

PERSONAL ACCOUNTS (Savings or other Accounts)

	Fees/Charges		Fees/Charges
Monthly Fee			
Premier Banking	E158.10	Cash Withdrawal	
Sisekelo Account	E55.35	E10 - E4,000	1.5% Min E8.35 Max E36.67
Umlamuli	E24.84	Other Local Banks ATMs	2.3 % Min E60.11 Max E100.98
Low Cost Transactor	E0.00	At MasterCard ATM Domestic	2.3 % Min E60.11 Max E100.98
Lwati-Student Account	E64.48 annually	International ATMs	2.3 % Min E60.11 Max E100.98
Siyakhula Junior	E0.00	Transfer Amount (Cash Loading)	E0.00
Ludvondvolo Elderly	E0.00	Chargeback dispute	E90.00
Deposits			
ADT/ATM Cash Deposit	E0.00	DIGITAL BANKING	
Individual cash OTC	E0.00	Installation Fee	E0.00
Withdrawals			
Withdrawal at Eswatini Bank ATM	E10 - E500 E8.65	Balance Enquiry	E0.00
	E501 - E1,000.00 E17.31	Customer Position viewing	E0.00
	E1,001.00 - E2,000.00 E31.24	Mini Statement	E0.00
	E2,000.00 - E3,000.00 E37.99	Full Statement	1 free monthly then E10.00 per page for additional
	E3,001.00 - E3,500.00 E42.22	Inter-Account Transfers - Other SDSB	
	E3,501.00 - E4,000.00 E47.49	Customer - IB and MB	E11.72
	E4,000 - E4,500 E58.49	Inter-Account Transfers - Other SDSB	
	E4,501 - E5,000 E67.50	Customer - ShareSha	E6.25
	E5,001 - E6,000 E82.01	Funds Transfer Own	E0.00
	E6,001 - E7,000 E89.04	Local Banks Payments per transaction - MB	E16.49
	E7,001 - E7,500 E93.45	Local Banks Payments per transaction - IB	E30.00
	E7,501 - E8,000 E98.94	Bulk local payments to Eswatini Bank account	
Ludvondvolo Elderly	E0.00	(per transaction)- IB	E6.59 per transaction
Other Banks ATM	2.3% Min E66.10	Bulk ShareSha transfer	E6.59 per transaction
Branch POS Withdrawals OTC			
	E51.87+ 1.7%	Bulk prepaid card loading	E6.59 per transaction
Account Opening and Closing Fees			
Activation of Dormant A/C	E0.00	Bulk local payments to other local banks	
Closing of account	E0.00	(per transaction) - IB	E9 per transaction less than E20K, E30 per transaction above E20K, Overall file min, E70.00
Opening of Account	E0.00	Password Change	E0.00
Statements			
Email	E0.00	Forex Rates enquiry	E1.18
Inside branch account statement printout	1 Free Monthly, then E10.00 per page for additional statements	Change Profile	E0.00
Monthly Statement Current Account	E0.00	Add/Delete Beneficiary	E0.00
Early Settlement Statement Fee	E0.00	Bill Payment -EEC	E6.55 per E100.00, Maximum E10.00
Loan Statements (1 Per Month)	E0.00	Bill Payment -EWSC	E5.00 per E100.00, Maximum E10.00
Account Confirmation Letter	E38.04	Airtime top-up	E2.40 per E100.00, Maximum E7.00
Debit Cards			
Initial	E0.00	Payment Notifications - Email - IB and MB	E1.21
ATM Card Holder	E9.27	Payment Notifications - SMS	E0.65
ATM Card Replacement – lost, stolen or damaged card	E121.75	PIN Reset (Blocked) MB and ShareSha	E10.55
Deal Slip	E1.28	PIN Reset (Blocked) IB	E10.55
Additional Replacement	E128.51	Internet Access Fee - Individuals (Monthly Charge) IB	E0.00
Card Blocking Digital	E0.00	Internet Access Fee - Business (Monthly Charge) IB	E10.00
Card Blocking In-Branch	E78.13	Stop order fee-Eswatini Bank other customer	E12.10
Monthly Card Fee			
Classic, Siyakhula	E4.14	Stop order fee-Local banks	E17.00
Gold	E8.00	Transfer to prepaid card	E0.00
Branch Point of Sale			
Point of Sale (POS) inside branch Withdrawal	E51.87+ 1.7%	POP email	E1.20
Point of Sale (POS) inside branch Deposit- Individuals	E0.00	Cardless withdrawals -MB and ShareSha	E7.00 per E500, Max E36 (up to E4,000)
Point of Sale (POS) inside branch Deposit- SME's (Above E30,000.00)	1% on excess of E30,000.00		E4,000 - E4,500 E58.49
Point of Sale (POS) inside branch Deposit- Corporates	1.5%		E4,501 - E5,000 E67.50
Merchant Point of Sale			
Point of Sale (POS) Merchant	E7.23		E5,001 - E6,000 E82.01
Point of Sale (POS) Merchant - decline fee	E8.65		E6,001 - E7,000 E89.04
Sale with CashBack Merchant	E7.46 per Purchase + E7.00 per E500 Min E36.00 (up to E4,000)		E7,001 - E7,500 E93.45
Pre- Authorisation Merchant	E7.50		E7,501 - E8,000 E98.94
Completion transaction Merchant	E7.50		E10.99
ShareSha Purchase (Merchant)	E6.90		E0.00
Portable POS Monthly Rental	E150.00		E10.55
Fixed Portable POS	E200.00		E11.73
Kiosk rental fee	E1,000 per month/ neg		E10.99
Merchant POS Commission			
	2.5% up to 4%	MOBILE MONEY CHARGES	
MOMO	1%	ATM WITHDRAWAL	
EMALI	1%	E20.00 - E500.00	E12.00
SHARESHA	1%	E501.00 - E1,200.00	E22.00
Balance Enquiries			
ATM balance enquiry	E3.48	E1,201.00 - E2,200.00	E32.00
Balance enquiries at another bank's ATM	E6.77	E2,201.00 - E4,000.00	E39.00
Over Counter balance enquiry	E10.00	PUSH FROM ESWATINI BANK TO MTN	
PIN Reset			
PIN change at ATM	E0.00	E20.00 - E 500.00	E15.00
ATM Pin Replacement	E10.00	E501.00 - E1,200.00	E22.00
ATM Statement Enquiry + mini statement	E2.51	E1,201.00 - E2,200.00	E32.00
PREPAID CARD CHARGES			
Card Issuing	E58.53	E2,201.00 - E4,000.00	E39.00
Card Issuing-Non Customers	E104.17	Above E4,000.00	E40.00
Monthly Card Charges	E5.30	Recalling of misallocated Funds	E20.80 up to E1,000, E32.50 (E1,001 up to E3,000, E52.00 above E3,000)
Card Restitution fees	E5.86	PULL FROM MTN TO ESWATINI BANK	
Purchases			
POS Transaction - On Us	E7.23	E20.00 - E4,000.00	E0.00
POS Charges (at Merchant)	E7.23	PUSH FROM ESWATINI BANK TO EMALI	
FOREIGN EXCHANGE			
FOREIGN EXCHANGE FORMS			
Exchange Control Application CBE form G E605.30			
Attestation of Form 178 E101.42			
Chaser of form 178 E142.14			
Attestation of NEP E101.42			
Chaser of NEP E131.58			
FOREIGN EXCHANGE PURCHASES/ SALES			
Foreign Currency Notes 3.5% Min. E110.00			
INCOMING PAYMENTS (LOCAL) SWIPPS			
Swipps RTGS (Local) below E50 000.00 0.53% Min E80.00 Max E330.00			
Swipps RTGS (Local) above E50 000.00 0.80% Min E70.00 Max E460.00			
Swift / Crossborder (Siress) 0.80% Min E70.00 Max E460.00			
OUTGOING PAYMENTS			
Out-Going local below E50 000.00 0.53% Min E80.00 Max E330.00			
Out-Going local above E50 000.00 0.94% (Mini E342.00 Max E530) Plus E90 (Swift charge)			

PERSONAL ACCOUNTS (Savings or other Accounts)

Fees/Charges		Fees/Charges	
Out-Going cross border		TRANSFER OF FUNDS	
below E50,000.00	0.83% Min E100.00 Max E400.00 plus E120.00 (Swift charge)	Stop Order –out going to other banks	E46.86
- above E50,000.00	0.94 % (Mini E342.00 Max E530) Plus E120.00 (Swift charge)	Sweeping Instruction- per month	E416.68
Recalling of funds from other banks (where bank is not at fault)	E100.00	Inter Account Fund Transfer-Same customer	E0.00
OTHER FEES ACROSS ALL ACCOUNTS		Branch-Inter Account Fund Transfer-Other customer	E22.76
Disputed Transaction Where Bank is not at Fault	E148.44	LOANS AND ADVANCES	
Transaction Voucher Search fee	E139.33	Penalty on Past Dues (across all loans)	5% of amount owed
Video Footage Fee (When the Bank is not at Fault)	E172.19	PERSONAL LOANS	
Recalling of funds from other banks	E100.00	Initiation fee	2% Max E7,000
Clearance letter (To another bank)	E11.32	Personal Overdraft Initiation Fee	2% Max E3,000
TRANSFER OF FUNDS		Service Fee-Monthly	E75.00
Stop Order creation	E45.44	PROPERTY FINANCE	
Stop order Amendment	E0.00	Initiation Fee (Individual / Residential)	2% Max E8,000 for loans up to E2Mln; Max E16,000 for loans above E2Mln
Stop Order Stop payment	E94.66	VEHICLE FINANCE	
Stop Order cancellation	E0.00	Initiation fee	2% Max E5,000
Stop Order – Internal account-same customer	E0.00		
Stop Order – Internal account-other customer	E22.76		

BUSINESS ACCOUNTS (General Business Account)

Fees/Charges		Fees/Charges	
Monthly Fee		ELECTRONIC PROCESSING - SALARIES	
Current Account- Individual	E97.13	Setup fee	675.88
SME-Sole Trader	E120.00	Invalid account number	68.96
Current Account- Company	E163.70	Reissue of corrupted files/disks	310.97
Corporate	E163.70	Electronic Salary Processing Fee	12.05
In Branch Deposits		EFT Credit Processing Fee	27.08
SME	1% on excess of E30,000.00	Value Added Services	
Corporate	1.5% (Negotiable)	Electricity	E6.55 per E100.00, Maximum E10.00
Account Opening and Closing Fees		ESWC	E5 per E100.00, Maximum E10.00
Activation of Dormant A/C	E0.00	Airtime	E2.40 per E100.00, Maximum E7.00
Closing of account	E0.00	Other Fees	
Opening of Account	E0.00	Full Audit Certificate	E531.72
Statements		Deposit Book	E108.20
Email	E0.00	Photocopy	E16.27 per page
Inside branch account statement printout	1 Free Monthly, then E10.00 per page for additional statements	Safe Custody Sealed Envelope/deeds Box	E392.76
Monthly Statement Current Account	E0.00	Clearance Letter to Other banks	E10.87
Early Settlement Statement Fee	E0.00	Penalty Fees	
Loan Statements (1 Per Month)	E0.00	Early Withdrawal Corporate Deposits	0.15%
Account Confirmation Letter	E38.04	Unpaid stop orders	E100.00
Point of Sale Fees		Cancelled funds transfer to other banks	E100.00
Point of Sale (POS) inside branch Withdrawal	E51.87 + 1.7%	Debit order Honouring Fee	E200.00
Point of Sale (POS) Merchant	E7.23	Searching fee	E139.33
Point of Sale (POS) Merchant - decline fee	E8.38	Business Loans	
Point of Sale (POS) inside branch Deposit-SME's (Above E30 000.00)	1% on excess of E30,000.00	Monthly Fees	E75.00
Point of Sale (POS) inside branch Deposit- Corporates	1.5% (Negotiable)	Initiation Fees - Corporate	2.40%
Card Fees		Initiation Fees - SMME	2% Max E7,000
Initial Issue	E0.00	Property Finance	
ATM Card Replacement–lost, stolen or damaged card	E121.75	Monthly Fees	E75.00
Additional Replacement	E128.51	Initiation	3.50%
Monthly Card fee	E15.00	Vehicle Finance	
Card Blocking Through Digital Platform	E0.00	Monthly Fees	E75.00
Card Blocking In Branch	E75.00	Initiation	2.6% Max E105 000.00
PIN Reset	E10.55	Overdraft	
Payment and Transfers		Initiation Fee, overdraft (Temporal Excess)	2.5%Min E500 Max E25 000.00
Local Banks Payments per transaction -IB	E30.00	Initiation Fee- Business, SSELG,Bridging	2.5% Min E500 Max E105 000.00
Bulk local payments to Eswatini Bank account (per transaction)- IB	E6.59 per transaction		
Bulk prepaid card loading	E6.59 per transaction		
Bulk local payments to other local banks (per transaction) - IB	E9 per transaction less than E20K, E30 per transaction above E20K, Overall file min, E70.00		
Inter-Account Transfers - Other SDSB Customer - IB and MB	E11.73		



ShareSha
Digital wallet

Simplify your life with **ShareSha**, your gateway to seamless daily transactions

Services accessible

- Cash withdrawals and deposits at ATMs
- Scan and Pay
- Bill Payments
- Airtime Recharge
- Data Bundles
- Load Prepaid Card
- Funds Transfer
- Balance Enquiry
- ShareSha Statement

Ts &Cs apply

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