

BANKING FEES 2025-2026



PERSONAL ACCOUNTS (Savings or other Accounts)

	Fees/Charges
Monthly Fee	
Premier Current Account - Silver	E158,10
Premier Current Account - Gold	E178,10
Premier Current Account - Platinum	E200,00
Current Account	E101,02
Sisekelo Account	E57,56
Umlamuli Account	E25,84
Low Cost Transactor Account	E0,00
Lwati-Student Account	E67,06 annually
Siyakhula Account	E0.00
Ludvondvolo Elderly Account	E25,00
Deposits	
Cash deposit-ATM	E0.00
Cash Deposit-Over the counter	E0.00
Withdrawals	
ATM withdrawal at ESDB ATMs	E10 - E500 E9,37 E501 - E1, 000 E18,75 E1001- E2000 E33,84 E2000 - E3000 E41,16 E3001 - E3500 E45,74 E3501 - E4000 E51,45 E4000 - E4500 E60,83 E4501 - E5000 E70,20 E5001 - E6000 E85,29 E6001 - E7000 E92,61 E7001 -E7500 E97,18 E7501 - E8000 E102.90
Ludvondvolo Elderly	E0.00
Other Banks ATMs	2,3% Min E68,75
Inside Branch Withdrawals	2.8% Min E59,96
Account Opening and Closing Fees	
Activation of Dormant accounts	E0.00
Closing of account	E0.00
Opening of Account	E0.00
Statements	
Email	E0.00
Inside branch account statement printout	1 Free Monthly, then E10.00 per page for additional statements
Early Settlement Statement (Loans)	E0.00
Loan Statements (1 Per Month)	E0.00
Account Confirmation Letter	E39.56
Point of Sale Fees	
Point of Sale (POS) inside branch Withdrawal	E53,95+1,7%
Point of Sale (POS) inside branch Deposit	E0.00
Point of Sale (POS) Merchant- On US	E 6,50
Point of Sale (POS) Merchant - Off US	E7,52
Balance Enquiry	
ATM balance enquiry	E 2,61
Balance enquiries at another bank’s ATM	E 7,04
Over the counter balance enquiry	E10,40
ATM Balance Enquiry+ Mini statement	E3,62
PIN change at ATM	E0.00
Debit Card Fees	
Initial Issue	E0.00
ATM Card Replacement – lost, stolen or damaged card	E126,62
Additional Replacement	E133,66
Card Blocking Through Digital Platform	E0.00
Card Blocking In Branch	E78.13
Deal Slip	E1,34
Prepaid Card Fess	
Card Issuing - EDSB Customer	E60,87
Card Issuing - Non EDSB Customer	E108,34
Prepaid Card Balance Enquiry	
Other Banks ATMs	E7,04
Purchases	
POS Transaction - On Us	E6,50
POS Charges (at Merchant)	E7,52
Cash Withdrawal	
E10 - E4 000	1,5% Min E8.69 Max E51,45
Other Local Banks ATMs	2,3% Min E62,51 Max E105,00
International ATMs	2,3% Min E62,51 Max E105,00
Cash Loading (ATM and APP)	E0.00
Digital Banking	
Installation Fee	E0.00
Balance Enquiry	E0.00
Customer Position viewing	E0.00
Mini Statement	E0.00
Full Statement (Less than 3 months)-MB	1 Free statement per month, additional E10
Full Statement (Less than 3 months)-IB	1 Free statement per month, additional E10
Full Statement (Less than 3 months)-ShareSha	1 Free statement per month, additional E10
Full Statement (More than 3 months)-MB	1 Free statement per month, additional E10
Full Statement (More than 3 months)-IB	1 Free statement per month, additional E10
Inter-Account Transfers - Other SDSB Customer - IB and MB	E12,20
Inter-Account Transfers - Other SDSB Customer - ShareSha	E6,50
Funds Transfer Own	E0.00
Local Banks Payments per transaction - MB	E17,15
Local Banks Payments per transaction -IB	E31,20
Bulk local payments to Eswatini Bank account (per transaction)- IB	E10,00 per transaction
Bulk ShareSha transfer	E6,85 per transaction
Bulk prepaid card loading	E6,85 per transaction
Bulk local payments to other local banks (per transaction) - IB	E12,00 per transaction
Password Change	E0.00

	Fees/Charges
Digital Banking continued	
Forex Rates enquiry - IB	E1,23
Forex Rates enquiry - MB	E1,23
Change Profile - MB	E0.00
Change Profile - IB	E0.00
Change Profile - ShareSha	E0.00
Add/Delete Beneficiary - MB	E0.00
Add/Delete Beneficiary - IB	E0.00
Payment Notifications - Email - IB and MB	E1,26
Payment Notifications - SMS	E0,68
PIN Reset (Blocked) MB and ShareSha	E10,00
PIN Reset (Blocked) IB	E10,00
Internet Access Fee - Individuals (Monthly Charge) IB	E0.00
Internet Access Fee - Business (Monthly Charge) IB	E100,00
Stop order fee-Eswatini Bank other customer	E12,58
Stop order fee-Local banks	E17,68
Transfer to prepaid card	E0.00
POP email	E1,25
Cardless withdrawals -MB and ShareSha (up to E4000,00)	E7,28 per E500, Max E37,45
E4001 - E4500	E60,83
E4501 - E5000	E70,20
E5001 - E6000	E85,29
E6001 - E7000	E92,61
E7001 -E7500	E97,19
E7501 - E8000	E102,90
ShareSha scan and pay	E6,00
Cardless OTP Cancellation	E11,43
PIN Change	E0.00
PIN Reset	E10,00
Change Daily Limit	E12,20
Digital Banking Transaction Search Fee(where bank is not at fault)	E11,43
ShareSha Banking Withdrawal	
E1-E20	E4,16
E21-125	E5,20
E126-E250	E9,36
E251-E500	E10,40
E501-E750	E14,56
E751-E1000	E15,60
E1001-E2000	E17,68
E2001-E4000	E19,76
E4001-E15000	E24,96
Transfer from ShareSha to Mobile Number	
E10-E200	E5,20
E201-E400	E6,24
E401 - E800	E7,28
E1000 -E1500	E9,36
E1501-E5000	E10,40
E5001-E12000	E12,48
Above E12000	E15,60
Transfer from account to ShareSha	E6,50
Transfer from ShareSha to other ESDB account	E5,20
Value Added Services	
Electricity	E6,60
Airtime top up	E2,38 per E100 max E7,00
ESWC	E4,34
Other Fees	
Full Audit Certificate	E531,72
Full General Report- bank to bank	E12,82
Sealed envelope / deed box-half yearly	E286,82
Sealed envelope / deed box- Annually fee	E392,76
Clearance Letter to Other banks	E11,78
Penalty Fees	
Unpaid stop orders	E100,00
Debit order Honouring Fee	E200,00
Invalid Account Number	E71,72
Payment Notification	
Email - IB and MB	E1,26
SMS	E0,68
Foreign Exchange	
Exchange Control Application CBS form G	E629,51
Attestation of Form 178	E105,48
Chaser of form 178	E147,82
Attestation of NEP	E105,48
Chaser of NEP	E136,85
Incoming Payments (Local) SWIPPS	
Swipps RTGS (Local) below E50 000.00	0.53% Min E72,80 Max E343,20
Swipps RTGS (Local) above E50 000.00	0.80% Min E72,80 Max E478,40
Swift / Crossborder (Siress)	0.80% Min E72,80 Max E478,40
Outgoing Payments	
Out-Going local below E50 000.00	0.83% Min E83,20 Max E343,20
Out-Going local above E50 000.00	0.94 % (Min E356,00 Max E551,00) Plus E90,00 (Swift charge)
Out-Going local above E1.5Mln	0.94 % (Min E356.00 Max E700,00) Plus E120.00 (Swift charge)
Out-Going cross border Below E50 000.00	0.83% (Min E104,00 Max E416.00) Plus E120,00 (Swift charge)
Out-Going cross border Above E50 000.00	0.94 % (Min E356,00 Max E551,20) Plus E120,00 (Swift charge)
Out-Going cross border Above E1.5Mln	0.94 % (Min E356.00 Max E700,00) Plus E120.00 (Swift charge)
Personal Loans	
Monthly Service Fee	E75,00
Initiation Fee	2% Min E150 Max E7000

BANKING FEES 2025-2026



PERSONAL ACCOUNTS (Savings or other Accounts)

	Fees/Charges		Fees/Charges
Property Finance		Vehicle Finance	
Monthly Service Fee	E75,00	Monthly Service Fee	E75,00
Initiation Fee	2% Max E8000 for loans up to E2Mln; Max E16,000 for loans above E2Mln	Initiation Fee	2% Max E5000

BUSINESS ACCOUNTS (General Business Account)

	Fees/Charges			Fees/Charges		
Monthly Fee			Merchant Point of Sale			
Current Account - Micro		E50,00	Pre- Authorisation Merchant-on US		E6,50	
Current Account - SME		Min E170,00 Max E225	Completion transaction Merchant-on us		E6,50	
Current Account -Commercial		Min E175,00 Max E250,00	ShareSha Purchase (Merchant)- on us		E5,00	
Current Account - Corporate		Min E190,00 Max E240,00	ShareSha Banking Withdrawal			
Deposits			E1-E20			E4,16
SME		1% on excess of E30 000.00	E21-125		E5,20	
Commercial		1,3%	E126-E250		E9,36	
Corporate		1.50%	E251-E500		E10,40	
Withdrawals			E501-E750		E14,56	
Own ATM withdrawal	E10 - E500	E9,37	E751-E1000		E15,60	
	E501- E1, 000	E18,75	E1001-E2000		E17,68	
	E1001- E2000	E33,84	E2001-E4000		E19,76	
	E2000 - E3000	E41,16	E4001-E15000		E24,96	
	E3001 - E3500	E45,74	Transfer from ShareSha to Mobile Number			
	E3501 - E4000	E51,45	E10-E200		E5,20	
	E4000 - E4500	E60,83	E201-E400		E6,24	
	E4501 - E5000	E70,20	E401 - E800		E7,28	
	E5001 - E6000	E85,29	E1000 -E1500		E9,36	
	E6001 - E7000	E92,61	E1501-E5000		E10,40	
	E7001 -E7500	E97,18	E5001-E12000		E12,48	
	E7501 - E8000	E102.90	above E12000		E15,60	
	Other Banks ATMs		2,3% Min E68,75	Transfer from account to ShareSha		E6,50
Inside Branch Withdrawals		2.8% Min E59,95	Transfer from ShareSha to other ESDB account		E5,20	
Account Opening and Closing Fees			Value Added Services			
Activation of Dormant A/C		E0.00	Electricity		E6,60	
Closing of account		E0.00	Airtime top up	E2,38 per E100 max	E7,00	
Opening of Account		E0.00	ESWC		E4,34	
Statements			Other Fees			
Email		E0.00	Full Audit Certificate		E531,72	
Inside branch account statement printout	1 Free Monthly, then 10.00 per page for additional statements		Full General Report- bank to bank		E212,82	
Monthly Statement Current Account	1 Free Monthly, then 10.00 per page for additional statements		Sealed envelope / deed box-half yearly		E286,82	
Early Settlement Statement Fee		E0.00	Sealed envelope / deed box- Annually fee		E392,76	
Loan Statements (1 Per Month)		E0.00	Clearance Letter to Other banks		E11,78	
Account Confirmation Letter		E39.56	Penalty Fees			
Balance Enquiry			Unpaid stop orders		E100,00	
ATM balance enquiry		E2,61	Debit order Honouring Fee		E200,00	
Balance enquiries at another bank’s ATM		E7,04	Invalid Account Number		E71,72	
Over Counter balance enquiry		E10,40	Payment Notification			
ATM Enquiry with printout + Mini statement		E3,62	Email - IB and MB		E1,26	
PIN change at ATM		E0.00	SMS		E0,68	
Debit Card Fees			Foreign Exchange			
Initial Issue		E0.00	Exchange Control Application CBS form G		E629,51	
ATM Card Replacement – lost, stolen or damaged card		E126,62	Attestation of Form 178		E105,48	
Additional Replacement		E133,66	Chaser of form 178		E147,82	
Card Blocking Through Digital Platform		E0.00	Attestation of NEP		E105,48	
Card Blocking In Branch		E78.13	Chaser of NEP		E136,85	
Deal Slip		E1,34	Incoming Payments (Local) SWIPPS			
Fast Payments Services (NPS)			Swipps RTGS (Local) below E50 000.00	0.53% Min E72,80 Max E343,20		
Transfer to local banks		E25,00	Swipps RTGS (Local) above E50 000.00	0.80% Min E72,80 Max E478,40		
Transfer to local Wallets		E25,00	Swift / Crossborder (Siress)	0.80% Min E72,80 Max E478,40		
Incoming NPS transactions		E0,00	Outgoing Payments			
Prepaid Card Fees			Out-Going local below E50 000.00	0.83% Min E83,20 Max E343,20		
Card Issuing-EDSB Customer		E60,87	Out-Going local above E50 000.00	0.94 % (Min E356,00 Max E551,00) Plus E90,00 (Swift charge)		
Card Issuing- Non EDSB Customer		E108,34	Out-Going local above E1.5Mln	0.94 % (Min 356.00 Max 700,00) Plus 120.00 (Swift charge)		
Prepaid Card Balance Enquiry			Out-Going cross border Below E50,000.00	0.83% (Min E104,00 Max E416.00) Plus E120,00 (Swift charge)		
Other Banks ATMs		E7,04	Out-Going cross border Above E50,000.00	0.94 % (Min E356,00 Max E551,20) Plus E120,00 (Swift charge)		
Purchases			Out-Going cross border Above E1.5Mln	0.94 % (Min 356.00 Max 700,00) Plus 120.00 (Swift charge)		
POS Transaction - On Us		E6,50	Business Loans			
POS Charges (at Merchant)		E7,52	Monthly Fees		E75,00	
Cash Withdrawal			Initiation Fee - SMME	2% Min E450, Max E7000		
E10 - E4 000	1,5% Min E8.69 Max E51,45		Initiation Fee - Commercial	2% (Min E1,250)		
Other Local Banks ATMs	2,3% Min E62,51 Max E105,00		Initiation Fee -Corporate	2.4%		
International ATMs	2,3% Min E62,51 Max E105,00		Property Finance			
Cash Loading (ATM and APP)	E0.00		Monthly Fees		E75,00	
Electronic Processing - Salaries			Initiation Fee		3.5%	
Set up fee		E702,91	Vehicle Finance			
Invalid account number		E71,72	Monthly Fees		E75,00	
Reissue of corrupted files/disks		E323,41	Initiation Fee	2.6% Max	E105 000.00	
Electronic Salary Processing Fee		E12,53	Overdraft			
EFT Credit Processing Fee		E28,16	Initiation Fee -SMME	2,5% Min E450 Max E3,000		
Maintenance fee		E0.00	Initiation Fee -Commercial	2% (Min E1,250)		
Merchant Point of Sale			Initiation Fee- Corporate	1,5% Min E15,000		
Point of Sale (POS) Merchant-On Us		E6,50				
Point of Sale (POS) Merchant - Off Us		E7,52				
Sale with CashBack Merchant	E6,50 per Purchase + E7,00 per E500 Max E36,00 (up to E4000)					