

Fees and Charges Maximum General Fees for Financial Services (Incl. 15% VAT) as from 1 July 2024

Service	Maximum Fee	Service	Maximum Fee	Service	Maximum Fee	Service	Maximum Fee
1. Current, Transaction, and Savings (excluding EasySave) Accounts		2.6 Transfer/Payments				7.2 Vehicle and Asset Finance	
1.1 Account Maintenance		2.6.1 Debit order to Bank Windhoek account (Internal)	N\$15.39	5.7 (incoming & outgoing) Bank reports to other banks	N\$262.59	7.2.1 Opening of account	Free
1.1.1 Opening	Free	2.6.2 Debit order to Bank Windhoek account (external)	N\$37.13	5.8 Bank Statement delivery	N\$83.17	7.2.2 Loan origination fees	Included in the Loan Admin fee
1.1.2 Closing of account	Free	2.6.3 Stop order setup	Free	5.9 Auditors' certificates	N\$1,132.08	7.2.3 Documentation fees	1.62% of amount advanced with min of N\$2,078.01 and max of N\$8,660.69
1.1.3 Account management fee		2.6.4 Stop order	N\$38.33	5.10 Deposit books	Up to a maximum of N\$132.39		N\$351.83
- Current accounts	N\$94.21			5.11 Balance certificate	N\$69.22		
- Transaction accounts	N\$56.32	3. EasySave Accounts				7.3 Overdrafts	
- Savings accounts		3.1 Account Maintenance		6. Digital offerings		7.3.1 Penalty interest (on the amount exceeding the arranged overdraft limit)	Maximum charged will be in the Usury Act unless prior arrangements were made
- AgriSave	N\$13.35	3.1.1 Opening of account	Free	6.1 Bank (electronic banking)		7.3.2 Overdraft notices/reminders	N\$361.77
- Vibe	N\$10.70	3.1.2 Closing of account	Free	6.1.1 Corporate monthly subscription fee	N\$198.57	7.3.3 Annual review of facility	1.38% of facility with min of N\$859.63
1.1.4 Minimum Balance		3.1.3 Account management fee	Free	6.1.2 Individual monthly subscription fee	Free		
Savings accounts - Special Savings	N\$1,000.00	3.1.4 Minimum balance	None	6.1.3 Non - Profit Organisation monthly subscription	N\$160.69		
Other Savings accounts - GroupSave/SureSave/Solo	N\$100.00	3.2 Deposits		6.1.4 Beneficiary and 3rd Party Payments	N\$14.90	8. Guarantees and Letters of Credit	
		3.2.1 Cash deposit (In-branch and at ATM)	Free	6.1.5 EasyWallet send money	N\$0.00-N\$500.00 = N\$13.00 N\$501.00-N\$1,000.00 = N\$23.90 N\$1,001.00-N\$1,500.00 = N\$35.84 N\$1,501.00-N\$4,000.00 = N\$39.00 N\$4.31 N\$30.00	8.1 Imports	Min N\$1,251.41 plus commission based on risk grade
2. Transactional Fees & Charges (Applicable to Current, Transaction, and Savings accounts)		3.3 Withdrawals		6.1.6 Inter-account transfer fee	Free	8.2 Exports	Advising fee N\$732.07 plus drawing commission based on risk grade
2.1 Deposits		3.3.1 At own ATM	First three monthly withdrawals are free, then N\$9.87	6.1.7 Near realtime transactions (NRTC)	N\$4.31 N\$30.00	8.3 Confirmation commission	As per confirming bank
2.1.1 Cash deposit (In-branch and at ATM)	Free	3.3.2 At other bank's ATM	N\$5.60 plus N\$13.70 per N\$500.00 with a max of N\$35.00	6.2 Bank Windhoek App		8.4 SWIFT Guarantee	Advising fee of N\$732.07 plus commission based on risk grade
2.1.2 Cash (turnover exceeding N\$1.3mil on business accounts)	4.19% with a min of N\$20.09	3.3.3 International ATM	N\$13.64 per N\$300.00 plus N\$43.40	6.2.1 Monthly subscription fee	Free		
2.2 Withdrawals		3.3.4 At branch counter	N\$29.08 per N\$300.00 plus N\$64.62 with a min of N\$90.45 and max of N\$682.51	6.2.2 Beneficiary and 3rd party payments	N\$14.90	9. Collections and Legal	
2.2.1 At own ATM	N\$12.19 per N\$300.00 with a min of N\$12.19 and max of N\$60.00	3.4 Balance Enquiries and Statements		6.2.3 Inter-account transfer fee	N\$4.31	9.1 Letters	N\$361.77
2.2.2 At other bank's ATM	N\$5.60 plus N\$13.70 per N\$500.00 with a max of N\$35.00	3.4.1 Balance enquiry at Bank Windhoek ATM	Free	6.2.4 MTC Prepaid top-up	N\$0.53	9.2 Reminders	N\$361.77
2.2.3 International ATM	N\$13.64 per N\$300.00 plus N\$43.40	3.4.2 Balance enquiry at other bank's ATM	N\$4.80	6.2.5 MTC Contract top-up	N\$0.53		
2.2.4 At branch counter	N\$29.08 per N\$300.00 plus N\$64.62 with a min of N\$90.45 and max of N\$682.51	3.4.3 Balance enquiry at Bank Windhoek branch	Free	6.2.6 Prepaid electricity purchases	N\$1.05	10. International Banking	
2.3 Point-of-Sale Transactions		3.4.4 Mini statement at Bank Windhoek ATM	Free	6.2.7 EasyWallet send money	N\$0.00-N\$500.00 = N\$13.00 N\$501.00-N\$1,000.00 = N\$23.90 N\$1,001.00-N\$1,500.00 = N\$35.84 N\$1,501.00-N\$4,000.00 = N\$39.00 N\$8.00	10.1 Incoming SWIFT payments	0.91% of value with a min of N\$147.00 and max of N\$925.00
2.3.1 Visa Debit Card Purchase	N\$5.46	3.4.5 Provisional statement at Bank Windhoek branch	N\$33.15	6.2.8 Pay2Phone		10.2 Outward SWIFT payments	0.91% of value with a min of N\$147.00 and max of N\$925.00
2.3.2 Visa Debit Card International Purchases	N\$5.46 + 2.5%	3.4.6 E-statement	Free	6.3 EasyWallet			
2.3.3 CashBack	N\$5.25	3.4.7 Printing and certifying monthly Bank Statement	N\$1.00 per page	6.3.1 ATM withdrawal	Free first withdrawal, thereafter N\$10.50 per transaction N\$0.00-N\$500.00 = N\$13.00 N\$501.00-N\$1,000.00 = N\$23.90 N\$1,001.00-N\$1,500.00 = N\$35.84 N\$1,501.00-N\$4,000.00 = N\$39.00 N\$32.29	11. Exchange Control Work	
2.4 Balance Enquiries and Statements		3.5 Card Fees		6.3.2 Send money	N\$1.00 N\$1.50	11.1 Application to Bank of Namibia	N\$1,200.00
2.4.1 Balance enquiry at Bank Windhoek ATM	Free	3.5.1 First issue of card	Free	6.4 Cellphone Banking		11.2 Urgent applications	N\$1,700.00
2.4.2 Balance enquiry at other bank's ATM	N\$4.80	3.5.2 Card fee per month	N\$7.48	6.4.1 Beneficiary and 3rd party payments	N\$6.41	11.3 Complex applications	N\$2,400.00
2.4.3 Balance enquiry at Bank Windhoek branch	Free	3.5.3 Card Protection per month	N\$3.74	6.4.2 Mobile to mobile payments	N\$6.41	11.4 Attestation fees - F178/NEP	N\$79.50
2.4.4 Mini-statement at Bank Windhoek ATM	N\$5.75	3.5.4 Replacement of lost/damaged card	N\$185.00	6.4.3 Mobile to account payments	N\$6.41	12. Penalty Fees	
2.4.5 Provisional statement at Bank Windhoek branch	N\$33.15	3.5.5 Visa Debit Card Purchase	N\$4.50	6.4.4 Top-ups	N\$1.71	12.1 Card replacement fee	N\$228.31
2.4.6 Posted Monthly statement	N\$21.62	3.5.6 Declined transactions (Insufficient funds)	Free	6.4.5 Balance enquiry	Free	12.2 PIN replacement fee	N\$20.77
2.4.7 E-statement	Free	3.6 Digital offering		6.4.6 Mini statement	Free	12.3 Token replacement fee	N\$984.22
2.4.8 Printing and certifying monthly Bank Statement	N\$1.00 per page	3.6.1 Access and monthly subscription fee (cellphone banking and online)	Free	6.4.7 Prepaid electricity purchases	N\$1.05	12.4 Over limit fee	N\$626.75
2.5 Card Fees		3.6.2 Inter-account transfer fee	Free	6.4.8 EasyWallet send money	N\$0.00-N\$500.00 = N\$13.00 N\$501.00-N\$1,000.00 = N\$23.90 N\$1,001.00-N\$1,500.00 = N\$35.84 N\$1,501.00-N\$4,000.00 = N\$39.00	12.5 EFT unpaid fee	N\$13.35
2.5.1 First issue of card	Free	4. Credit Cards		7. Advances and Overdraft Facilities		12.6 Declined ATM withdrawal - own ATM	Free
2.5.2 Card fee per month		4.1 First issue of card	Free	7.1 Residential Home Loans		12.7 Notice of Irregularity	N\$361.77
Visa Debit	N\$7.48	4.2 Replacement of lost/damaged card	N\$251.18	7.1.1 Home loan origination fee	Included in the Loan Admin fee	12.8 Failed/reversed debit order external	1.50% of amount with a min of N\$46.37 and max of N\$200.00
Visa Classic Silver	N\$14.96	4.3 Interest on outstanding balance	Free up to 55 days then at prime plus 5% (prime plus a rate not exceeding the maximum permissible rates in terms of the Usury Act.)	7.1.2 Property valuation	In Windhoek 0.30% of value, with min of N\$991.68 and a max of N\$4,217.86 plus AA tariff per km for distance travelled outside Windhoek	12.9 Deposit correction	N\$105.32
Visa Premier Gold	N\$29.65			7.1.3 Property re-evaluation	In Windhoek 0.18% of value, with min of N\$991.68 and a max of N\$4,217.86 plus AA tariff per km for distance travelled outside of Windhoek	12.10 Recalled deposit item	N\$134.19
Visa Debit Fuel Card	N\$6.07			7.1.4 Property guarantees (mortgage bond transfer)	0.41% of amount	12.11 EasyWallet reversal	N\$32.29
2.5.3 Card Protection per month				7.1.5 Progress Inspection	In Windhoek 0.18% of value, with min of N\$991.68 plus AA tariff per km for distance travelled outside of Windhoek	12.12 Temporary overdraft increases	1.59% of value with a min of N\$2,392.10
Visa Debit	N\$3.74						
Visa Classic Silver	N\$5.34						
Visa Premier Gold	N\$7.61						
Visa Debit Fuel Card	N\$3.89						
2.5.4 Replacement of lost/damaged card (applicable to Visa Debit, Classic Silver, Premier Gold, and Debit Fuel)	N\$228.31	5. Various Fees and Charges					
		5.1 Stop Payments (per payment)	N\$140.61				
		5.2 Copies of old Statements	N\$97.77				
		5.3 Search fee	N\$97.77				
		5.4 Photocopies (per page)	N\$25.58				
		5.5 Telephone charges	N\$36.28				
		5.6 Fax charges	N\$31.60				

***Note:** These fees are only applicable to individual clients. If you are a business or corporate client please contact your nearest branch for more information.