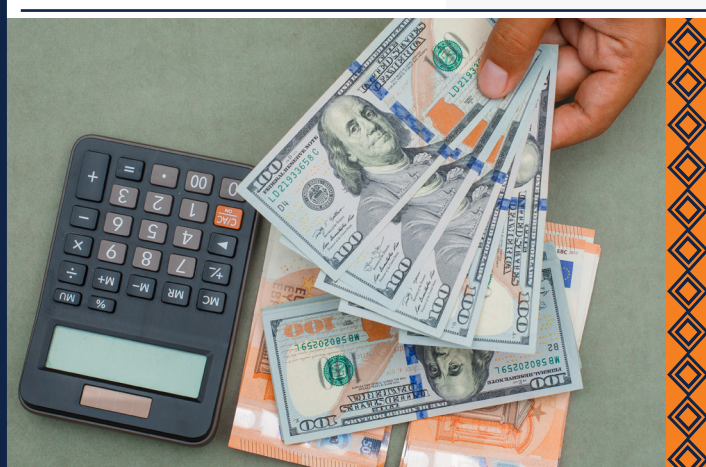


## PERSONAL ACCOUNTS (Savings or other Accounts)

Fees/Charges		Fees/Charges	
<b>Monthly Fee</b>		<b>Push from Eswatini Bank to MTN Mobile Money</b>	
Ordinary Savings	E53.13	E20.00 - E500.00	E15.00
Umlamuli Account	E23.85	E501.00 - E1200.00	E22.00
Low Cost Transactor	E0.00	E1201.00 - E2200.00	E32.00
Umlolongi Tertiary Account	E0.00	E2201.00 - E4000.00	E39.00
Siyakhula Account	E0.00	Above E4000.00	E40.00
<b>Deposits</b>		<b>Value Added Services</b>	
ADT/ATM Cash Deposit	E0.00	Electricity	E6.10
Individual cash OTC	E0.00	Airtime top up	E2.20
<b>Withdrawals</b>		ESWC	E4.00
Own ATM withdrawal	E10 - E500 E8.65 per transaction E501 - E1,000 E17.31 per transaction E1,001 - E2,000 E31.24 per transaction E2,001 - E3,000 E37.99 per transaction E3,001 - E3,500 E42.22 per transaction E3,501 - E4,000 E47.49 per transaction	<b>Other Fees</b>	
Ludvondvolo Elderly Account	E0.00	Full Audit Certificate	E510.44
Other Banks ATM	2.3% Min E66.10	Deposit Book	E103.87
<b>Branch withdrawals OTC</b>		Photocopy	E15.62 per page
	Below E4,000 2.8% Min E55.30 Max E124.64 Above E4,000 2.8% Min E144.17	Safe Custody Sealed Envelope/deeds Box	E377.04
<b>Cross Border Remittances</b>		Clearance Letter to Other banks	E 10.87
	0.6% Min E186.00 Max E217.00	<b>Penalty Fees</b>	
<b>Account Opening and Closing Fees</b>		Unpaid stop orders	E100.00
Activation of Dormant A/C	E0.00	Debit order Honouring Fee	E304.80
Closing of account	E0.00	Searching fee	E133.75
Opening of Account	E0.00	<b>Personal Loans</b>	
<b>Statements</b>		Monthly Service Fee	E131.10
Email	E0.00	Initiation	2% Max E7,000.00
Inside branch account statement printout	1 Free Monthly, E10.00 per page for additional statements	Initiation-Premier	2% Max E7,000.00
Monthly Statement Current Account	E0.00	<b>Property Finance</b>	
Early Settlement Statement Fee	E0.00	Monthly Service Fee	E131.10
Loan Statements (1 Per Month)	E0.00	Initiation	2% Max E8,000 for loans up to E2Mln Max E16,000 for loans above E2Mln
Account Confirmation Letter	E36.52	<b>Vehicle Finance</b>	
<b>Point of Sale Fees</b>		Monthly Service Fee	E79.16
Point of Sale (POS) inside branch Withdrawal	E49.80+1.7%	Initiation/Documentation	2% Max E5,000.00
Point of Sale (POS) Merchant	E6.94	<b>Payment Notification</b>	
Point of Sale (POS) Merchant - decline fee	E8.04	Email	E0.00
Point of Sale (POS) inside branch Deposit - Individuals	E0.00	SMS Notification fee	E0.65
<b>Balance Enquiry</b>		<b>FOREIGN EXCHANGE</b>	
ATM balance enquiry	E3.34	Foreign Currency Notes Purchases/Sales	3.5% Min E104.00
Balance enquiries at another bank's ATM	E6.50	Exchange Control Application CBS form G	E581.07
Over Counter balance enquiry	E9.60	Attestation of Form 178	E97.36
ATM Enquiry with printout + Mini statement	1 Free Monthly	Chaser of form 178	E136.45
Internet/ Mobile App	E0.00	Attestation of NEP	E97.36
<b>Debit Card Fees</b>		Chaser of NEP	E126.32
Initial Issue	E0.00	<b>Incoming payments (local) SWIPPS</b>	
ATM Card Replacement – lost, stolen or damaged card	E116.88	Swipps RTGS ( Local ) below E50,000.00	0.5% Min E52.77 Max E263.85
Additional Replacement	E123.37	Swipps RTGS ( Local ) above E50,000.00	0.70% Min E55.50 Max E364.60
Card Blocking Through Digital Platform	E0.00	Swift / Crossborder ( Siress)	0.70% Min E52.77 Max E364.60
Card Blocking In Branch	E75.00	<b>Out-Going payments</b>	
PIN reset	E10.55	Out-Going local below E50,000.00	0.74 % (Min E80.00 Max E316.60) Plus E72.14 (Swift charge)
<b>Prepaid Card Fees</b>		Out-Going local above E50,000.00	0.74 % (Mini E273.00 Max E422.20) Plus E72.14 (Swift charge)
Card Issuing - EDSB Customer	E56.19	<b>Out-Going cross border</b>	
Card Issuing - Non EDSB Customer	E100.00	Below E50,000.00	0.66% Min E45.00 Max E230.00 Plus E102.61 (Swift charge)
<b>Prepaid Card Balance Enquiry</b>		Above E50,000.00	0.74 % (Mini E273.00 Max E422.20) Plus E102.61 (Swift charge)
On-Us ATM & Teller POS	E0.00	<b>Wallet - ShareSha Fees</b>	
Other Banks ATMs	E6.50	Balance enquiry	Free
<b>Purchases</b>		Mini Statement	Free
POS Transaction - On Us	E6.94	Full statement	Free
POS Charges (at Merchant)	E6.94	ShareSha to other Eswatini Bank account	E5.00
<b>Cash Withdrawals</b>		ShareSha to own Eswatini Bank account	Free
E10 - E4,000	1.5% Min E8.02 Max E35.20	<b>Transfer from ShareSha to mobile number</b>	
Other Local Banks ATMs	2.3 % Min E57.70 Max E96.94	E10 - E200	E5,00
At Mastercard ATM Domestic	2.3 % Min E57.70 Max E96.94	E201 - E400	E6,00
International ATMs	2.3 % Min E57.70 Max E96.94	E401 - E800	E7,00
<b>Cash Loading</b>		E1000 - E1500	E9,00
Transfer Amount (Cash Loading)	E0.00	E1501 - E5000	E10,00
<b>Payments and Transfers</b>		E5 001 - E12000	E12,00
Funds Transfer Own	E0.00	above E12000	E15,00
Funds Transfer - Other EDSB Customer	E11.26	Transfer from Eswatini Bank account to own ShareSha	
Funds Transfer Local Banks	E15.83	Bulk send to ShareSha (From account on IB)	E5.00 per transaction
Bulk local payments (per transaction)	E6.33	EWSC payment	E4.00
Cross border payments	0.6% Min E186.00 Max E217.00	EEC bill payments	E6.10
Stop Order creation	E45.44	MTN Airtime, Voice bundles and MTN bundles	E2.20
Stop Order Amendment	E0.00	EPTC airtime	E5.00
Stop Order – Internal account	E0.00	Eswatini Mobile airtime	E2.20
Stop Order – out going to other banks	E44.98	<b>ShareSha withdrawal</b>	
Stop Payment	E90.87	1 <sup>st</sup> Withdrawal (Once - Off)	Free
Sweeping Instruction- per month	E400.00	10-500	E6.75
<b>Other Payments Related Fees</b>		501-1000	E13.50
Mobile Money and E-Mali customer transfer to EDSB Account	E0.00	1001-1500	E20.25
Transfer from EDSB account to Eswatini	E0.00	1501-2000	E27.00
Mobile E-Mali	E20.00	2001-2500	E25.00
Cardless Withdrawal per E500	E6.75 per E500 Max E33.25	2501-3000	E31.50
		3001-3500	E31.50
		3501-4000	E31.50
		Scan and Pay	E6.00
		Prepaid card loading	Free
		School fees payment	E11.25
		ShareSha Reversal	E10.00

## BUSINESS ACCOUNTS (General Business Account)

Fees/Charges		Fees/Charges	
<b>Monthly Fee</b>		<b>Payments and Transfers</b>	
Current Account - Individual	E93.24	Funds Transfer Own	E0.00
Current Account - Company	E157.15	Funds Transfer - Other EDSB Customer	E11.26
VIP	E151.77	Funds Transfer Local Banks	E15.83
<b>In Branch Deposits</b>		Bulk local payments (per transaction)	E6.33
SME	1% on excess of E30,000.00 (CBE)	Cross border payments	0.6% Min E186.00 Max E217.00
Corporate	E1.5% Negotiable	Stop Order creation	E45.44
<b>Withdrawals</b>		Stop Order Amendment	E0.00
Own ATM withdrawal	E10 - E500 E8.65 per transaction	Stop Order – Internal account same customer	E0.00
	E501 - E1,000 E17.31 per transaction	Stop Order – out going to other banks	E44.98
	E1,001 - E2,000 E31.24 per transaction	Stop Payment	E90.87
	E2,001 - E3,000 E37.99 per transaction	Sweeping Instruction- per month	E400.00
	E3,001 - E3,500 E42.22 per transaction	<b>Other Payments Related Fees</b>	
	E3,501 - E4,000 E47.49 per transaction	Mobile Money and E-Mali customer transfer to EDSB Account	E0.00
Other Banks ATM	2.3% Min E66.10	Transfer from EDSB account to Eswatini Mobile E-Mali	E20.00
<b>Branch withdrawals OTC</b>		Cardless Withdrawal per E500	E6.75 per E500 Max E33.25
	Below E5,000 2% Min E55.30	<b>Push from Eswatini Bank to MTN Mobile Money</b>	
	Above E5,000 2.6% Min E157.15	E20.00 - E500.00	E15.00
<b>Cross Border Remittances</b>		E501.00 - E1200.00	E22.00
	0.6% Min E186.00 Max E217.00	E1201.00 - E2200.00	E32.00
<b>Account Opening and Closing Fees</b>		E2201.00 - E4000.00	E39.00
Activation of Dormant A/C	E0.00	Above E4000.00	E40.00
Closing of account	E0.00	<b>Value Added Services</b>	
Opening of Account	E0.00	Electricity	E6.10
<b>Statements</b>		Airtime top up	E2.20
Email	E0.00	ESWC	E4.00
Inside branch account statement printout	1 Free Monthly, E10.00 per page for additional statements	<b>Other Fees</b>	
Monthly Statement Current Account	E0.00	Full Audit Certificate	E510.44
Early Settlement Statement Fee	E0.00	Deposit Book	E103.87
Loan Statements (1 Per Month)	E0.00	Photocopy	E15.62 per page
Account Confirmation Letter	E36.52	Safe Custody Sealed Envelope/deeds Box	E377.04
<b>Point of Sale Fees</b>		Clearance Letter to Other banks	E10.87
Point of Sale (POS) inside branch Withdrawal	E49.80+1.7%	<b>Penalty Fees</b>	
Point of Sale (POS) Merchant	E6.94	Unpaid stop orders	E100.00
Point of Sale (POS) Merchant - decline fee	E8.04	Debit order Honouring Fee	E304.80
Point of Sale (POS) inside branch Deposit - SME's (Above E30 000.00)	1% on excess of E30,000.00	Searching fee	E133.75
Point of Sale (POS) inside branch Deposit - Corporates	1.5% Negotiable	<b>Business Loans</b>	
<b>Balance Enquiry</b>		Monthly Fees	E131.10
ATM balance enquiry	E3.34	Initiation - Corporate	2.4%
Balance enquiries at another bank's ATM	E6.50	Initiation - Premier	2% Max E7,000.00
Over Counter balance enquiry	E9.60	<b>Property Finance</b>	
ATM Enquiry with printout + Mini statement	1 Free Monthly	Monthly Fees	E131.10
Internet/ Mobile App	E0.00	Initiation	3.5%
<b>Debit Card Fees</b>		<b>Vehicle Finance</b>	
Initial Issue	E0.00	Monthly Fees	E79.16
ATM Card Replacement – lost, stolen or damaged card	E116.88	Initiation	2.6%
Additional Replacement	E123.37	<b>Payment Notification</b>	
Card Blocking Through Digital Platform	E0.00	Email	E1.16
Card Blocking In Branch	E75.00	SMS Notification fee	E0.65
PIN reset	E10.55	<b>FOREIGN EXCHANGE</b>	
<b>Prepaid Card Fees</b>		Foreign Currency Notes Purchases/Sales	3.5% Min E104.00
Card Issuing - EDSB Customer	E56.19	Exchange Control Application CBS form G	E581.07
Card Issuing - Non EDSB Customer	E100.00	Attestation of Form 178	E97.36
<b>Prepaid Card Balance Enquiry</b>		Chaser of form 178	E136.45
On-Us ATM & Teller POS	E0.00	Attestation of NEP	E97.36
Other Banks ATMs	E6.50	Chaser of NEP	E126.32
<b>Purchases</b>		<b>Incoming payments (local) SWIPPS</b>	
POS Transaction - On Us	E6.94	Swipps RTGS ( Local ) below E50,000.00	0.5% Min E52.77 Max E263.85
POS Charges (at Merchant)	E6.94	Swipps RTGS ( Local ) above E50,000.00	0.70% Min E55.50 Max E364.60
<b>Cash Withdrawals</b>		Swift / Crossborder ( Siress)	0.70% Min E52.77 Max E364.60
E10 - E4,000	1.5% Min E8.02 Max E35.20	<b>Out-Going payments</b>	
Other Local Banks ATMs	2.3% Min E57.70 Max E96.94	Out-Going local below E50,000.00	0.74% (Min E80.00 Max E316.60) Plus E72.14 (Swift charge)
At Mastercard ATM Domestic	2.3% Min E57.70 Max E96.94	Out-Going local above E50,000.00	0.74% (Mini E273.00 Max E422.20) Plus E72.14 (Swift charge)
International ATMs	2.3% Min E57.70 Max E96.94	<b>Out-Going cross border</b>	
<b>Cash Loading</b>		Below E50,000.00	0.66% Min E45.00 Max E230.00 Plus E102.61 (Swift charge)
Transfer Amount (Cash Loading)	E0.00	Above E50,000.00	0.74% (Mini E273.00 Max E422.20) Plus E102.61 (Swift charge)



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