

Banking Fees 2026-2027

Effective 1 July 2026



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PERSONAL ACCOUNTS (Savings or other Accounts)

	Fees/Charges		Fees/Charges
Monthly Fee		Payments & Transfers (continued)	
Premier Current Account - Silver	E162.99	Local Banks Payments per transaction - MB	E17.68
Premier Current Account - Gold	E183.60	Local Banks Payments per transaction - IB	E32.16
Premier Current Account - Platinum	E206.18	Bulk local payments to Eswatini Bank account (per transaction) - IB	E10.30 per transaction
Current Account	E104.14	Bulk ShareSha transfer	E7.05 per transaction
Sisekelo Account	E59.34	Bulk prepaid card loading	E7.05 per transaction
Umlamuli Account	E26.64	Bulk local payments to other local banks (per transaction) - IB	E12.35 per transaction
Low Cost Transactor Account	Free	Transfer from account to ShareSha	E6.70
Smart Start Student Account	E69.13 annually	Transfer from ShareSha to other ESDB account	E5.36
Siyakhula Account	Free	ShareSha scan and pay	E6.19
Ludvondvolo Elderly Account	E25.00	Stop order creation	E48.72
Deposits		Stop order amendment	Free
Cash deposit - ATM	Free	Temporal suspension of Stop Order	E101.49
Cash Deposit - Over the counter	Free	Stop order cancellation	Free
Withdrawals		Stop Order – Internal account-same customer	Free
ATM Card/Cardless withdrawal at EDSB ATMs		Stop Order – Internal account-other customer	E24.40
E10 - E490	E9.66	Stop Order – Out going to other banks	E50.24
E500 - E990	E19.33	Funds transfer (Inside Branch) - Own account	Free
E1000 - E1990	E34.89	Inter account funds transfer (Inside Branch)	E50.24
E2000 - E2990	E42.43	Fast Payments	
E3000 - E3490	E47.15	Transfer to local Banks	E18.00
E3500 - E3990	E53.04	Transfer to local wallets	E18.00
E4000 and above	1.5%	Incoming NPS transactions	Free
Siyakhula Account	50% of ATM withdrawal charges	Digital Banking	
Ludvondvolo Elderly Account	Free	Installation Fee	Free
Other Banks ATMs	1.65% Min E 68.75	Balance Enquiry	Free
ATM Acquiring Transaction (Foreign Card)	E53.61	Customer Position viewing	Free
Inter account transfer Other	E10.21	Mini Statement	Free
In Branch Withdrawals		Full Statement (Less than 3 months) - MB	1 free statement per month, additional E10.30
Inside Branch Withdrawals	2.88% Min E61.80	Full Statement (Less than 3 months) - IB	1 free statement per month, additional E10.30
Siyakhula Account	1.44% Min E30.88	Full Statement (Less than 3 months) - ShareSha	1 free statement per month, additional E10.30
Ludvondvolo Elderly Account	Free	Full Statement (More than 3 months) - MB	1 free statement per month, additional E10.30
In Branch Cash Withdrawal using POS	E55.62+1.75%	Full Statement (More than 3 months) - IB	1 free statement per month, additional E10.30
Account Opening and Closing Fees		Password Change	Free
Activation of Dormant accounts	Free	Forex Rates enquiry - IB	Free
Closing of account	Free	Forex Rates enquiry - MB	Free
Opening of Account	Free	Change Profile - MB	Free
Statements		Change Profile - IB	Free
Email	Free	Change Profile - ShareSha	Free
Inside branch account statement printout	1 free Monthly, then E10.00 per page for additional statements	Add/Delete Beneficiary - MB	Free
Early Settlement Statement (Loans)	Free	Add/Delete Beneficiary - IB	Free
Loan Statements (1 Per Month)	Free	Payment Notifications - Email - IB and MB	E1.30
Account Confirmation Letter	E20.00	Payment Notifications - SMS	E0.70
ATM mini statement	E3.73	PIN Reset (Blocked) MB	E10.00
Point of Sale Fees		PIN Reset (Blocked) IB	E10.00
Point of Sale (POS) inside branch Deposit	Free	PIN Reset (Blocked) Sharesha	Free
Point of Sale (POS) Merchant - On US	E6.70	Internet Access Fee - Individuals (Monthly Charge) IB	Free
Point of Sale (POS) Merchant - Off US	E7.75	Internet Access Fee - Business (Monthly Charge) IB	E103.09
Point of Sale (POS) Merchant - decline fee	E8.98	Proof of Payment (Download)	Free
Sale with Cash Back Merchant	E6.70 per Purchase + E7.22 per E500.00 Max E37.10 (up to E4000.00)	Proof of Payment (email)	E1.29
Pre- Authorisation Merchant - On US	E6.70	ShareSha ATM Withdrawals	
Completion transaction Merchant - On - OS	E6.70	1st Withdrawal (Up to E8000)	Free
ShareSha Purchase (Merchant) - ON - Us	E5.15	E10 - E500	E6.50
Balance Enquiry		E501 - E1000	E10.00
ATM balance enquiry	E2.69	E1001 - E1500	E17.50
Balance enquiries at another bank’s ATM	E7.26	E1501 - E2000	E20.20
Over the counter balance enquiry	E10.72	E2001 - E2500	E23.15
PIN Reset/Replacement - In Branch	E10.00	E2501 - E3000	E25.80
PIN change at ATM	Free	E3001 - E4000	E30.37
Debit Card Fees		E4001 - E4500	E35.69
Initial Issue	Free	E4501 - E5000	E38.00
ATM Card Holder	E9.94	E5001 - E6000	E40.12
ATM Card Replacement - lost, stolen or damaged card	E130.54	E6001 - E7000	E43.20
Secondary Card	E137.79	E7001 - E7500	E44.36
PIN Reset/Replacement - In Branch	E10.00	E7501 - E8000	E45.00
Card Blocking Through Digital Platform	Free	Cardless OTP Cancellation	E11.78
Card Blocking In Branch	Free	Change Daily Limit	E12.58
Card Unblocking- In Branch	E80.54	Digital Banking Transaction Search Fee (where bank is not at fault)	E11.78
Deal Slip	E1.38	ShareSha Banking Withdrawal (Agent)	
Monthly Card Fees		E1 - E20	E4.29
Classic, Siyakhula	E4.44	E21 - 125	E5.36
Gold	E8.58	E126 - E250	E9.65
Prepaid Card Fees		E251 - E500	E10.72
Card Issuing - EDSB Customer	E 62.76	E501 - E750	E15.01
Card Issuing - Non EDSB Customer	E111.68	E751 - E1000	E16.08
Card Activation	E66.38	E1001 - E2000	E18.23
Monthly Prepaid Card Fee	Free	E2001 - E4000	E20.37
Funds Transfer Between Prepaid Cards	E5.36	E4001 - E15000	E25.73
Card Restitution Fees	E6.29	Point of Sale (POS) Withdrawals Swazi Post	
Prepaid Card Balance Enquiry		E10 - E500	E17.42
Other Banks ATMs	E7.26	E501 - E1000	E27.79
Purchases		E1001 - E2000	E34.89
POS Transaction - On Us	E6.70	E2001 - E3000	E42.43
POS Charges (Off Us)	E7.75	E3001 - E3500	E47.15
Cash Withdrawal		E3501 - E4000	E53.04
E10 - E4000	1.54% Min E8.95 Max E53.00	E4001 - E4500	E62.71
Other Local Banks ATMs	2.37% Min E64.44 Max E108.24	E4501 - E5000	E72.37
International ATMs	2.37% Min E64.44 Max E108.24	E5001 - E6000	E87.93
Cash Loading (ATM and APP)	Free	E6001 - E7000	E95.47
Payments & Transfers		E7001 - E7500	E100.19
Funds Transfer to Own Account	Free	E7501 - E8000	E106.08
Inter-Account Transfers - Other EDSB Customer - IB and MB	E12.58	Transfer from ShareSha to Mobile Number	
Inter-Account Transfers - Other EDSB Customer - ShareSha	E6.70	E10 - E200	E5.36
		E201 - E400	E6.43
		E401 - E1000	E7.50
		E1001 - E1500	E9.65
		E1501 - E5000	E10.72

PERSONAL ACCOUNTS (Savings or other Accounts)

	Fees/Charges
Transfer from ShareSha to Mobile Number (continued)	
E5001 - E12000	E12.87
Above E12000	E16.08
Mobile Money Services	
ATM Mobile Money Withdrawal	
E20 - E500	E14.43
E501 - E1200	E25.77
E1201 - E2200	E36.08
E2201 - E4000	E43.30
Push From Eswatini Bank to MTN	
E20 - E500	E20.62
E501 - E1200	E22.68
E1201 - E2200	E32.99
E2201 - E4000	E40.21
Above E4000	E41.24
Pull From MOMO to Eswatini Bank	Free
Transfer from Eswatini Bank to eMali	E22.34
Value Added Services	
Electricity	E6.81
Airtime top up	E2.45 per E100.00 Max E7.20
ESWC	E4.47
Search Fees	
Disputed Transaction Where Bank is not at Fault	E159.15
Transaction Voucher Search fee	E149.38
Documents Search Fee	E100.00
Video Footage Fee (Where the Bank is not at Fault)	E184.61
Recalling of funds from other banks (Where Bank is not at fault)	E107.21
Stationery	
Photocopying	E17.45
Printing of POPs - Schools	E10.00
Printing of POPs - Individuals & Companies	E20.00
Other Fees	
Full Audit Certificate	E548.15
Full General Report- bank to bank	E219.40
Sealed envelope / deed box - half yearly	E295.68
Sealed envelope / deed box - Annually fee	E404.90
Clearance Letter to Other banks	E12.14
Landline - Local	E51.55
Landline - cross border	E103.09
Cellphone - Local	E77.32
Cellphone - Cross border	E123.71
Deposit book	E116.01

	Fees/Charges
Penalty Fees	
Unpaid stop orders	E100.00
Debit order Honouring Fee	E200.00
Invalid Account Number	E73.94
ATM decline fee (Other Banks)	E8.98
Payment Notification	
Email - IB and MB	E1.30
SMS	E0.70
Foreign Exchange	
Exchange Control Application CBS form G	E648.97
Attestation of Form 178	E108.74
Chaser of form 178	E152.39
Attestation of NEP	E108.74
Chaser of NEP	E141.07
Incoming Payments (Local) SWIPPS	
Swipps RTGS (Local) below E50 000	0.53% Min E72.80 Max E343.20
Swipps RTGS (Local) above E50 000	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	0.53% Min E83.20 Max E343.20
Out-Going local above E50 000	0.94 % (Min E356.00 Max E551.20) 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	0.83% Min E104.00 Max E416.00 plus E120.00 SWIFT charge
Out-Going cross border Above E50 000	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 E150.00 Max E7000.00
Property Finance	
Monthly Service Fee	E75.00
Initiation Fee	2% Max E8000.00 for loans up to E2Mln; Max E16000.00 for loans above E2Mln
Vehicle Finance	
Monthly Service Fee	E75.00
Initiation Fee	2% Max E5000.00
Overdrafts	
Initiation Fee	2% Min E150.00 Max E3000.00

BUSINESS ACCOUNTS (General Business Account)

	Fees/Charges
Monthly Fees	
Current Account - Micro	E51.55
Current Account - SME	Min E175.25 Max E231.95
Current Account - Commercial	Min E180.00 Max E257.00
Current Account - Corporate	Min E195.87 Max E247.42
Deposits	
SME	1% on excess of E30 000.00 per day
Schools	Free
Commercial	1.30%
Corporate	1.50%
Withdrawals	
ATM Card/Cardless withdrawal at EDSB ATMs	
E10 - E490	E9.66
E500 - E990	E19.33
E1000 - E1990	E34.89
E2000 - E2990	E42.43
E3000 - E3490	E47.15
E3500 - E3990	E53.04
E4000 and above	1.5%
Siyakhula Account	50% of ATM withdrawal charges
Ludvondvolo Elderly Account	Free
Other Banks ATMs	1.65% Min E68.75
ATM Acquiring Transaction (Foreign Card)	E53.61
Inter account transfer Other	E10.21
In Branch Withdrawals	
Inside Branch Withdrawals	2.88% Min E61.80
In Branch Cash Withdrawal using POS	E55.62+1.75%
Account Opening and Closing Fees	
Activation of Dormant A/C	Free
Closing of account	Free
Opening of Account	Free
Statements	
Email	Free
Inside branch account statement printout	1 free Monthly, then E10.00 per page for additional statements
Early Settlement Statement (Loans)	Free
Loan Statements (1 Per Month)	Free
Account Confirmation Letter	E20.00
ATM mini statement	E3.73
Point of Sale Fees	
Point of Sale (POS) inside branch Deposit	Free
Point of Sale (POS) Merchant - On US	E6.70
Point of Sale (POS) Merchant - Off US	E7.75
Point of Sale (POS) Merchant - decline fee	E8.98

	Fees/Charges
Point of Sale Fees (continued)	
Sale with Cash Back Merchant	E6.70 per Purchase + E7.22 per E500.00 Max E37.10 (up to E4000.00)
Pre-Authorisation Merchant - On US	E6.70
Completion transaction Merchant - On - OS	E6.70
ShareSha Purchase (Merchant) - ON - Us	E5.15
Balance Enquiry	
ATM balance enquiry	E2.69
Balance enquiries at another bank's ATM	E7.26
Over the counter balance enquiry	E10.72
PIN Reset/Replacement - In Branch	E10.00
PIN change at ATM	Free
Debit Card Fees	
Initial Issue	Free
ATM Card Holder	E9.94
ATM Card Replacement – lost, stolen or damaged card	E130.54
Secondary Card	E137.79
PIN Reset/Replacement - In Branch	E10.00
Card Blocking Through Digital Platform	Free
Card Blocking In Branch	Free
Card Unblocking - In Branch	E80.54
Deal Slip	E1.38
Monthly Card Fees	
Business	E16.08
Prepaid Card Fees	
Card Issuing - EDSB Customer	E62.76
Card Issuing - Non EDSB Customer	E111.68
Card Activation	E66.38
Monthly Prepaid Card Fee	Free
Funds Transfer Between Prepaid Cards	E5.36
Card Restitution Fees	E6.29
Prepaid Card Balance Enquiry	
Other Banks ATMs	E7.26
Purchases	
POS Transaction - On Us	E6.70
POS Charges (Off Us)	E7.75
Cash Withdrawal	
E10 - E4000	1.54% Min E8.95 Max E53.00
Other Local Banks ATMs	2.37% Min E64.44 Max E108.24
International ATMs	2.37% Min E64.44 Max E108.24
Cash Loading (ATM and APP)	Free

BUSINESS ACCOUNTS (General Business Account)

	Fees/Charges		Fees/Charges
Payments & Transfers		Transfer from ShareSha to Mobile Number	
Funds Transfer to Own Account	Free	E10 - E200	E5.36
Inter-Account Transfers - Other EDSB Customer - IB and MB	E12.58	E201 - E400	E6.43
Inter-Account Transfers - Other EDSB Customer - ShareSha	E6.70	E401 - E1000	E7.50
Local Banks Payments per transaction - MB	E17.68	E1001 - E1500	E9.65
Local Banks Payments per transaction - IB	E32.16	E1501 - E5000	E10.72
Bulk local payments to Eswatini Bank account		E5001 - E12000	E12.87
(per transaction) - IB	E10.30 per transaction	Above E12000	E16.08
Bulk ShareSha transfer	E7.05 per transaction	Mobile Money Services	
Bulk prepaid card loading	E7.05 per transaction	ATM Mobile Money Withdrawal	
Bulk local payments to other local banks (per transaction) - IB	E12.35 per transaction	E20 - E500	E14.43
Transfer from account to ShareSha	E6.70	E501 - E1200	E25.77
Transfer from ShareSha to other ESDB account	E5.36	E1201 - E2200	E36.08
ShareSha scan and pay	E6.19	E2201 - E4000	E43.30
Stop order creation	E48.72	Push From Eswatini Bank to MTN	
Stop order amendment	Free	E20 - E500	E20.62
Temporal suspension of Stop Order	E101.49	E501 - E1200	E22.68
Stop order cancellation	Free	E1201 - E2200	E32.99
Stop Order – Internal account - same customer	Free	E2201 - E4000	E40.21
Stop Order – Internal account - other customer	E24.40	Above E4000	E41.24
Stop Order – out going to other banks	E50.24	Pull From MOMO to Eswatini Bank	Free
Funds transfer (Inside Branch) - Own account	Free	Transfer from Eswatini Bank to eMali	E22.34
Inter account funds transfer (Inside Branch)	E50.24	Value Added Services	
Fast Payments		Electricity	E6.81
Transfer to local Banks	E18.00	Airtime top up	E2.45 per E100.00 Max E7.20
Transfer to local wallets	E18.00	ESWC	E4.47
Incoming NPS transactions	Free	Search Fees	
Digital Banking		Disputed Transaction Where Bank is not at Fault	E159.15
Installation Fee	Free	Transaction Voucher Search fee	E149.38
Balance Enquiry	Free	Documents Search Fee	E100.00
Customer Position viewing	Free	Video Footage Fee (Where the Bank is not at Fault)	E184.61
Mini Statement	Free	Recalling of funds from other banks (Where Bank is not at fault)	E107.21
Full Statement (Less than 3 months) - MB	1 free statement per month, additional E10.30	Stationery	
Full Statement (Less than 3 months) - IB	1 free statement per month, additional E10.30	Photocopying	E17.45
Full Statement (Less than 3 months) - ShareSha	1 free statement per month, additional E10.30	Printing of POPs - Schools	E10.00
Full Statement (More than 3 months) - MB	1 free statement per month, additional E10.30	Printing of POPs - Individuals & Companies	E20.00
Full Statement (More than 3 months) - IB	1 free statement per month, additional E10.30	Other Fees	
Password Change	Free	Full Audit Certificate	E548.15
Forex Rates enquiry - IB	Free	Full General Report- bank to bank	E219.40
Forex Rates enquiry - MB	Free	Sealed envelope / deed box - half yearly	E295.68
Change Profile - MB	Free	Sealed envelope / deed box - Annually fee	E404.90
Change Profile - IB	Free	Clearance Letter to Other banks	E12.14
Change Profile - ShareSha	Free	Landline - Local	E51.55
Add/Delete Beneficiary - MB	Free	Landline - cross border	E103.09
Add/Delete Beneficiary - IB	Free	Cellphone - Local	E77.32
Payment Notifications - Email - IB and MB	E1.30	Cellphone - Cross border	E123.71
Payment Notifications - SMS	E0.70	Deposit book	E116.01
PIN Reset (Blocked) MB	E10.00	Penalty Fees	
PIN Reset (Blocked) IB	E10.00	Unpaid stop orders	E100.00
PIN Reset (Blocked) Sharesha	Free	Debit order Honouring Fee	E200.00
Internet Access Fee - Individuals (Monthly Charge) IB	Free	Invalid Account Number	E73.94
Internet Access Fee - Business (Monthly Charge) IB	E103.09	ATM decline fee (Other Banks)	E8.98
Proof of Payment (Download)	Free	Payment Notification	
Proof of Payment (email)	E1.29	Email - IB and MB	E1.30
Electronic Processing - Salaries		SMS	E0.70
Set up fee	E724.63	Guarantees	
Invalid account number	E73.94	Establishment (Cash cover)	1.03% per 6 months and 2% above 6 months, Min E100.00
Electronic Salary Processing Fee - Internal Customer	E12.92	Establishment (Non Cash Cover)	1.2% per every 6 months
Electronic Salary Processing Fee - Other Local banks	E20.00	Foreign Exchange	
EFT Credit Processing Fee	E29.03	Exchange Control Application CBS form G	E648.97
Maintenance fee	Free	Attestation of Form 178	E108.74
ShareSha ATM Withdrawals		Chaser of form 178	E152.39
1st Withdrawal (Up to E8 000)	Free	Attestation of NEP	E108.74
E10 - E500	E6.50	Chaser of NEP	E141.07
E501- E1000	E10.00	Incoming Payments (Local) SWIPPS	
E1001- E1500	E17.50	Swipps RTGS (Local) below E50 000	0.53% Min E72.80 Max E343.20
E1501- E2000	E20.20	Swipps RTGS (Local) above E50 000	0.80% Min E72.80 Max E478.40
E2001- E2500	E23.15	Swift / Crossborder (Siress)	0.80% Min E72.80 Max E478.40
E2501- E3000	E25.80	Outgoing Payments	
E3001- E4000	E30.37	Out-Going local below E50 000	0.53% Min E83.20 Max E343.20
E4001 - E4500	E35.69	Out-Going local above E50 000	0.94 % (Min E356.00 Max E551.20) Plus E90.00 (Swift charge)
E4501 - E5000	E38.00	Out-Going local above E1.5Mln	0.94 % (Min E356.00 Max E700.00) Plus E120.00 (Swift charge)
E5001 - E6000	E40.12	Out-Going cross border Below E50 000	0.83% Min E104.00 Max E416.00 plus E120.00 SWIFT charge
E6001 - E7000	E43.20	Out-Going cross border Above E50 000	0.94 % (Min E356.00 Max E551.20) Plus E120.00 (Swift charge)
E7001 - E7500	E44.36	Out-Going cross border Above E1.5Mln	0.94 % (Min E356.00 Max E700.00) Plus E120.00 (Swift charge)
E7501 - E8000	E45.00	Business Loans	
Cardless OTP Cancellation	E11.78	Monthly Fees	E75.00
PIN Reset	E10.00	Initiation Fee - SMME	2% Min E450.00 Max E7000.00
Change Daily Limit	E12.58	Initiation Fee - Commercial	2% (Min E1250.00)
Digital Banking Transaction Search Fee (where bank is not at fault)	E11.78	Initiation Fee - Corporate	2.40%
ShareSha Banking Withdrawal (Agent)		Property Finance	
E1- E20	E 4.29	Monthly Fees	E75.00
E21-125	E 5.36	Initiation Fee	3.50%
E126 - E250	E 9.65	Vehicle Finance	
E251- E500	E10.72	Monthly Fees	E75.00
E501- E750	E15.01	Initiation Fee	2.6% Max E105 000.00
E751- E1000	E16.08	Overdrafts	
E1001 - E2000	E18.23	Initiation Fee - SMME	2.5% Min E450 Max E3000.00
E2001 - E4000	E20.37	Initiation Fee - Commercial	2% (Min E1250.00)
E4001 - E15000	E25.73	Initiation Fee - Corporate	1.5% Min E15000.00
Point of Sale (POS) Withdrawals Swazi Post			
E10 - E500	E17.42		
E501- E1000	E27.79		
E1001 - E2000	E34.89		
E 2001 - E3000	E42.43		
E3001 - E3500	E47.15		
E3501 - E4000	E53.04		
E4001 - E4500	E62.71		
E4501 - E5000	E72.37		
E5001 - E6000	E87.93		
E6001 - E7000	E95.47		
E7001 - E7500	E100.19		
E7501 - E8000	E106.08		