





continued from last page

Immediate credit (other bank cheques)		MWK 32,000.00
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 103,500.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)		MWK 33,900.00
Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 33,900.00
Penalty Fee for pre-mature breaking of investment accounts		40% of the earned interest
Stop payments		MWK 67,000.00

Transaction Type	Description/Detail	Pricing
<b>Auxiliary Fees</b>		
	Balance of account only	MWK 38,000.00
Certificate of balances (Corporates)	Certificate covering interest paid	MWK 38,000.00
	Confirming Auditors' List	MWK 38,000.00
Reference Letters		MWK 29,000.00
Reports on parties	from other banks in country	MWK 40,000.00
	from banks internationally	MWK 46,000.00
Coin/Money Bag		MWK 600.00
Change Transactions		Customers free Non customers 1% minimum MWK3 125.00
Investigation (incl. CCTV footage)	Internal; In-house	MWK 36,000.00
	External; Natswitch / Inter-banks	MWK 45,000.00
Treasury Bills settlement		MWK 12,000.00
Tobacco Proceeds		MWK 2,000.00

Transaction Type	Description/Detail	Pricing
<b>ATM Cards (New And Replacement)</b>		

Note. Visa Cardholder fees of MWK 2,500.00 will be charged bi annually to all our active cardholders in March and December each year.

New and Expired Auto Card	Current Account - Private banking	MWK 11,300.00
	Current Account - Executive Banking	MWK 7,900.00
	Current Account - Achiever Banking	MWK 4,000.00
	Maziko (Blue) banking	MWK 4,000.00
	Business / Corporate Current Account	MWK 12,000.00
	Society and Clubs, Mchikumbe	MWK 4,000.00
"Card Replacement Fee Due to Card: Compromised Damaged Lost or Stolen Card Name Change Forgotten PIN Secondary Card Issue."	Student	MWK 0.00
	Current Account - unbundled Private banking	MWK 22,600.00
	Current Account - Bundled Private banking	MWK 22,600.00
	Current Account - Executive Banking	MWK 18,300.00
	Current Account - Achiever Banking	MWK 8,000.00
	Maziko (Blue) Banking	MWK 8,000.00
Society and Clubs, Mchikumbe, Student	Business Current Account	MWK 22,600.00
		MWK 8,000.00
		MWK 8,000.00

Transaction Type	Description/Detail	Pricing
<b>Cheque Books</b>		
Cheque Book Request	30 Leaves (Private Banking Only)	MWK 19,000.00
	40 Leaves (Executive Banking only)	MWK 16,500.00
	50 Leaves (Personal Banking only)	MWK 19,000.00
	50 Leaves (Business Banking only)	MWK 32,000.00
	100 leaves	MWK 50,000.00
	200 leaves	MWK 105,200.00
Cash/Cheque Deposit Booklet		MWK 2,200.00
		MWK 75,000.00
Cheque Book Wallets	Private Banking	MWK 50,000.00
	Executive Banking	MWK 12,400.00
Third party Cheque payments within Standard Bank		Free

Transaction Type	Description/Detail	Pricing
<b>Lending Fees</b>		
Loan Origination/ Renewal Fee	Salary Earners Scheme	2.1%
	Personal Loans	2.1%
	Business Loan	2.1%
	Corporate Loan (flat Fee)	2.1%
	Executive Banking (Overdraft)	2% Min MWK46 000.00
	Private Banking (Overdraft)	2% Min MWK46 000.00
Overdraft establishment Fee	Business Overdraft	2% Min MWK49 000.00
	Corporate Overdraft (flat fee)	2% Min MWK49 000.00
	Flat Fee	3.0%
	Penalty charge	Nil
Salary Advance / 1 Month OD		
Excess Availment Fee		2% Min MWK49 000.00
Personal Loan Insurance		Refer to Bancassurance
Personal Loan Stamp duty		As per Stamp Duty Act
Vehicle and Asset Finance (VAF) Origination Fees		2% Min MWK49 000.00
Unpaid Loan standing/debit orders		MWK 69,500.00

<b>Home Loan Fees</b>		
Home loan Originating Fees	Local	2.5% Min MWK70 000.00
<b>Building Loan Fees</b>		
Building Loan Origination Fees		2.5% Min MWK70 000.00
Building Consultant Fee		2% but varies based on location

Transaction Type	Description/Detail	Pricing
<b>FOREIGN EXCHANGE SERVICES</b>		
<b>Services Related to Branches</b>		
Purchases of Foreign Exchange (customer sales to the Bank)	Purchase of foreign notes	Free
	Sale of Foreign Notes (Cash, not from FCDA)	2.5% of value Min MWK8 000.00 Max MWK81 000.00
Sale of Foreign Exchange (customer buys from the Bank)		
	Sale against FCDA balances	1.8%

Transaction Type	Description/Detail	Pricing
<b>Services Related to Both Branches and IBC</b>		
Exchange Control	Application - Local (amounts below \$10 000.00)	free
	Application to RBM (amounts above \$10 000.00)	MWK 8,000.00
	Service Agreement	MWK 19,000.00
SWIFT Charge		MWK 25,000.00
Transfers from Standard Bank FCDA to Foreign Banks in Foreign Currency	Other Transfers: Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency	Commission (Transactional Cost)	USD 30.00
	Swift Charges	USD 30.00
Transfers from Standard Bank FCDA to a Local Currency Account held at Other Local Bank	Commission (Transactional Cost)	1% Min MWK4 500.00 Max MWK30,000.00
	Swift Charges	USD 30.00

Transaction Type	Description/Detail	Pricing	
<b>Services Related to IBC</b>			
<b>Other Foreign Exchange Services</b>			
Forward Exchange contracts		Negotiable	
Deliveries and surrenders		Negotiable	
Extensions		Negotiable	
Guarantees	Establishment	Business Banking	BB 2.3% Minimum MK65 000.00
		Corporate Banking	CIB 2.3% Minimum MK65 000.00
	Arrangement	Business Banking	1.5%
		Corporate Banking	1%
Advising Foreign Guarantees		USD100.00	
Amendments - extension of validity or value		2.3% per year, Min MWK65 000.00	
Stamp Duty		Per Stamp Duty Act	
Amendments excluding change in value & validity		2.3% per year, Min MWK65 000.00	

Transaction Type	Description/Detail	Pricing
<b>Bills</b>		
Discounted		1% Min MWK20 000.00 Max MWK45 000.00
Bill availing		0.33% Min MWK40 600.00 pm
Negotiated		1% Min MWK20 000.00 Max MWK45 000.00
Discharge Fee		MWK 41,000.00
Noting		USD 100.00 plus costs from reporting branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK29 000.00 Max MWK55 500.00
	Clean Bills	1% Min MWK27 000.00 Max MWK48 900.00
Delays on Acceptance per week	per week	MWK 30,000.00
Foreign Cheques per collection	per collection schedule	MWK 19,200.00
Instalment Bills		1% Min MWK20 000.00 Max MWK43 350.00
	Bill Extension	
SWIFT Outward		MWK 38,000.00
Stamp Duty (for both branches and IBC)		Per Stamp Duty Act

Transaction Type	Description/Detail	Pricing
<b>Letters of Credit (Outward)</b>		
Establishment	Usance	0.5% pm Min MWK41 500.00
	Sight	0.35% pm Min MWK41 500.00
Amendments	Value or validity	MWK 50,800.00
Drawings		0.004% of value
		0.25% Min MWK18 250.00 Max MWK42 000.00
Cancellation Fee		MWK 40,000.00
Swift charge	Flat	MWK 46,800.00

Transaction Type	Description/Detail	Pricing
<b>Letters of Credit (Inward) export</b>		
Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 39,500.00
Acceptances/Negotiations		1% Min MWK24 000.00
Accepted Drafts		0.5% Min MWK24 000.00
Cancellation Fee		MWK 38,000.00
Swift charge		MWK 36,400.00
Courier		Courier rate after surtax, plus 30%
Discrepant Document		USD 55.00

Transaction Type	Description/Detail	Pricing
<b>Standby Letters of Credit</b>		
Establishment		2% per every six months

Transaction Type	Description/Detail	Pricing
<b>Shipping Documents</b>		
Composite Bills of Lading requiring release		1% Min MWK25 700.00 Max MWK55 900.00
	Unaccompanied by Bills	1% Min MWK25 700.00 Max MWK55 900.00
Delivery to Consignees	Against Cash Deposit or Written undertaking to pay	1% Min MWK25 700.00 Max MWK55 900.00
		MWK 39,500.00
Documents Returned to principals		MWK 39,500.00
Bonding and Releasing		1% Min MWK22 750.00 Max MWK49 550.00
Customs Clearing Certificates		MWK 28,200.00
Shipping Guarantees		1.5% every six months Min MWK45 200.00

Transaction Type	Description/Detail	Pricing
<b>Foreign Transfers</b>		
Inward	Commission	1.2% Min MWK3 200.00 Max MWK23 000.00
	Commision Corporate	Zero
Outward		1% Min MWK8 000.00 Max MWK35 000.00
SWIFT Charge		MWK 23,500.00
Postage		MWK 2,800.00



continued from last page

Transaction Type	Description/Detail	Pricing
<b>Standard CollectPlus</b>		
	CIT, Onsite Deposit Collection, Onsite Cashiering	As per Agreement with the client.

Transaction Type	Description/Detail	Pricing
<b>Custodial Services Fees</b>		
Custody Fees (Safekeeping Fees)	Foreign clients - Safekeeping Fees	15 - 30 basis points pa, minimum fee range of between USD100 to USD850.00 per month
	Transaction Fees	Range of between USD30 to USD85
	Domestic clients: Assets worth < MWK5 bn	Range of between 0.50 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 > MWK5 bn but < MWK20 bn	Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; Minimum monthly fee range of between MK20 000 to MK75 000
	Domestic clients: Assets worth > MWK20 billion	Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; Minimum monthly fee 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; 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; Minimum monthly fee 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; Minimum monthly fee range of between MK20 000 to MK75 000
	Transaction Fees	Range of between MK2 500 and MK5 500
Transfer Secretary fees	Size of share register - Less than 2000 shareholders	Minimum monthly service fees range of between MK500 000 to MK540 000 recoverable quarterly in arrears
	Size of share register - More than 2000 shareholders but less than 5000 shareholders	Minimum monthly fees range of between MK540 000 to MK675 000 recoverable quarterly in arrears
	Size of share register - More than 5000 shareholders	Minimum monthly fees range of between MK675 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

Transaction Type	Description/Detail	Pricing
<b>Other Services</b>		
Escrow Account Service	Corporate/Business Banking client: Structuring Fee	Minimum MWK 5,000,000.00 per annum
		Minimum USD 10,000.00 per annum
	Monthly managements fee for Recurring Contracts	MWK120,000.00 per month