



Transaction Type	Detail	Pricing	
Monthly Bundle Fee		Unbundle	Bundle
Transactional Charges	ATM Cash Withdrawal (SBM customer on SBM ATM)	MWK 150.00	Part of Bundle Pricing
	ATM Cash Withdrawal (SBM customer on SBM ATM) Maziko, Students and Minors savings Accounts	Free	N/A
	ATM Mini Statement (Standard Bank ATMs)	MWK 90.00	Part of Bundle Pricing
	ATM Cash Deposit (Standard Bank ATMs)	Free	Part of Bundle Pricing
	ATM Balance enquiry (SBM customer on SBM ATM)	MWK 90.00	Part of Bundle Pricing
	ATM Balance enquiry (SBM customer on SBM ATM) Maziko, Students and Minors savings Accounts	Free	N/A
	ATM Inter-account transfers on own account (within)	Free	Part of Bundle Pricing
	Branch Inter-account transfers on own account	MWK 350.00	Part of Bundle Pricing
	Internet banking third party payments (within the bank)	MWK 100.00	Part of Bundle Pricing
	POS transactions (local)	Free	Part of Bundle Pricing
	On the counter cash withdrawals (Current and Transactplus Accounts)	MWK 400.00	Part of Bundle Pricing
	On the counter cash withdrawals (Maziko, Students and Minors Savings Accounts)	Free	N/A
	On the counter balance inquiry (Current and Transactplus Accounts)	MWK 175.00	Part of Bundle Pricing
	On the counter balance inquiry (Maziko, Students and Minors Savings Accounts)	Free	N/A
	Monthly VISA membership Fee (VISA Debit Card Holders only)	MWK 260.00	Part of Bundle Pricing
	Over the counter mini statement (last 10 Transactions statement)	MWK 200.00	Part of Bundle Pricing
	Over the counter cheque encashment	0.40% Min MWK200.00 Max MWK500.00	Part of Bundle Pricing
	Service Fee on cheque Encashment	0.40% Min MWK90.00 Max MWK200.00	Part of Bundle Pricing
	Monthly Service Fees Maziko Transact plus	Free	Free
	Monthly Service Fees Silver current Account/Transact plus	MWK 1,500.00	Free
Monthly Service Fees Executive Current Account	MWK 4,500.00	Free	
Monthly Service Fees Private Current Account	MWK 10,500.00	Free	

Note: Savings Accounts for Blue, Students and Minors does not attract "On the Counter Cash withdrawal, Balance inquiry and ATM Cash withdrawal Charges"

Transaction Type	Detail	Pricing	
Monthly Bundle Fee		Unbundle	Bundle
Personal Banking Accounts	Current Account - PVT Banking	Free	MWK 16,000.00
	Current Account - Priority Banking	Free	MWK 8,500.00
	Current Account - Young Professionals	Free	MWK 5,900.00
	Current Account - Achiever Banking	Free	MWK 4,100.00
	Transact Plus - Maziko Banking	Free	MWK 2,300.00
	Transact Plus - Achiever Banking	Free	MWK 3,000.00
	Transact Plus - Executive Banking	Free	MWK 4,700.00
	Transact Plus - Private Banking	Free	MWK 8,700.00
	Transact Plus - Student	Free	Free
	Mchikumbe Savings Account	Free	Free
	Pure Save Account	Free	Free
	Club/society Savings account	Free	Free
	Contract Save Account	Free	Free

Monthly Bundle Fee		Detail	Pricing
Business and Corporate Accounts	Business Banking: IDG		MWK 6,100.00
	Business Current Account: Commercial Banking		MWK 17,200.00
	Corporate Current Account		MWK 17,200.00
	Mpamba SME Account		MWK 6,500.00
	SME Banking		MWK 12,000.00
Transact Plus - Business Banking		MWK 5,000.00	
Account Balances Requirements			
Account Opening Balance - minimum deposit	Personal Current Account	N/A but min initial deposit recommended	
	Personal Foreign Currency Account (FCDA)	N/A	
	Business Current Account	N/A	
	Corporate Current Account	N/A	
	Mpamba SME Account	N/A	
	Transact Plus	MWK 1,500.00	
	Savings Account	MWK 3,000.00	
	Pure Save	MWK 5,000.00	
	Society/Club Savings	MWK 3,000.00	
	Student Account	MWK 1,500.00	
Account Closure Fee	Mchikumbe Account	MWK 3,000.00	
	Minor Account	MWK 500.00	
Minimum Operating Balance - per month	Current Account	N/A	
	Personal Foreign Currency Account	N/A	
	Business Current Account	N/A	
	Corporate Current Account	N/A	
	Mpamba SME Account	MWK 6,500.00	
	Transact Plus	MWK 1,500.00	
	Savings Account	MWK 3,000.00	
	Pure Save	MWK 5,000.00	
	Contract Save	MWK 10,000.00	
	Fixed Deposit	MWK 20,000.00	
Account Enquiry	Society/Club Savings	MWK 3,000.00	
	Student Account	MWK 1,500.00	
	Mchikumbe Account	MWK 3,000.00	
	Minor Account	MWK 500.00	
	Interim Statement (within the same month)	Flat Fee	MWK 2,700.00
Account History (beyond 1 month, within 6 months)	Per Page	MWK 3,300.00	
Account History (beyond 6 months)	Per Page	MWK 6,000.00	
Account History (Closed accounts)	Per Page	MWK 11,500.00	
Search Fees for copies of statements/ deposit slips per page/electronic copies	Per Page	MWK 3,350.00	

Transaction Type	Detail	Pricing
ATM Transactional Fees		
ATM Cash withdrawal at other Banks ATMs in the Country (NATSWITCH)		MWK 300.00
ATM Cash withdrawal (International Transaction)		USD 5.25
ATM Cash withdrawal by Foreign International Cards on SBM ATMs		USD 4.00
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 0.04
ATM Balance enquiry (Other Banks ATMs in Country)		MWK 200.00
ATM Balance enquiry (International)		USD 3.15
ATM transactions (Bill payments)		MWK 150.00

Transaction Type	Detail	Pricing
Payments		
Bank cheque issued		MWK 17,900.00
Replacement of Lost or Stolen Bank Cheque		MWK 17,900.00
Transfers (RTGS or Kwacha ATS)	Transfers from 08:00 hrs up to 15:30 hours, per transaction	MWK 8,000.00
Standing Instruction/Debit order to 3rd party account	Non Standard Bank accounts	MWK 3,500.00
Standing Instruction/Debit order to 3rd party account	Within Standard Bank	MWK 2,300.00
Establish standing instruction	Per Account	MWK 3,000.00
Inter account transfer (third party)	Branch Transaction	MWK 2,900.00
Establishment of Sweep arrangement	Establishment Fee per structure	MWK 24,500.00
Sweeping arrangement per account	Monthly Fee per account	MWK 9,950.00
Sweep amendment and cancellation	per account	MWK 5,000.00
HBS arrangement establishment Fee	Per structure	MWK 21,000.00
HBS arrangement monthly Fee	Monthly Fee per account	MWK 9,950.00
Amend/cancelling HBS arrangement	per account	MWK 5,000.00
LMS arrangement Establishment Fee	per structure	MWK 50,000.00
LMS arrangement Monthly Fee	per structure	MWK 25,000.00
Amend/cancelling LMS arrangement	per account	MWK 10,000.00
Unallocated Transfers	Per Transaction	MWK 6,700.00
Consolidated payments/Preparation of salaries	3 days notice	MWK 2,900.00
	If advised on same day	MWK 3,500.00
Allowance Preparation	Per Transaction	MWK 2,900.00
Drawing against unclaimed balances		MWK 6,400.00

Transaction Type	Detail	Pricing
Penalty/Special Services Fees		
Unpaid cheques/RD cheques written		MWK 42,000.00
Other unpaid debits		MWK 42,000.00
Unarranged overdraft		MWK 42,000.00
Dishonoured Direct Debit Order	Business/Corporate Customer	MWK 41,000.00
	Personal Banking customer	MWK 5,750.00
Post-dated cheque deposited		MWK 2,000.00
Immediate credit (Standard Bank cheques)		MWK 7,820.00
Immediate credit (other bank cheques)		MWK 23,000.00
Authorised debits/withdrawals against uncleared balances (Standard Bank cheques)		MWK 900.00
Special clearance of cheques deposited (other banks)		MWK 65,000.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)		MWK 25,000.00
Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 25,000.00
Penalty Fee for pre-mature breaking of investment accounts		40% of the earned interest
Stop payments		MWK 41,000.00
Counter Cheque		MWK 5,900.00

Transaction Type	Detail	Pricing
Lending Fees		
Loan Origination Fee/ Overdraft establishment fee	Salary earners scheme	2% min MWK15,640.00

Loan Origination Fee/ Overdraft establishment fee	Fixed term Loans	2% Min MWK18,600.00
	Revolving term loans	2% Min MWK39,500.00
	Revolving Line of Credit	2% Min MWK39,500.00
	Business Loan	2% Min MWK39,500.00
	Corporate Loan (flat Fee)	2%
Overdraft establishment Fee	Executive Banking (Overdraft)	2% Min MWK30,700.00
	Private Banking (Overdraft)	2% Min MWK35,000.00
	Business Overdraft	2% Min MWK39,500.00
Pay Day Loan	Corporate Overdraft (flat Fee)	2%
	Flat Fee	4% min MWK11,500.00
Overdraft/Loan renewal or extension fees	Penalty charge	Base plus 10%
	Revolving term loans	2% Min MWK39,500.00
	Revolving Line of Credit	2% Min MWK39,500.00
	Business Loan	2% Min MWK39,500.00
	Business Overdraft	1% pq Min MWK39,500.00
Excess availment Fee	Corporate Overdraft	1% pq Min MWK39,500.00
	Flat Fee	1% pq Min MWK34 000.00
ERLM Insurance		Refer to Bancassurance
ERLM Stamp duty		As per Stamp Duty Act
Vehicle and Asset Finance (VAF) Origination Fees		2% Min MWK39 500.00
VAF Rescheduling of payment date	Flat Fee	MWK 42,500.00
Unauthorised overdraft Fees		10% above current base rate
ERLM Fixed Term loan early settlement Fee	Personal Banking	1% Min MWK12 000.00 Max MWK29 000.00
	Business Banking	1% Min MWK15 000.00 Max MWK29 000.00
ERLM revolving Fee	Personal Banking	1% Min MWK12 000.00 Max MWK29 000.00
	Business Banking	2% Min MWK14 250.00 Max MWK37 000.00
Unpaid Loan standing/debit orders		MWK 42,000.00
Home Loan Fees		
Home loan Originating Fees	Local	2% Min MWK55,000.00
Home loan Processing Fees		MWK 65,000.00
Home loan Dishonoured cheque/Standing Instruction/Debit Order		MWK 29,500.00
Home loan Rescheduling of payment date		MWK 36,900.00

Transaction Type	Detail	Pricing
Moneygram		
Sending Money		Tiered pricing which varies with amount, minimum MWK5 300.00
Receiving Money		Free



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Transaction Type	Detail	Pricing
Auxiliary Fees		
Certificate of balances (Corporates)	Balance of account only	MWK 28,000.00
	Certificate covering interest paid	MWK 28,000.00
	Confirming Auditors' List	MWK 28,000.00
Reference Letters		MWK 20,125.00
Reports on parties	from other banks in country	MWK 30,000.00
	from banks internationally	MWK 35,000.00
Coin/Money Bag		MWK 470.00
Change Transactions		Customers free Non customers 1% minimum MWK3 125.00
Investigation beyond 6 months	per transaction	MWK 27,600.00
Treasury Bills settlement		MWK 8,000.00
Tobacco Proceeds		MWK 1,450.00

Transaction Type	Detail	Pricing
ATM Cards (New And Replacement)		
New Auto Card (New Customers)	Current Account - Private banking	MWK 14,700.00
	Current Account - Executive Banking	MWK 13,200.00
	Current Account - Achiever Banking	MWK 8,900.00
	Maziko (Blue) banking	MWK 4,600.00
	Business / Corporate Current Account	MWK 13,500.00
	Society and Clubs, Mchikumbe	MWK 4,400.00
	Student	MWK 2,600.00
Card Replacement Fee Due to Card:		
Compromised	Current Account - unbundled Private banking	MWK 17,900.00
Damaged	Current Account - Bundled Private banking	MWK 17,900.00
Expired	Current Account - Executive Banking	MWK 16,200.00
Lost or Stolen	Current Account - Achiever Banking	MWK 11,500.00
Card Name Change	Maziko (Blue) Banking	MWK 7,000.00
Forgotten PIN	Business Current Account	MWK 16,700.00
Secondary Card Issue	Society and Clubs, Mchikumbe, Student	MWK 6,500.00
Cheque Book Request	30 Leaves (Private Banking Only)	MWK 9,200.00
	40 Leaves (Priority Banking only)	MWK 8,700.00
	50 Leaves (Personal Banking only)	MWK 8,000.00
	50 Leaves (Business Banking only)	MWK 9,900.00
	100 leaves	MWK 18,400.00
	200 leaves	MWK 36,600.00
		MWK 1,750.00
Cheque Book Wallets	Private Banking	MWK 40,500.00
	Executive Banking	MWK 9,300.00
Third party Cheque payments within Standard Bank		Free

Note: ATM cards to new customers are currently offered for free as part of a promotion.

Transaction Type	Detail	Pricing
Bancassurance		
Mtendere Funeral Plan	Monthly Premium	MWK 1,400.00
Executive Funeral Plan	Monthly Premium	MWK 5,065.00
Personal Loan Protection Plan (Cover on permanent disability, death and retrenchment)	Monthly Premium	0.55% on reducing loan balance
Home Loan Protection Plan	Monthly Premium	0.14% on reducing loan balance
Motor Vehicles and Other Assets	Annual Premium	Based on value and type of assets
Own Insurance Policy Fee	Annual	Motor Insurance: MWK15,000.00 ; Non-motor Insurance: MWK5,000.00
TradeSure	Once Off	0.4% to 1% depending on nature and type of goods

Transaction Type	Detail	Pricing
Electronic Banking - Corporate		
Installation & training of EB channel (BOL)		MWK 15,350.00
Monthly service fee (BOL)		MWK 8,000.00
Maintenance fee - BOL		MWK 550.00
Reinstallation fee		MWK 14,250.00
Inter account transfers (OWN) - Local		Free
Third Party Transactions per entry - BOL		MWK 400.00
Collections (Direct Debit Orders) - BOL		MWK 285.00
EFT/SFI per transaction - on Us and off Us		MWK 600.00
Electronic statements		Free
New or Replacement Token	Per token	MWK 9,150.00
MT 940	per month	USD 25.00
MT 101	MT 101 on us (per transaction)	USD 3.00
	MT 101 off us (per transaction)	USD 5.00
Transfers (RTGS or Kwacha ATS)	Transfers from 08:00 hrs up to 15:30 hours, per transaction	MWK 500.00

Transaction Type	Detail	Pricing
BUSINESS ONLINE (BOL)		
BOL - Business Banking		
Monthly Fees		MWK 7,000.00
Transactional Fees	Third Party Payment	MWK 350.00
New or Replacement Token	Per token	MWK 8,000.00
BOL - Private Banking		
Monthly fees		MWK 5,500.00
Transactional Fees	Per transaction	MWK 350.00
New or Replacement Token	Per token	MWK 8,000.00

Transaction Type	Detail	Pricing
Enterprise Online		
Monthly Service Fee		Free
Inter Account Transfer		Free
Funds Transfer within Bank		MWK 350.00
Bill Payment		MWK 200.00
Funds Transfer to other Bank- Normal		MWK 750.00
Funds Transfer to other Bank- Express		MWK 1,500.00

Transaction Type	Detail	Pricing
App 247 (Smart App Mobile Banking)		
Monthly Service Fee		Free
Funds Transfer within Bank		MWK 100.00
Bill Payment		MWK 200.00
Balance enquiry		Free
Inter Account Transfer		Free
Funds Transfer to other Bank- Normal		MWK 800.00
Funds Transfer to other Bank- Express		MKW 1 500.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free

Transaction Type	Detail	Pricing	
Mobile Money			
Funds Transfer from Bank to Mobile Wallet	Bracket (MWK)	Max/Bracket (MWK)	Commission (MWK)
	50-500	MWK 500.00	MWK 15.00
	501-1000	MWK 1,000.00	MWK 30.00
	1001-2500	MWK 2,500.00	MWK 50.00
	2501-5000	MWK 5,000.00	MWK 100.00
	5001-10001	MWK 10,000.00	MWK 175.00
	10001-20000	MWK 20,000.00	MWK 300.00
	20001-50000	MWK 50,000.00	MWK 600.00
		MWK 100,000.00	MWK 1,200.00
		MWK 200,000.00	MWK 2,500.00
Transfer Mobile Wallet to Bank		Free	

Transaction Type	Detail	Pricing
Mobile/USD 24/7		
Monthly Service Fee		Free
Balance enquiry		Free
Mini statements		Free
Inter Account Transfer		Free
Funds Transfer within Bank		MWK 100.00
Funds Transfer to other Bank- Normal		MWK 800.00
Bill Payment		MWK 200.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free

Transaction Type	Detail	Pricing
Alert 247 (SMS Alerts)		
SMS Alert Monthly Fees (Business Customers)		MWK 500.00
SMS Alert Monthly Fees (Personal Customers)		Free

Transaction Type	Detail	Pricing
Point of Sale (POS)		
Point of sale transactios (Debit Card) in Country		Free
Point of sale transactions (Debit Card) International	Per Transaction	MWK 1,700.00
online transactions (Debit Cards) Ecommerce	Per Transaction	MWK 1,700.00

Transaction Type	Detail	Pricing
Online 247 (Personal Internet Banking)		
Monthly Service Fee		Free
Funds Transfer within Bank		MWK 100.00
Bill Payment		MWK 200.00
Balance enquiry		Free
Inter Account Transfer		Free
Funds Transfer to other Bank- Normal		MWK 800.00
Funds Transfer to other Bank- Express		MKW 1 500.00
Airtime Top up-Self		Free
Airtime Top up-Other		Free

Transaction Type	Detail	Pricing
Electronic Statements		
Service Fee (Corporate Customers)		Free
Service Fee (Personal and Busienss Customers)		Free

Transaction Type	Detail	Pricing
Services Related to Both Branches and IBC		
Exchange Control	Application - Local	MWK 4,100.00
	Application to RBM	MWK 14,500.00
	Service Agreement	MWK 14,500.00
	CDI Forms - Bank processed	MWK 4,700.00
	CDI Forms - Customer processed	MWK 2,100.00
SWIFT Charge		MWK 16,500.00
Transfers from Standard Bank FCDA to Foreign Banks in Foreign Currency	Salaries and Allowances: Commission (Transactional Cost)	USD 10.00
	Swift Charges	USD 50.00
	Other Transfers: Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 50.00
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency	Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 50.00
Transfers from Standard Bank FCDA to a Local Currency Account held at Other Local Bank	Commission (Transactional Cost)	1% min MWK2,800.00, max MWK21 500.00
	Swift Charges	USD 50.00

Transaction Type	Detail	Pricing
Services Related to Both Branches and IBC		
Other Foreign Exchange Services		
Forward Exchange contracts		Negotiable
Deliveries and surrenders		Negotiable
Extensions		Negotiable
Guarantees	Establishment	2.3% per year Min MWK52 000.00
	Amendments - extension of validity or value	2.3% per year, Min MWK52,000.00, plus Fee of MWK12,000.00
	Amendments excluding change in value & validity	MWK 17,250.00

Transaction Type	Detail	Pricing
Bills		
Discounted		1% Min MWK13 250.00 Max MWK30 000.00
Negotiated		1% Min MWK13 650.00 Max MWK34 750.00
Discharge Fee		MWK 28,000.00
Noting		USD 100.00 plus costs from reporting branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK20 000.00 Max MWK40 000.00
		1% Min MWK18 500.00 Max MWK34 750.00
Clean Bills		

Transaction Type	Detail	Pricing
FOREIGN EXCHANGE SERVICES		
Services Related to Branches		
Purchases of Foreign Exchange (customer sales to the Bank)		
FCY Limit loading on Debit Card		1% Min MWK3,000.00 Max MWK15,000.00
Purchase of foreign notes		Free
Sale of Foreign Exchange (customer buys from the Bank)		Ref Daily Pricing Schedule from Global Markets
Sale of Foreign Notes (Cash, not from FCDA)		2.5% of Value Min MWK4,000.00 Max MWK49,000.00
Sale against FCDA balances		1%

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Delays on Acceptance per week	per week	MWK 20,500.00
Foreign Cheques per collection	per collection schedule	MWK 12,500.00
Instalment Bills		1% Min MWK15 000.00 Max MWK34 750.00
Bill Extension		MWK 23,350.00
SWIFT Outward		MWK 28,500.00
Inward		1.2% of value min MWK2 800.00 max MWK23 500.00
Stamp Duty (for both branches and IBC)		Per Stamp Duty Act

Transaction Type	Detail	Pricing
Letters of Credit (Outward)		
Establishment	Without Cash Cover	0.33% pm Min MWK28 500.00
	Cash Covered	0.25% pm Min MWK28 500.00
Extension of expiry date or increase in amount	Without Cash Cover	0.33% pm Min MWK28 500.00
	Cash Covered	0.25% pm Min MWK28 500.00
Amendments:	SWIFT Charge	MWK 17,500.00
	Value or validity	0.33% pm Min MWK28 500.00
Drawings		0.25% Min MWK13 450.00 Max MWK33 650.00
Cancellation Fee		MWK 30,000.00
Acceptance Commission		0.25% pm Min MWK20 500.00
Swift charge on establishment	Flat	MWK 35,000.00

Transaction Type	Detail	Pricing
Letters of Credit (Inward)		
Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 28,500.00
Acceptances/Negotiations		1% Min MWK17 500.00
Accepted Drafts		0.5% pm Min MWK17 500.00
Cancellation Fee		MWK 28,500.00
Swift charge		MWK 27,350.00
Courier		Courier rate after surtax, plus 30%
Discrepant Document		USD 55.00

Transaction Type	Detail	Pricing
Standby Letters of Credit		
Establishment		2% per every six months

Transaction Type	Detail	Pricing
Shipping Documents		
Composite Bills of Lading requiring release		1% Min MWK17 250.00 Max MWK40 000.00
Delivery to Consignees	Unaccompanied by Bills	1% Min MWK17 250.00 Max MWK40 000.00
	Against Cash Deposit or Written undertaking to pay	1% Min MWK17 250.00 Max MWK40 000.00
Documents Returned to principals		MWK 28,500.00
Bonding and Releasing		1% Min MWK17 250.00 Max MWK40 000.00
Customs Clearing Certificates		MWK 18,950.00
Shipping Guarantees		1.5% every six months Min MWK35 000.00

Transaction Type	Detail	Pricing
Foreign Transfers		
Inward	Commission	1.2% Min MWK2 875.00 Max MWK20 000.00
Outward		1.2% Min MWK2,875.00 Max MWK20 000.00
SWIFT Charge		MWK 16,500.00
Postage		MWK 2,000.00

Transaction Type	Detail	Pricing
Drafts		
Outside Malawi (Foreign)	Commission	5% Min MWK25 000.00 Max MWK45 000.00
	Postage	MWK 3,000.00
Stop payments of demand drafts (LCY & FCY)		1% of value Min MWK13 650.00
Repurchase or Reissue of drafts		5% Min MWK2,850.00

Transaction Type	Detail	Pricing
Standard CollectPlus		
CIT, Onsite Deposit Collection, Onsite Cashiering		as quoted by alliance service provider

Transaction Type	Detail	Pricing
Custodial Services Fees		
Custody fees (Safekeeping fees)	Foreign clients - Safekeeping fees	25 - 30 basis points pa, min USD600.00
	- Transaction fees	USD 70.00
	Domestic clients: Assets worth < MWK5 bn	8 basis points pa, min MWK50 000.00
	Domestic clients: Assets > MWK5 bn but < MWK20 bn	7 basis points pa, min MWK50 000.00
Trustee fees	Domestic clients: Assets > MWK20 billion	5 basis points pa, min MWK50 000.00
	- Transaction fees	MWK 5,000.00
	Domestic clients: Assets worth < MWK5 billion	8 basis points pa, min MWK50 000.00
	Domestic clients: Assets > MWK5 bn but < MWK20 bn	7 basis points pa, min MWK50 000.00
	Domestic clients: Assets worth > MWK20 bn	5 basis points pa, min MWK50 000.00
	- Transaction fees	MWK 5,000.00

Transaction Type	Detail	Pricing
Other Services		
Escrow Account Service	Corporate/Business Banking client: Structuring fee	MWK 4,500,000.00
	Monthly administration fee	MWK 100,000.00

Transaction Type	Detail	Pricing
Night Safe		
Commission	Service for period of 6 months	MWK23 500.00 per six months/wallet
Temporary lodgement	Service for one night	MWK17 500.00 per night/wallet
Blue bags	Service for period of 6 months	MWK18 625.00/six months
Bags and seals	Sales per bag and seal	MWK 25,000.00
Specie Bag	Sales Per bag	MWK 2,500.00