

Tariff Guide

Selected listing of our Charges as at August 15th 2011

PERSONAL BANKING

Free Basic Transactions for all customers

Balance enquiry through ATMs and Mobile Banking	Cash Deposit
Cash withdrawal on Current Accounts at SCB ATMs	Cheque Deposit
Three free withdrawals a quarter for Peo Savings	Utility Bill Payments
One free withdrawal a quarter for Diva Savings	Issue of first debit card
Standing Orders own SCB Account (* From Current Account to ordinary Savings Account only)	Funds Transfer to SCB Account
Standing Orders to another SCB Account (* From Current Account to ordinary Savings Account only)	Issue of first personal Cheque book
Account Statements as per product frequency	

REMOTE CHANNELS

	Online Banking	Mobile Banking	
Sign up for Online Banking	Free	Balance Enquiry Multiple accounts	Free
Balance Enquiry single account	Free	Mini-statement	Free*
Balance Enquiry multiple accounts	Free	Statement request	Free*
Statement request	Free*	Cheque Book Request	Free*
Cheque Book Request	Free	Utility Bill Payment	Free
Utility Bill Payment	Free	Account Transfers	Free
Account Transfers	Free	FX Rates	Free
Credit Card payment	Free		
Outward Telegraphic Transfers	Free*		

*There will be no charge for processing these transactions through remote channels however, request charges for services utilized will apply as per the fee schedule under other transactions/services

SME BANKING

Monthly Account Maintenance Fee	50	Cheque Book	30
Flat Charge entry	7	Sweep	3.50 per transactions maximum of P100 per month
Salary Processing	3 (per employee)	Cash Deposit	0.3% of deposits above P1000 max P600

CREDIT CARDS

Classic Card: Joining Fee	100	Supplementary Card: Annual Fee	30
Gold Card: Joining Fee	145	Interest rate	27% pa
Classic Card: Annual Fee	100	Card Replacement fee	30
Gold Card: Annual Fee	145	Copy of statement older than 3 months (per month)	30
Supplementary Card: Joining Fee	Free	Cash withdrawal	15 or 2.25% of the transaction amt whichever is higher

PERSONAL LOAN

Arrangement fee	0.75% of loan or minimum of 500
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MORTGAGE LOAN

Arrangement fee	0.75% of loan or minimum of 900
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OVERDRAFT

Overdraft (secured and unsecured)	1.25% of loan or minimum of 300	Salary Advance	2.25% pm on amount withdrawn
Overdraft Interest Rate (secured)	Prime + 2%		

OTHER TRANSACTIONS / SERVICES

Investigations on transactions	100	Copy of past account statement (per month)	30
Standing Order (other banks local)	25.90	Copy of deposit slip	30
Standing Order (other banks international)	50	Mini statement print out	30
Standing Order (any SCB account except current account and ordinary savings)	25.90	Balance enquiry over the counter	30
Cheque Encashment: Non account holder	20	Bank Cheque (SCB customers)	30
ATM Cash Withdrawal- NON SCB in Botswana	3.88	Dormant account activation	30
ATM Cash Withdrawal- NON SCB outside Botswana	25	Subsequent Cheque books	30
Over the counter withdrawal for ALL card holders (Current Account and Ordinary savings)	10	Photocopying of documents (per sheet)	4.55
Subsequent withdrawals on Peo / Diva Savings (per withdrawal)	50	Full Bank History Report	18.18
Debit Card Replacement (expiry, lost, stolen, misplaced)	50	Request to stop drafts	250
International over the counter withdrawals	50	Dishonored Cheque	250
Monthly Account Maintenance Fee (For Current accounts and ordinary savings account only)	50	Premature FD Breakage	250
Monthly Account Maintenance Fee (Millionaire Maker)	50	Post dated Cheques	250
Dishonored Standing Order	250	Bank Cheque non SCB Customer	250

FOREIGN CURRENCY ACCOUNTS

Monthly charges for going below the following minimum balance

Telegraphic Transfer Charges

Currency	Min Balance	Charge	% Charge	Min Charge	Max Charge
GBP	500	10	0.25%	5	50
USD	1000	15	0.25%	10	75
EURO	500	15	0.25%	20	100
ZAR	5000	50	0.25%	50	350

SPECIALISED TRANSACTIONS

Stop Payment of Cheques	100	Purchase and sale of notes	3% (min 15)
Foreign Cheques for Collection	136	Foreign Cheque Purchase	0.25% (min 50 max 500)
Stop Draft	100	Draft Issued on local currency Account	0.25% (min 50 max 500)
Draft Replacement	50	Real Time Gross Settlement	2.50% (min 82 max 273)
Swift Payment within Botswana	50	Local transfer to other banks (Electronic funds transfer)	0.25% (min 25.90 max 194)
Swift Payment outside Botswana	100	Telegraphic Transfers (International)	0.25% (min 51.80 max 323.75)
Safe custody (one time)	300	Safe custody subsequent withdrawals (free once a month)	50 per subsequent withdrawals

*All charges are VAT exclusive.
Full listing of charges / pricing available on request