



WATER BILL DUE?
ELECTRICITY RUNNING LOW?
 Use Nomakuphi app, Cellphone or Internet banking.



BANK FEES 2022 -2023

PERSONAL ACCOUNTS	Fees/Charges
Savings or other Accounts	
Monthly Fee	
Umlamuli Account	E22.60
Low Cost Transactor	E6.30
Umlolongi Tertiary Account	E0.00
Siyakhula Account	E0.00
Deposits	
ADT/ATM Cash Deposit	E0.00
Individual cash OTC	E0.00
Withdrawals	
Own ATM withdrawal	E10 - E500 E8.20 per transaction E501 - E1,000 E16.40 per transaction E1,001 - E2,000 E29.60 per transaction E2,001 - E3,000 E36.00 per transaction E3,001 - E3,500 E40.00 per transaction E3,501 - E4,000 E45.00 per transaction
Ludvondvulo Elderly Account	E0.00
Other banks ATM	2.3% Min E62.66
Branch withdrawals OTC	
	Below E4,000 2.8% Min E52.00 Max E118.10 Above E4,000 2.8% Min E136.00
Cross Border Remittances	
	0.6% Min E186.00 Max E217.00
Account Opening and Closing Fees	
Activation of Dormant A/C	E0.00
Closing of account	E0.00
Opening of Account	E0.00
Statements	
Email	E1.10
Inside branch account statement printout	E20.50 per page Max E615.00
Monthly Statement Current Account	E0.00
Early Settlement Statement Fee	E0.00
Loan Statements (1 Per Month)	E0.00
Account Confirmation Letter	E34.60
Point of Sale Fees	
Point of Sale (POS) inside branch Withdrawal	E47.17 + 1.7%
Point of Sale (POS) Merchant	E6.58
Point of Sale (POS) Merchant - decline fee	E7.62
Point of Sale (POS) inside branch Deposit - Individuals	E0.00
Balance Enquiry	
ATM balance enquiry	E5.80
Balance enquiries at another bank's ATM	E6.16
Over Counter balance enquiry	E9.60
ATM Enquiry with printout + Mini statement	E7.41
Internet/ Mobile App	E0.00
Debit Card Fees	
Initial Issue	E0.00
ATM Card Replacement – lost, stolen or damaged card	E110.74
Additional Replacement	E116.90
Card Blocking Through Digital Platform	E0.00
Card Blocking In Branch	E75.00
Prepaid Card Fees	
Card Issuing	E53.24
Prepaid Card Balance Enquiry	
On-Us ATM & Teller POS	E0.00
OB ATMs	E6.16
Purchases	
POS Transaction - On Us	E6.58
POS Charges (at Merchant)	E6.58
Cash Withdrawals	
E10 - E4,000	1.5% Min E7.60 Max E33.40
Other Local Banks ATMs	2.3 % Min E54.64 Max E91.85
At Mastercard ATM Domestic	2.3 % Min E54.64 Max E91.85
International ATMs	2.3 % Min E54.64 Max E91.85
Cash Loading	
Transfer Amount (Cash Loading)	E0.00
Payments and Transfers	
Funds Transfer Own	E0.00
Funds Transfer - Other EDSB Customer	E10.67
Local Payments per transaction	E15.00
Bulk local payments (per transaction)	E6.00
Cross border payments	0.6% Min E186.00 Max E217.00
Stop Order creation	E43.05
Stop Order Amendment	E0.00
Stop Order – Internal account	E0.00
Stop Order – out going to other banks	E42.62
Stop Payment	E83.82
Other Payments Related Fees	
Mobile Money and E-Mali customer transfer to EDSB Account	E0.00
Transfer from EDSB account to E-Mali and Mobile Money	E20.00
Cardless Withdrawal per E500	E6.40 per 500 Max E31.50
Value Added Services	
Electricity	E6.10
Airtime	E2.20
ESWC	E4.00
Other Fees	
Full Audit Certificate	E510.44
Deposit Book	E70.14
Photocopy	E14.80 per page
Safe Custody Sealed Envelope/deeds Box	E275.34
Penalty Fees	
Unpaid stop orders	E100.00
Aborted Funds Transfer to other Local Banks	E10.00
Debit order Honouring Fee	E304.80
Searching fee	E126.70
Personal Loans	
Monthly Service Fee	E124.20
Initiation	8% Min E500.00
Initiation-Premier	8.5% no Max
Property Finance	
Monthly Service Fee	E124.20
Initiation	3.5% Max E105,000.00
Vehicle Finance	
Monthly Service Fee	E75.00
Initiation/Documentation	2.6% Max E5,000.00
Payment Notification	
Email	E1.10
SMS Notification fee	E0.60
FOREIGN EXCHANGE	
Foreign Currency Notes Purchases/Sales	3.5% Min E98.55
Exchange Control Application CBS form G	E550.57
Attestation of Form 178	E92.25
Chaser of form 178	E129.29
Attestation of NEP	E92.25
Chaser of NEP	E119.68

BUSINESS ACCOUNTS	Fees/Charges
General Business Account	
Monthly Fee	
Monthly Account Fee	E148.90
Deposits	
Below E30,000	E0.00
ADT/ATM Cash Deposit	1.5% on Excess of E30,000.00
Cash OTC	1.5% on Excess of E30,000.00
Withdrawals	
Own ATM withdrawal	E10 - E500 E8.20 per transaction E501 - E1,000 E16.40 per transaction E1,001 - E2,000 E29.60 per transaction E2,001 - E3,000 E36.00 per transaction E3,001 - E3,500 E40.00 per transaction E3,501 - E4,000 E45.00 per transaction
Other banks ATM	2.3% Min E62.66
Branch withdrawals OTC	
	Below E5,000 2% Min E41.10 Above E5,000 2.6% Min E148.90
Cross Border Remittances	
	0.6% Min E186.00 Max E217.00
Account Opening and Closing Fees	
Activation of Dormant A/C	E0.00
Closing of account	E0.00
Opening of Account	E0.00
Statements	
Email Daily	E1.10
Inside branch account statement printout	E20.50 per page Max E615.00
Monthly Statement Current Account	E0.00
Early Settlement Statement Fee	E0.00
Loan Statements (1 Per Month)	E0.00
Account Confirmation Letter	E34.60
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Point of Sale (POS) Merchant	E6.58
Point of Sale (POS) Merchant - decline fee	E7.62
Point of Sale (POS) inside branch Deposit- SME's (Above E30 000.00)	1% on Excess of E30,000.00
Point of Sale (POS) inside branch Deposit - Corporates	1.5% Negotiable
Balance Enquiry	
ATM balance enquiry	E5.80
Balance enquiries at another bank's ATM	E6.16
Over Counter balance enquiry	E9.60
ATM Enquiry with printout + Mini statement	E7.41
Internet/ Mobile App	E0.00
Debit Card Fees	
Initial Issue	E0.00
ATM Card Replacement – lost, stolen or damaged card	E110.74
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Business Loans	
Monthly Service Fee	E124.20
Initiation-Corporate	2.40%
Initiation-SMME	2.5% Min E500 Max E105,000.00
Initiation-Agribusiness	9.2% Min E2,032.00 Max E12,192.00
Property Finance	
Monthly Service Fee	E124.20
Initiation	3.5% Max E105, 000 for individual clients
Vehicle Finance	
Monthly Service Fee	E75.00
Initiation	2.6% Max E105, 000.00
Overdraft	
Initiation Fee, overdraft (Temporal Excess)	2.5%Min E500 Max E25,000.00
Initiation Fee- Business, SSELG,Bridging	2.5% Min E500 Max E105,000.00
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