USD 5.00
	MT 101 off us (per transaction)	
Charge for outward Credit transaction from ATG menus		USD24 Fixed + USD1,2 per transaction
charge for inward ACH Credit transaction from ATG		USD 2.40
Transaction Type D	etail Char	ge Excluding \
Account Enguiry		
Account Statement request at the Branch		
	Per Page	MWK 700.00
•	Per Page	MWK 700.00
Balance enquiry on the counter	Per Page	MWK 700.00 Free
•	Per Page Per Page	Free
Balance enquiry on the counter Search Fees	Per Page	
Balance enquiry on the counter Search Fees Transaction Type	Per Page	Free MWK 7,440.0
Balance enquiry on the counter Search Fees Transaction Type Do Payments	Per Page	Free MWK 7,440.0
Balance enquiry on the counter Search Fees Transaction Type	Per Page	Free MWK 7,440.0
Balance enquiry on the counter Search Fees Transaction Type De Payments Bank cheque issued Over- the- counter Cheque Encashment for Business	Per Page	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free
Balance enquiry on the counter Search Fees Transaction Type De Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque	Per Page	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00
Balance enquiry on the counter Search Fees Transaction Type Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers	Per Page etail Charge	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00
Balance enquiry on the counter         Search Fees         Transaction Type         Payments         Bank cheque issued         Over- the- counter Cheque Encashment for Business and Commercial customers         Replacement of Lost or Stolen Bank Cheque         OTC Bill Payment         Transfers (RTGS or Kwacha ATS), Branch Based	Per Page etail Charge	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 22,300.00
Balance enquiry on the counter Search Fees Transaction Type De Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment	Per Page etail Charge	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00
Balance enquiry on the counter         Search Fees         Transaction Type         Payments         Bank cheque issued         Over- the- counter Cheque Encashment for Business and Commercial customers         Replacement of Lost or Stolen Bank Cheque         OTC Bill Payment         Transfers (RTGS or Kwacha ATS), Branch Based         Standing Instruction/Debit order to 3rd party account	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 22,300.00 MWK 5,800.00
Balance enquiry on the counter Search Fees Transaction Type De Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 22,300.00 MWK 5,800.00 MWK 1,000.00
Balance enquiry on the counter Search Fees Transaction Type De Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Establish standing instruction Amend/ cancelling standing instruction	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 22,300.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 0.00
Balance enquiry on the counter Search Fees Transaction Type Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account the standing instruction Establish standing instruction Amend/ cancelling standing instruction	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00
Balance enquiry on the counter Search Fees Transaction Type Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Establish standing instruction Amend/ cancelling standing instruction Inter account transfer (third party) Inter account funds transfers on own accounts	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction Branch Transaction	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00 MWK 7,280.00 MWK 7,280.00
Balance enquiry on the counter Search Fees Transaction Type Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account the standing instruction Establish standing instruction Amend/ cancelling standing instruction	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00
Balance enquiry on the counter   Search Fees   Transaction Type   Payments   Bank cheque issued   Over- the- counter Cheque Encashment for Business and Commercial customers   Replacement of Lost or Stolen Bank Cheque   OTC Bill Payment   Transfers (RTGS or Kwacha ATS), Branch Based   Standing Instruction/Debit order to 3rd party account   Standing Instruction/Debit order to 3rd party account   Establish standing instruction   Amend/ cancelling standing instruction   Inter account transfer (third party)   Inter account funds transfers on own accounts	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction Branch Transaction	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00 MWK 7,280.00 MWK 7,280.00
Balance enquiry on the counter Search Fees Transaction Type Payments Bank cheque issued Over- the- counter Cheque Encashment for Business and Commercial customers Replacement of Lost or Stolen Bank Cheque OTC Bill Payment Transfers (RTGS or Kwacha ATS), Branch Based Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Standing Instruction/Debit order to 3rd party account Establish standing instruction Inter account transfer (third party) Inter account funds transfers on own accounts Transfer to Other Banks on Moby	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction Branch Transaction Branch Transaction	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 5,800.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00 MWK 7,280.00 MWK 7,280.00
Balance enquiry on the counter   Search Fees   Transaction Type   Payments   Bank cheque issued   Over- the- counter Cheque Encashment for Business and Commercial customers   Replacement of Lost or Stolen Bank Cheque   OTC Bill Payment   Transfers (RTGS or Kwacha ATS), Branch Based   Standing Instruction/Debit order to 3rd party account   Standing Instruction/Debit order to 3rd party account   Establish standing instruction   Amend/ cancelling standing instruction   Inter account transfer (third party)   Inter account funds transfers on own accounts   Transfer to Other Banks on Moby   Establishment of Sweep arrangement	Per Page etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction Branch Transaction Branch Transaction Branch Transaction Establishment Fee per structure	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 22,300.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00 MWK 7,280.00 MWK 7,280.00 MWK 7,280.00
Balance enquiry on the counter   Search Fees   Transaction Type   Payments   Bank cheque issued   Over- the- counter Cheque Encashment for Business and Commercial customers   Replacement of Lost or Stolen Bank Cheque   OTC Bill Payment   Transfers (RTGS or Kwacha ATS), Branch Based   Standing Instruction/Debit order to 3rd party account   Inter account transfer (third party)   Inter account funds transfers on own accounts   Transfer to Other Banks on Moby   Establishment of Sweep arrangement   Sweeping arrangement per account	Per Page etail Charge etail Charge Transfers from 08:00 hrs up to 15:30 hours, per transaction Non Standard Bank accounts Within Standard Bank Per Account Branch Transaction Branch Transaction Branch Transaction Establishment Fee per structure Monthly Fee per account	Free MWK 7,440.0 Excluding VA MWK 39,900.00 Free MWK 47,880.00 MWK 312.00 MWK 312.00 MWK 22,300.00 MWK 5,800.00 MWK 5,824.00 MWK 5,824.00 MWK 7,280.00 MWK 7,280.00 MWK 7,280.00 MWK 53,640.00 MWK 53,640.00



Amend/cancelling HBS arrangement	per account	MWK 0.00
LMS arrangement Establishment Fee	per structure	MWK 99,000.00
LMS arrangement Monthly Fee	per structure	MWK 48,600.00
Amend/cancelling LMS arrangement	per account	MWK 21,480.00
Unallocated Transfers	Per Transaction	MWK 14,040.00
<b>Civil Servants:</b> Consolidated Payments/ Preparation of salaries	Per Transaction	MWK 924.00
Allowance Preparation	Per Transaction	MWK 924.00
Non-Civil Servants / Private Sector: Consolidated Payments/Preparation of salaries	3 days notice	MWK 5,600.00
Allowance Preparation	Per Transaction	MWK 5,600.00
Drawing against unclaimed balances		MWK 14,040.00
Transaction Type	Detail C	harge Excluding VAT

	Penalty/Special Services Fees		
	Unpaid cheques/RD cheques written		MWK 127,530.00
	Unarranged overdraft		MWK 102,000.00
	Dishonoured Direct Debit Order	Business/Corporate Customer	MWK 117,720.00
	Distonoured Direct Debit Order	Personal Banking customer	MWK 13,910.00
	Post-dated cheque deposited		MWK 4,056.00
	Immediate credit (other bank cheques)		MWK 50,160.00
	Immediate Credit (On Us and Off Us for Corporates)		Free
	Authorised debits/withdrawals against uncleared balances (Standard Bank cheques)		MWK 0.00
	Special clearance of cheques deposited ( other banks)		MWK 119,900.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)			MWK 53,160.00
	Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 55,080.00
	Penalty Fee for pre-mature breaking of investment accounts		40% of the earned interest
	Stop payments		MWK 118,950.00

Transaction Type

Detail

Charge Excluding VAT

Auxiliary Services		
Certificate of balances (Corporates)	Balance of account only	MWK 41,200.00
	Certificate covering interest paid	MWK 41,200.00
	Confirming Auditors' List	MWK 41,200.00
Reference Letters		MWK 39,324.00
Reports on parties	from other banks in country	MWK 43,360.00
	from banks internationally	MWK 62,300.00
Coin/Money Bag		MWK 1,029.60
Change Transactions		Customers free Non customers 1% minimum MWK3 437,00; Maximum MWK 10,000.00
	Internal; In-house	MWK 61,230.00
Investigation (incl. CCTV footage)	External; Natswitch / Inter-banks	MWK 58,800.00
Treasury Bills settlement		MWK 18,840.00
Tobacco Proceeds		MWK 3,380.00

For any clarity regarding fees please contact the Voice Branch on 247 or Email: ProductsMalawi@mail.standardbank.com ...continued on the next page

## Revised Fees and Commissions Effective 1st March 2024

Note - This is the full pricing schedule and can also be accessed on our website www.standardbank.co.mw or an electronic copy can be requested from our Customer Contact Centre, dial 247. All Fees and Commissions are subject to 16.5% VAT in compliance with the VAT amendment Act 2021



Transaction Type		Desc	riptic	on/Detail	Char	ge Excluding \	
ATM Cards (New And Replacen	ient)						
Note. Visa Cardholder fees of MWK 3,200.00 w March and December each year."						r active cardholders	
			Curre bank	ent Account - Privat ing	Ð	MWK 18,055.00	
			Curre Bank	ent Account - Execu ing	tive	MWK 13,000.00	
			Curre Bank	ent Account - Achiev ing	/er	MWK 5,652.50	
New and Expired Auto Card				ko (Blue) banking		MWK 5,652.50	
			Acco			MWK 20,410.00	
				igs,Society and Club kumbe ent	is,	MWK 0.00	
			Curre	ent Account - Unbur te banking	Idled	MWK 29,600.00	
Card Replacement Fee Due to Ca	ird:		Curre Priva	ent Account - Bundle te banking	ed	MWK 29,600.00	
Compromised Damaged				ent Account - Execu	tive	MWK 23,900.00	
Lost or Stolen Card Name Change				ent Account - Achiev	/er	MWK 10,500.00	
Forgotten PIN Secondary Card Issue.				ko (Blue) Banking ness Current Accou	*	MWK 10,500.00 MWK 29,600.00	
				ety and Clubs, Mchil		MWK 29,800.00	
Cheque Books			Stud	ent			
	Ba	Leaves (Priv nking Only)	vate			MWK 24,900.00	
		Leaves (ecutive Ban ly)	iking			MWK 21,600.00	
Cheque Book Request	50	Leaves (Per nking only)	sonal			MWK 24,900.00	
	50	Leaves (Bus nking only)	siness			MWK 41,900.00	
	10	0 leaves 0 leaves		Corporate		MWK 45,000.00 MWK 80,000.00	
Cash/Cheque Deposit Booklet		0 leaves		Business Banking		MWK 81,750.00 MWK 2.880.00	
Cash/Cheque Deposit Booklet				Private Banking		MWK 78,480.00	
Third party Cheque payments				Executive Banking		MWK 19,468.80 Free	
Transaction Type	D	escrint	tion	/Detail Cl	hard	e Excluding \	
Lending Fees		0001101		, Dotan O	iarg	e Excluding (	
				Scheme	2.19		
Loan Origination/ Renewal	Fee	Personal Business			2.19		
		Corporat	te Loa	ın (flat Fee)	2.19	6	
		Executiv (Overdra		king	2%	2% Min MWK60 000.0	
Overdraft establishment F	ee			ng (Overdraft)		Min MWK60 000.0	
		Business Overdraft Corporate Overdraft (flat fee)			2% Min MWK60 000.0 2% Min MWK60 000.0		
Salary Advance / 1 Month OD		Flat Fee			3.0	%	
Salary Advance / 1 Month	Pe Excess Availment Fee		charge				
		Penalty o		e	Nil 1.5%	Min MWK62 646.0	
Excess Availment Fee Personal Loan Insurance		Penalty o		9	1.5% Refe	er to Bancassurand	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance		Penalty o		8	1.5% Refe As p		
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees	t	Penalty of		9	1.5% Refe As p 1% I	er to Bancassuranc er Stamp Duty Act	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders	t	Penalty o		9	1.5% Refe As p 1% I	er to Bancassuranc er Stamp Duty Act Min MWK63 600.00	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi		Local		9	1.5% Refe As p 1% I MW	er to Bancassuranc er Stamp Duty Act Min MWK63 600.00	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders Home Loan Fees Building Loan Fees	;			3	1.5% Refe As p 1% I MW 2.5%	er to Bancassuranc eer Stamp Duty Act Min MWK63 600.00 K 98,100.00 6 Min MWK93 600.0	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders Home Loan Fees Home Ioan Originating Fees	;			3	1.5% Refe As p 1% I MW 2.5% 2.5%	er to Bancassurano er Stamp Duty Act din MWK63 600.00 K 98,100.00 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders <b>Home Loan Fees</b> <b>Building Loan Fees</b> Building Loan Origination Free Building Consultant Fee	;	Local			1.5% Refe As p 1% I MW 2.5% 2.5% 2.5% 20%	er to Bancassurano er Stamp Duty Act din MWK63 600.00 K 98,100.00 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0 5 Min MWK93 600.0	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders Home Ioan Originating Fees Building Loan Fees Building Loan Origination Fe	ees	Local	Deta		1.5% Refe As p 1% I MW 2.5% 2.5% 2.5% 20%	er to Bancassurano er Stamp Duty Act din MWK63 600.00 K 98,100.00 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders <b>Home Ioan Originating Fees</b> <b>Building Loan Fees</b> Building Loan Origination Fe Building Consultant Fee <b>Transaction Type</b>	ees	Local			1.5% Refe As p 1% I MW 2.5% 2.5% 2.5% 20%	er to Bancassurano er Stamp Duty Act din MWK63 600.00 K 98,100.00 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0 5 Min MWK93 600.0	
Excess Availment Fee Personal Loan Insurance Personal Loan Stamp duty Vehicle and Asset Finance (VAF) Origination Fees Unpaid Loan standing/debi orders Home Ioan Originating Fees Building Loan Origination Fe Building Loan Origination Fee Building Consultant Fee Transaction Type FOREIGN EXCHANGE SER	ees VICES hes nge	Local E	Deta		1.5% Refe As p 1% I MW 2.5% 2.5% 2.5% 20%	er to Bancassurano er Stamp Duty Act din MWK63 600.00 6 Min MWK93 600.00 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0 6 Min MWK93 600.0 7 Min MWK93 600.0	
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Other Foreign Exchange Services		
Forward Exchange contracts		Negotiable
Deliveries and surrenders		Negotiable
Extensions		Negotiable
	Establishment Business per year	BB 2% pa Minimum MK105 000.00
Guarantees	Establishment Corporate per year	CIB 2.3% pa Minimum MK70 000.00

	Arrangement Business	1.5%
	Arrangement Corporate	1%
	Advising Foreign Inward	USD 100
	Guarantees BB Amendments -	2.3% per year,
	extension of validity or value	Min MWK84 000.00
	CIB Amendments - extension of validity or value	2.3% per year, Min MWK84 000.00
	Stamp Duty	Per Stamp Duty Act
	Amendments excluding change in value & validity	2.3% per year, Min MWK84 000.00
Bills	Swift Charges	MWK 25,000.00
Discounted		1% Min MWK30 084
Bill avalising		Max MWK67 620.00 0.33%
Negotiated		Min MWK66 000.00 1% Min MWK30 084.00
Discharge Fee		Max MWK67 620.0 MWK 0.00
Noting		MK170 000.00 plus costs from reporting Branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK44 600 Max MWK86 400.00
Clean Bills		1% Min MWK38 880 Max MWK70 416.00
Delays on Acceptance per week	per week	MWK 47,088.00
Foreign Cheques per collection	per collection schedule	MWK 30,139.20
Instalment Bills		1% Min MWK28 800.00 Max MWK62 424.0
Bill Extension		MWK 46,200.00
SWIFT Outward		MWK 49,704.00
Stamp Duty (for both Branches		Per Stamp Duty Ac
and IBC) Transaction Type	Detail Char	ge Excluding \
Letters of Credit (Outward)	Dotail	go Exoluting
Letters of oreart (outhard)		0.5% pm
Establishment	Usance Sight	Min MWK63 750.00
	Amendments - excluding	Min MWK61 200.00 MWK 66,456.00
Amendments	change in value or validity Amendments - extension	0.5% pm
Amendments	of validity or value	Min MWK61 200.00
Stamp Duty		0.004% of value
Drawings		0.25% Min MWK26 280.00 Max MWK62 784.00
Cancellation Fee		MWK 52,320.00
Discrepant Document Swift charge	Flat	USD 55 MWK 49,704.00
-		
Letters of Credit (Inward) export		
Letters of Credit (Inward) export Confirmation		
Confirmation		Bank & Country Ris
Confirmation Advising/Amendments		Bank & Country Ris MWK 51,672.00
Confirmation Advising/Amendments Cancellation Fee		Bank & Country Ris MWK 51,672.00 MWK 49,704.00
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document		Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax,
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document Standby Letters of Credit		Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30% MWK 93,500.00
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document		Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30%
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document Standby Letters of Credit		Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30% MWK 93,500.00 2% per every six months
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document Standby Letters of Credit Establishment		Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30% MWK 93,500.00 2% per every six months 1% Min MWK30 840 Max MWK67 080,00
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document Standby Letters of Credit Establishment Shipping Documents Composite Bills of Lading	Unaccompanied by Bills	Bank & Country Ris MWK 51,672.00 MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30% MWK 93,500.00 2% per every six months 1% Min MWK30 840 Max MWK67 080,00
Confirmation Advising/Amendments Cancellation Fee Swift charge Courier Discrepant Document Standby Letters of Credit Establishment Shipping Documents Composite Bills of Lading requiring release	Unaccompanied by Bills Against Cash Deposit or Written undertaking to pay	MWK 49,704.00 MWK 47,616.00 Courier rate after surtax, plus 30% MWK 93,500.00 2% per every six months 1% Min MWK30840 Max MWK67080,00 1% Min MWK30840

Bonding and Releasing

Shipping Guarantees

Transaction Type

Foreign Transfers

Inward

Outward

Postage

SWIFT Charge

Customs Clearing Certificates

Transaction Type	Detail Charg	e Excluding VAT
Standard Collect plus		
CIT, Onsite Deposit Collection, Onsite Cashiering		As per Agreement with the client.
	Foreign clients - Safekeeping Fees	15 - 30 basis points pa minimum fee range of between USD100 to USD850 per month
	Transaction Fees	Range of between USD30 to USD85
	Domestic clients: Assets worth < MWK5 bn	Range of between 0.50 basis points per annun and 10 basis points per annum based on Assets Under Custody Minimum monthly fees range of between MK20 000 to MK75 000
Custody Fees (Safekeeping Fees	Domestic clients: Assets > MWK5 bn but < MWK20 bn )	Range of between 0.5C basis points per annum and 10 basis points per annum based on Assets Under Custody Minimum monthly fees range of between MK20 000 to MK75 000
	Domestic clients: Assets worth > MWK20 billion	Range of between 0.50 basis points per annun and 10 basis points per annum based on Assets Under Custody Minimum monthly fees range of between MK20 000 to MK75 000
	Transaction Fees	Range of between MK2 500 and MK5 500
Trustee Fees	Domestic clients: Assets worth < MWK5 billion	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MK20 000 to MK75 000.
	Domestic clients: Assets > MWK5 bn but < MWK20 bn	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MK20 000 to MK75 000
	Domestic clients: Assets worth > MWK20 bn	Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MK25 000 to MK75 000
	Transaction Fees	Range of between MK 500 and MK5 500
	Size of share register - Less than 2000 shareholders	Minimum monthly service fees range of between MK520 000 to MK648 000 recoverable quarterly in arrears
Transfer Secretary fees	Size of share register - More than 2000 shareholders but less than 5000 shareholders	Minimum monthly fees range of between MK650 000 to MK750 000 recoverable quarterly in arrears
	Size of share register - More than 5000 shareholders	Minimum monthly fees range of between MK775 000 to MK850 000 recoverable quarterly in arrears
	Corporate event fees and other adhoc expenses	Charged directly to the Issuer based on actual cost incurred
Other Services		
	Corporate/Business Banking client: Structuring Fee	Minimum MWK 6,000,000.00 per annum
Escrow Account Service	Monthly management	MWK148 800.00 per

1% Min MWK27 300,00 Max MWK59 460,00

1.5% every six months Min MWK54 240.00

1% Min MWK9 600.00 Max MWK42 000.00

MWK 36,892.80

MWK 4,773.60

MWK 36,888.00

Charge Excluding VAT

MWK 0.00

Free

Detail

Commission Personal and Business

Commision Corporate

Standard Bank Plc is licensed and regulated by the Reserve Bank of Malawi