



SOUTH AFRICA

(Reg. No. 1996/18176/10)

SERVICE CHARGES 2019/2020

BANKING RELATED FEES	RETAIL	CORPORATE
MINIMUM BALANCE TO BE MAINTAINED	R250	R2000
ACCOUNT OPENING	NIL	NIL
ACCOUNT CLOSURE	R100	R250
REACTIVATION OF DORMANT ACCOUNT	R250	R250
NON-MAINTENANCE OF MIN BALANCE - PENALTY PER MONTH	R50	R200
ACCOUNT MAINTENANCE (PER MONTH)	R20	R200
ACCOUNT MAINTENANCE (PER MONTH) in USD ACCOUNTS	NIL	NIL
BALANCE CONFIRMATION/ CERTIFICATE	R75	R250
AUDIT CERTIFICATE	N/A	R750
VERIFICATION OF DOCUMENTS (NON SBI CUSTOMERS)	R350	R350
EXCHANGE CONTROL APPLICATION	N/A	1000
BANK STATEMENTS BY EMAIL (MONTHLY)	NIL	NIL
BANK STATEMENT IN BRANCH < 3 MONTHS	R50	R300
BANK STATEMENTS IN BRANCH > = 3 MONTHS (MAX 6 MONTHS)	R100	R400
BANK STATEMENTS IN BRANCH > 6 MONTHS	R200	R500
TRANSACTION ALERTS (SMS, EMAIL)	NIL	NIL

OVER THE COUNTER (OTC) TRANSACTIONAL FEES

	RETAIL	CORPORATE
RTGS FEES	0.10%, MIN R100 MAX R1000	0.10%, MIN R100 MAX R1000
EFT - INWARD	NIL	NIL
EFT - OUTWARD	R40	R60
EFT - RETURN	R100	R100
CASH DEPOSIT FEES	1.30% OF CASH AMOUNT MIN R100	1.30% OF CASH AMOUNT MIN R200
CHEQUE ISSUE UP TO 500,000 RETURN OF CHEQUE DEPOSITED	R50	R100
RETURN OF CHEQUE DEPOSITED	R100	R100
TRANSFERS WITHIN OWN ACCOUNTS	NIL	NIL
TRANSFERS TO THIRD PARTY ACCOUNTS (PER CREDIT)	NIL	NIL
STOP PAYMENT	R250	R500
DEBIT ORDER	R10	R10

ONLINE TRANSACTIONAL FEES

INB MONTHLY ACCESS FEES	NIL	NIL
INB SET UP FEES (ONCE OFF) - FOR COMPANIES WITH SINGLE SIGNATORY	NIL	NIL
INB SET UP FEES (ONCE OFF) - FOR COMPANIES WITH MULTIPLE SIGNATORIES	NIL	NIL
INB EFT TRANSACTION FEES	R10	R15
INB RTGS TRANSACTION FEES	R50	R75
ONLINE PAYMENTS AND TRANSFERS (WITHIN BANK)	NIL	NIL

ATM & POS CARD RELATED FEES

ATM CARD REPLACEMENT	R100	R100
ATM CASH WITHDRAWAL (FROM ANY ATM)- MAX LIMIT R 4,000 PER DAY	R15	R15
ATM CARD SWIPE (POS)	NIL	NIL
ATM CASH BACK (PICK 'N PAY, CHECKERS)	NIL	NIL
ATM BALANCE ENQUIRY	R3	R3
ATM CARD - PIN REGENERATION	NIL	NIL
ATM DECLINED FEE (INSUFFICIENT FUNDS)	NIL	NIL
POS DECLINED FEE (INSUFFICIENT FUNDS)	NIL	NIL
ADD-ON CARD	R100	R100

FOREX RELATED FEES

FEC BOOKING	N/A	R 250
FEC CANCELLATION / EARLY DELIVERY	N/A	R350
CROSS BORDER REMITTANCE - INWARD (from any Bank)	R200 (For ZAR currency) 0.50% MIN- USD 20 MAX USD 50 (for other currencies)	0.50% MIN- USD 20 MAX USD 100
CROSS BORDER REMITTANCE - OUTWARD (Rupee) (i) Commission Charges	SBI /NON SBI 0.50 % MIN R 125, MAX. R1,000	SBI /NON SBI 0.50 % MIN R 125, MAX. R10000
(ii) Postage; Swift Charges	R100	R125
CROSS BORDER REMITTANCE - OUTWARD (Other than Rupee) (i) Commission Charges	SBI /NON SBI 0.50 % MIN R 125, MAX R1000	SBI /NON SBI 0.50 % MIN R 125, MAX R10000
(ii) Postage; Swift Charges	R125	R125