

# Fees and Charges

## General fees for financial services (including 12% VAT) As from 1<sup>st</sup> July 2010

<b>CHEQUE ACCOUNTS</b>		
<b>Business Account</b>		
Minimum Opening Balance		P1000.00
Monthly Maintenance Fee		P58.80
Issue of Cheque Book	40 Page 100 Page	P23.52 P47.04
<b>Personal Account (Earn: Ordinary P 3 500, Selekt Silver P 20 000, Selekt Gold P 40 000)</b>		
Minimum Opening Balance		P500.00
Monthly Maintenance Fee (Ordinary)		P35.28
Monthly Maintenance Fee (Selekt Silver)		P 18.48
Monthly Maintenance Fee (Selekt Gold)		Free
Issue of Cheque Book	40 Page 100 Page	P23.52 P46.94
Closing of Account		P53.45
Dormant Account Re-activation		Free
<b>Service Fee</b>		
Business		0.9% per P100.00 min P4.68 max P20.36
Personal		0.3% per P100.00 min P3.05 max P10.18
<b>Other</b>		
Dishonoured cheque		P235.20
Overdrawn fees		P235.20
Stop payment of cheques (per item)		P58.80
Mailing of cheque book		P22.40
<b>TRANSACTIONING ACCOUNT</b>		
Minimum Opening Balance		P100.00
Monthly Maintenance Fees		P11.20
<b>SAVINGS ACCOUNT (Ipeelee)</b>		
Minimum Opening Balance		P100.00
Monthly Maintenance Fee		Free
Second withdrawal within a month (first withdrawal free)		P112.00
<b>DEPOSITS</b>		
<b>Cash deposit Fee</b>		
Business		0.5% amount
Individual		0.3% amount
Cheque Deposit Fee		Free
Post-dated Cheques (per cheque)		P33.60
Deposit Correction		P35.28
Recalled Deposit Item		P35.28
Deposit Book	Small Large	P16.60 P29.02
<b>OTHER CURRENT ACCOUNT SERVICES</b>		
Stop Payment (Per Payment)		P58.80

Statement (Monthly)		Free
Statement (Preliminary)		P5.60
Photocopies (per page)		P2.34
Holding Post-dated Cheque		P23.52
Fax and telephone, Flat Fee		P11.76
Copies of past Account Statements		P23.52
Balance Certificate		P23.52
Bank Reports to Other Banks		P23.52
Bank Statement Delivery		P17.61
Bank Cheques		P45.82
Auditor's Certificate		P23.52
<b>ATM SERVICES</b>		
Withdrawal at own ATM		P2.04
Balance Enquiry at own ATM		P0.56
Withdrawal at Other Banks' ATM		P3.36
Balance Enquiry at Other Banks' ATM		P1.73
Declined Transaction		P1.68
<b>POINT OF SALE TRANSACTIONS</b>		
POS Botswana		Free
POS International		Free
Declined Transaction at POS		Free
<b>FIRST ISSUE OF CARD</b>		
VISA Electron		Free
Replacement of lost and/or damaged card (Ordinary)		P56.00
Replacement of lost and/or damaged card (Selekt Silver)		P 98.90
Replacement of lost and/or damaged card (Selekt Gold)		P 118.90
Annual Card Fee (Ordinary)		P56.00
Annual Card Fee (Selekt Silver)		P 98.90
Annual Card Fee (Selekt Gold)		P118.90
Card Protection Fee		P30.55
<b>TRANSFERS AND PAYMENTS</b>		
Stop Order		P11.20
Foreign Stop Order		0.3% of value min P56.00 max P280.00
RTGS Transfers		0.3% of value min P56.00 max P280.00
Foreign SWFT		0.3% of value min P56.00 max P280.00
Outward Telegraphic Transfer		0.3% of value min P56.00 max P280.00
Inward Telegraphic Transfers		Free
<b>ADVANCES AND OVERDRAFT</b>		
Overdraft Application		0.5% of value min P100.00

Penalty interest (on the amount exceeding the arranged overdraft limit)		5%
Overdraft notice of irregularity/reminders		P23.52
Annual review of facility		P56.00
<b>LOANS</b>		
<b>Personal Loans</b>		
Administration/Arrangement Fee on Approval		1% of value min P100.00
<b>Facility Fees on Approval</b>		
Property Loans		0.5% of value min P500.00
Vehicle and Asset		0.5% of value min P500.00
<b>FOREIGN EXCHANGE</b>		
Purchase of Foreign Notes		3% of the Pula value min P11.76 max P158.79
Sale of Foreign Notes		2.5% of the Pula value min P33.60 max P336.00
Sale of Foreign Drafts		2.5% of the Pula value min P33.60 max P336.00
Purchase of Foreign Drafts		2.5% of the Pula value min P33.60 max P336.00
<b>GUARANTEES AND LETTERS OF CREDIT OF UNDERTAKING</b>		
<b>Foreign Inward</b>		
Advising a Credit		P224.00
<b>Payment and/or Negotiations</b>		
Confirmation Commission		0.5% of Value every 6 months
<b>Amendment commission</b>		1% Min P112.00
<b>LETTERS OF CREDIT</b>		
Drawings		P356.36
Communication (MT700)		P101.82
Amendments-Others (Flat Fee)		P178.18
Expiry Administration Fee		P234.18
Discrepancy Fee (For Account Beneficiary)		P356.36
<b>INTERNET BANKING</b>		
Transfer within own accounts		P 1.10
Transfer to other accounts within the Bank		P 2.10
Utility Payment		P 3.10
Local Bank Transfer - Retail		P 2.60
Local Bank Transfer – Corporate		P 3.10
Bulk payment		P 2.25