



Transaction Type	Detail	Pricing	
		Unbundle	Bundle
Transactional Charges	<b>Monthly Bundle</b>		
	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 100.00	Part of Bundle Pricing
	ATM Cash Deposit (Standard Bank ATMs)	Free	Free
	ATM Balance enquiry (SBM customer on SBM ATM)	MWK 100.00	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	Free
	Branch Inter-account transfers on own account	MWK 400.00	Part of Bundle Pricing
	Internet banking third party payments (within the bank)	MWK 100.00	Part of Bundle Pricing
	POS transactions (local)	Free	Free
	On the counter cash withdrawals (amount above min ATM daily limit of K200 000.00)	MWK 500.00	Part of Bundle Pricing
	On the counter cash withdrawals (amount below min ATM daily limit of K200 000.00) - all customers	MWK 500.00	MWK 500.00
	On the counter balance inquiry	MWK 200.00	MWK 200.00
	Monthly VISA membership Fee (VISA Debit Card Holders only)	MWK 300.00	Part of Bundle Pricing
	Over the counter cheque encashment	MWK 500.00	Part of Bundle Pricing
	Service fee on cheque encashment	0.40% Min MWK200.00 Max MWK1000.00	Part of Bundle Pricing
	Monthly Service Fees Maziko Transact plus	Free	Free
	Monthly Service Fees Silver Current Account	MWK 1,800.00	Free
	Monthly Service Fees Silver TransactPlus	MWK 1,000.00	
Monthly Service Fees Executive Current Account	MWK 5,000.00	Free	
Monthly Service Fees Private Current Account	MWK 12,000.00	Free	

Transaction Type	Detail	Pricing	
		Unbundle	Bundle
Personal Banking Accounts	<b>Monthly Bundle Fee</b>		
	Current Account - Private Banking	Free	MWK 17,800.00
	Current Account - Executive Banking	Free	MWK 9,400.00
	Current Account - Young Professionals	Free	MWK 6,500.00
	Current Account - Achiever Banking	Free	MWK 4,500.00
	Transact Plus - Maziko Banking	Free	MWK 2,500.00
	Transact Plus - Achiever Banking	Free	MWK 3,300.00
	Transact Plus - Executive Banking	Free	MWK 5,200.00
	Transact Plus - Private Banking	Free	MWK 9,700.00

Transaction Type	Detail	Pricing
Personal Banking Accounts	Transact Plus - Student	Free
	Mchikumbe Savings Account	Free
	Pure Save Account	Free
	Club/society Savings account	Free
	Contract Save Account	Free
<b>Monthly Bundle Fee</b>		<b>Fees and Commissions</b>
Business and Corporate Accounts	Business Banking (IDG) Current Account	MWK 7,500.00
	Business Current Account: Commercial Banking	MWK 18,500.00
	Corporate Current Account	MWK 18,500.00
	Mpamba SME Account	MWK 7,200.00
	SME Banking Current Account	MWK 13,000.00
	Transact Plus - Business Banking	MWK 5,000.00
<b>Account balance Requirements</b>		
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 1,000.00
	Savings Account	MWK 3,000.00
	Pure Save	MWK 5,000.00
	Society/Club Savings	MWK 3,000.00
	Student Account	MWK 1,000.00
	Mchikumbe Account	MWK 3,000.00
	Minor Account	MWK 1,000.00
	Current Account	N/A
	Personal Foreign Currency Account	N/A
	Business Current Account	N/A
Corporate Current Account	N/A	
Minimum Operating Balance - per month	Mpamba SME Account	MWK 6,500.00
	Transact Plus	MWK 1,000.00
	Savings Account	MWK 3,000.00
	Pure Save	MWK 5,000.00
	Contract Save	MWK 20,000.00
	Fixed Deposit	MWK 20,000.00
	Society/Club Savings	MWK 3,000.00
	Student Account	MWK 1,000.00
	Mchikumbe Account	MWK 3,000.00
	Minor Account	MWK 1,000.00
Account Closure Fee	MWK 6,500.00	

Transaction Type	Detail	Pricing
<b>DIGITAL BANKING TRANSACTIONS</b>		
<b>Auto Teller Machine (ATM)</b>		
ATM Cash withdrawal at other Banks ATMs in the Country (NATSWITCH)		MWK 200.00
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 200.00
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 200.00

Transaction Type	Detail	Pricing	
<b>Point of Sale (POS)</b>			
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	
<b>Alert 247 (SMS Alert)</b>			
SMS Alert Monthly Fees (Business Customers)		Free	
SMS Alert Monthly Fees (Personal Customers)		Free	
<b>Electronic Statements</b>			
Service Fee (Corporate Customers)		Free	
Service Fee (Personal and Busienss Customers)		Free	
<b>Online 247 (Personal Internet Banking)</b>			
Monthly Service Fee		Free	
Funds Transfer within Bank		MWK 100.00	
Bill Payment		MWK 100.00	
Balance enquiry		Free	
Inter Account Transfer		Free	
Funds Transfer to other Bank- Normal		MWK 750.00	
Funds Transfer to other Bank- Express		MKW 1500.00	
Airtime Top up-Self		Free	
Airtime Top up-Other		Free	
Instant Money / Cardless ATM withdraw		MWK250	
<b>Enterprise Online (Business Internet Banking)</b>			
Inter Account Transfer		Free	
Funds Transfer within Bank		MWK 400.00	
Bill Payment		MWK 100.00	
Funds Transfer to other Bank- Normal		MWK 500.00	
Funds Transfer to other Bank- Express		MWK 1,500.00	
<b>App 247 (Smart App Mobile Banking)</b>			
Monthly Service Fee		Free	
Funds Transfer within Bank		MWK 100.00	
Bill Payment		MWK 100.00	
Balance enquiry		Free	
Inter Account Transfer		Free	
Funds Transfer to other Bank- Normal		MWK 750.00	
Funds Transfer to other Bank- Express		MWK 1 500.00	
Airtime Top up-Self		Free	
Airtime Top up-Other		Free	
Instant Money / Cardless ATM withdraw		MWK250	
<b>*247# (USSD Mobile Banking)</b>			
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 500.00	
Bill Payment		MWK 100.00	
Airtime Top up-Self		Free	
Airtime Top up-Other		Free	
Instant Money / Cardless ATM withdraw		MWK250	
<b>Mobile Money (Airtel &amp; TNM)</b>			
	<b>Bracket (MWK)</b>	<b>Max/Bracket (MWK)</b>	<b>Commission (MWK)</b>
Funds Transfer from Bank to Mobile Wallet	50-500	MWK 500.00	MWK 110.00
	501-1000	MWK 1,000.00	MWK 120.00
	1001-2500	MWK 2,500.00	MWK 150.00
	2501-5000	MWK 5,000.00	MWK 185.00
	5001-10001	MWK 10,000.00	MWK 250.00

Transaction Type	Detail	Pricing	
Funds Transfer from Bank to Mobile Wallet	10001-20000	MWK 20,000.00	MWK 350.00
	20001-50000	MWK 50,000.00	MWK 350.00
	50001-100000	MWK 100,000.00	MWK 350.00
	100001-200000	MWK 200,000.00	MWK 350.00
Transfer Mobile Wallet to Bank		Free	
Balance enquiry		Free	
Mini statement		Free	
<b>Business Online - Electronic Channels for Corporates and Commercial Banking</b>			
Installation & training of EB channel (BOL)		MWK 15,350.00	
Monthly Service Fee (BOL)		MWK 8,000.00	
Maintenance Fee - BOL		MWK 550.00	
Inter Account Transfers (OWN) - Local		Free	
Third Party Transactions per entry - BOL, within the Bank		MWK 400.00	
Third Party Transactions per entry - BOL, To other banks Normal		MWK 500.00	
Third Party Transactions per entry - BOL, RTGS/Express/Urgent		MWK 750.00	
Collections (Direct Debit Orders) - BOL		MWK 300.00	
EFT/SFI per transaction - on Us and off Us		MWK 850.00	
Electronic statements		Free	
New or Replacement Token	Per token	MWK 9,500.00	
MT 940 Per Month Per Client	per month	USD 30.00	
MT 101	MT 101 on us (per transaction)	USD 3.00	
	MT 101 off us (per transaction)	USD 5.00	

Transaction Type	Detail	Pricing
<b>Account Enquiry</b>		
Interim Statement (within the same month)	Flat Fee	MWK 3,200.00
Account History (beyond 1 month, within 6 months)		MWK 3,800.00
Account History (beyond 6 months)		MWK 6,800.00
Account History (Closed accounts)	Per Page	MWK 12,800.00
Search Fees for copies of statements/ deposit slips per page/electronic copies		MWK 4,000.00

Transaction Type	Detail	Pricing
<b>Payments</b>		
Bank cheque issued		MWK 21,100.00
Replacement of Lost or Stolen Bank Cheque		MWK 21,100.00
Transfers (RTGS or Kwacha ATS), Branch Based	Transfers from 08:00 hrs up to 15:30 hours, per transaction	MWK 12,000.00
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 3,500.00
Amend/ cancelling standing instruction		MWK 2,500.00
Inter account transfer (third party)	Branch Transaction	MWK 3,300.00



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Transaction Type	Detail	Pricing
<b>Payments</b>		
Establishment of Sweep arrangement	Establishment Fee per structure	MWK 25,000.00
Sweeping arrangement per account	Monthly Fee per account	MWK 10,500.00
Sweep amendment and cancellation	per account	MWK 6,300.00
Standing Instruction/Debit order to 3rd party account		
HBS arrangement establishment Fee (Combination of Sweep and Standing Instruction for Corporates)	Per structure	MWK 22,500.00
HBS arrangement monthly Fee(Combination of Sweep and Standing Instruction for Corporates)	Monthly Fee per account	MWK 10,300.00
Amend/cancelling HBS arrangement	per account	MWK 6,000.00
LMS arrangement Establishment Fee	per structure	MWK 53,000.00
LMS arrangement Monthly Fee	per structure	MWK 26,000.00
Amend/cancelling LMS arrangement	per account	MWK 11,500.00
Unallocated Transfers	Per Transaction	MWK 7,300.00
<b>Civil Servants:</b> Consolidated Payments/Preparation of salaries	3 days notice	MWK 700.00
	If advised on same day	MWK 1,200.00
Allowance Preparation	Per Transaction	MWK 700.00
<b>Non-Civil Servants / Private Sector:</b> Consolidated Payments/Preparation of salaries	3 days notice	MWK 3,200.00
	If advised on same day	MWK 4,000.00
Allowance Preparation	Per Transaction	MWK 3,200.00
Drawing against unclaimed balances		MWK 7,200.00

Transaction Type	Detail	Pricing
<b>Penalty/Special Services Fees</b>		
Unpaid cheques/RD cheques written		MWK 45,000.00
Unarranged overdraft		MWK 45,000.00
Dishonoured Direct Debit Order	Business/Corporate Customer	MWK 43,000.00
	Personal Banking customer	MWK 6,300.00
Post-dated cheque deposited		MWK 2,400.00
Immediate credit (other bank cheques)		MWK 25,000.00
Immediate Credit (On Us and Off Us for Corporates)		Free
Authorised debits/withdrawals against uncleared balances (Standard Bank cheques)		MWK 1,050.00
Special clearance of cheques deposited ( other banks)		MWK 80,000.00
Authorised debits/withdrawals against uncleared balances (other banks' cheques)		MWK 27,000.00
Authorised debits/withdrawals against uncleared balances (Business Banking & Corporate Clients)		MWK 27,000.00
Penalty Fee for pre-mature breaking of investment accounts		40% of the earned interest
Stop payments		MWK 42,500.00

Transaction Type	Detail	Pricing
<b>Lending Fees</b>		
Loan Origination Fee	Salary Earners Scheme	2% Min MWK18 800.00
	Fixed Term Loans	2% Min MWK20 800.00
	Revolving term loans	2% Min MWK42 800.00
	Revolving Line of Credit	2% Min MWK44 800.00
	Business Loan	2% Min MWK44 800.00
	Corporate Loan (flat Fee)	2%
Overdraft establishment Fee	Executive Banking (Overdraft)	2% Min MWK33 800.00

Overdraft establishment Fee	Private Banking (Overdraft)	2% Min MWK38 800.00
	Business Overdraft	2% Min MWK43 800.00
	Corporate Overdraft (flat Fee)	2%
Salary Advance / 1 Month OD	Flat Fee	7%
	Penalty charge	Base plus 10%
	Revolving term loans	2% Min MWK44 800.00
Overdraft/Loan Renewal or Extension Fees	Revolving Line of Credit	2% Min MWK44 800.00
	Business Loan	2% Min MWK44 800.00
	Business Overdraft	1% pq Min MWK42 500.00
	Corporate Overdraft	1% pq Min MWK42 500.00
Excess Availment Fee		1% pq Min MWK38 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 MWK43 500.00
VAF Rescheduling of payment date	Flat Fee	MWK 47,500.00
Unauthorised overdraft Fees		10% above current base rate
Term Loan Early Settlement Fee		Free
Loan Revolving Fee	Personal Banking	1% Min MWK13 000.00 Max MWK31 000.00
	Business Banking	2% Min MWK16 250.00 Max MWK39 000.00
Unpaid Loan standing/debit orders		MWK 45,000.00
<b>Home Loan Fees</b>		
Home loan Originating Fees	Local	2% Min MWK59 000.00
Home loan Rescheduling of payment date		MWK 39,900.00
<b>Building Loan Fees</b>		
Building Loan Origination Fees		2.5% Min MWK70 000.00
Building Consultant Fee		2% to 2.5% varies based on location

Transaction Type	Detail	Pricing
<b>Auxiliary Fees</b>		
Certificate of balances (Corporates)	Balance of account only	MWK 29,900.00
	Certificate covering interest paid	MWK 29,900.00
	Confirming Auditors' List	MWK 29,900.00
Reference Letters		MWK 22,000.00
Reports on parties	from other banks in country	MWK 32,000.00
	from banks internationally	MWK 36,300.00
Coin/Money Bag		MWK 520.00
Change Transactions		Customers free Non customers 1% minimum MWK3 125.00
Investigation (incl. CCTV footage)	Internal; In-house	MWK 28,700.00
	External; Natswitch / Inter-banks	MWK 35,500.00
Treasury Bills settlement		MWK 9,100.00
Tobacco Proceeds		MWK 1,620.00

Transaction Type	Detail	Pricing
<b>ATM Cards (New And Replacement)</b>		
New Auto Card	Current Account - Private banking	Free
	Current Account - Executive Banking	Free
	Current Account - Achiever Banking	Free
	Maziko (Blue) banking	Free
	Business / Corporate Current Account	Free
	Society and Clubs, Mchikumbe	Free
	Student	Free
	Current Account - unbundled Private banking	MWK 17,900.00
	Current Account - Bundled Private banking	MWK 17,900.00
	Current Account - Executive Banking	MWK 16,200.00
"Card Replacement Fee Due to Card: Compromised Damaged Expired Lost or Stolen Card Name Change Forgotten PIN Secondary Card Issue."	Current Account - Achiever Banking	MWK 11,500.00
	Maziko (Blue) Banking	MWK 7,000.00
	Business Current Account	MWK 16,700.00
	Society and Clubs, Mchikumbe, Student	MWK 6,500.00
<b>Cheque Books</b>		
Cheque Book Request	30 Leaves (Private Banking Only)	MWK 11,500.00
	40 Leaves (Priority Banking only)	MWK 10,875.00
	50 Leaves (Personal Banking only)	MWK 10,000.00
	50 Leaves (Business Banking only)	MWK 12,375.00
	100 leaves	MWK 23,000.00
	200 leaves	MWK 45,750.00
Cash/Cheque Deposit Booklet		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

Transaction Type	Detail	Pricing
<b>Bancassurance</b>		
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
Trade Sure	Once Off	0.4% to 1% depending on nature and type of goods

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

Transaction Type	Detail	Pricing
<b>FOREIGN EXCHANGE SERVICES</b>		
<b>Services Related to Branches</b>		
FCY Limit loading on Debit Card (above pre-approved limits)		1% Min MWK 3,000.00 Max MWK17,000.00
Purchases of Foreign Exchange (customer sales to the Bank)		Free
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 000.000 Max MWK49 000.00
Sale against FCDA balances		1%

Transaction Type	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 6,000.00
	Service Agreement	MWK 14,500.00
	CD1 Forms - Bank processed	MWK 4,700.00
	CD1 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
Transfers from Standard Bank FCDA to other Local Banks in Foreign Currency	Swift Charges	USD 50.00
	Commission (Transactional Cost)	USD 30.00
Transfers from Standard Bank FCDA to a Local Currency Account held at Other Local Bank	Swift Charges	USD 50.00
	Commission (Transactional Cost)	1% min MWK2 800.00, max MWK21 500.00

Transaction Type	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	1%
		Corporate Banking	2%
	Amendment	Business Banking	1.5%
		Corporate Banking	n/a
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 19,250.00

Note: All crossborder card transactions attract a 4% commission upon currency conversion

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Transaction Type	Detail	Pricing
<b>Bills</b>		
Discounted		1% Min MWK15 250.00 Max MWK35 000.00
Negotiated		1% Min MWK15 650.00 Max MWK35 750.00
Discharge Fee		MWK 31,000.00
Noting		USD 100.00 plus costs from reporting branch
Courier Service		Courier rate after surtax plus 50%
Documentary Bills		1% Min MWK22 000.00 Max MWK42 000.00
Clean Bills		1% Min MWK20 500.00 Max MWK36 750.00
Delays on Acceptance per week	per week	MWK 22,500.00
Foreign Cheques per collection	per collection schedule	MWK 14,500.00
Instalment Bills		1% Min MWK17 000.00 Max MWK36 750.00
Bill Extension		MWK 25,350.00
SWIFT Outward		MWK 28,500.00
Inward		1.2% Min MWK3 200.00 Max MWK23 000.00
Stamp Duty (for both branches and IBC)		Per Stamp Duty Act

Transaction Type	Detail	Pricing
<b>Letters of Credit (Outward)</b>		
Establishment	Without Cash Cover (Usance)	0.33% pm Min MWK30 500.00
	Cash Covered (Sight)	0.25% pm Min MWK30 500.00
Extension of expiry date or increase in amount	Without Cash Cover (Usance)	0.33% pm Min MWK28 500.00
	Cash Covered (Sight)	0.25% pm Min MWK30 500.00
Amendments	SWIFT Charge	MWK 17,500.00
	Value or validity	0.33% pm Min MWK30 500.00
Drawings		0.25% Min MWK15 450.00 Max MWK35 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
<b>Letters of Credit (Inward)</b>		
Confirmation		Depends on Issuing Bank & Country Risks
Advising/Amendments		MWK 30,500.00
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
<b>Standby Letters of Credit</b>		
Establishment		2% per every six months

Transaction Type	Detail	Pricing
<b>Shipping Documents</b>		
Composite Bills of Lading requiring release		1% Min MWK19 250.00 Max MWK42 000.00
Delivery to Consignees	Unaccompanied by Bills	1% Min MWK19 250.00 Max MWK40 000.00
	Against Cash Deposit or Written undertaking to pay	1% Min MWK19 250.00 Max MWK42 000.00
Documents Returned to principals		MWK 30,500.00
Bonding and Releasing		1% Min MWK19 250.00 Max MWK42 000.00
Customs Clearing Certificates		MWK 20,950.00
Shipping Guarantees		1.5% every six months Min MWK35 000.00

Transaction Type	Detail	Pricing
<b>Foreign Transfers</b>		
Inward	Commission	1.2% Min MWK3 200.00 Max MWK23 000.00
		1.2% Min MWK5 500.00 Max MWK27 000.00
Outward		MWK 16,500.00
SWIFT Charge		MWK 2,000.00
Postage		MWK 2,000.00

Transaction Type	Detail	Pricing
<b>Bank Drafts</b>		
Outside Malawi (Foreign)	Commission	5% Min MWK27 000.00 Max MWK47 000.00
	Postage	MWK 3,000.00
Stop payments of demand drafts (LCY & FCY)		1% of value Min MWK15 650.00
Repurchase or Reissue of drafts		5% Min MWK3 850.00

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

Transaction Type	Detail	Pricing
<b>Custodial Services Fees</b>		
Custody fees (Safekeeping fees)	Foreign clients - Safekeeping Fees	20 - 30 basis points pa, min USD600.00
	Transaction Fees	USD 50.00
	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 worth > MWK20 billion	5 basis points pa, min MWK50 000.00
	Transaction Fees	MWK 5,500.00
	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
<b>Other Services</b>		
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
<b>Night Safe</b>		
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 26,500.00
Special Bag	Sales Per bag	MWK 2,750.00

Note: All crossborder card transactions attract a 4% commission upon currency conversion