



SCHEDULE OF SERVICE CHARGES (Excluding VAT)

wef 01.10.2017

PARTICULARS	SCHEDULE OF CHARGES	
	RETAIL	CORPORATE
BANKING RELATED FEES		
MINIMUM BALANCE TO BE MAINTAINED	R 250	R 2 000
ACCOUNT OPENING		
ACCOUNT CLOSURE	R 100	R 250
REVIVAL OF DORMANT ACCOUNT		
NON-MAINTENANCE OF MIN BALANCE - PENALTY PER MONTH	R 50	R 200
ACCOUNT MAINTENANCE (PER MONTH)	R 20	R 200
ACCOUNT MAINTENANCE (PER MONTH) in USD ACCOUNTS	USD 2	USD 15
BALANCE CONFIRMATION/ CERTIFICATE	R 75	R 250
AUDIT CERTIFICATE	NA	R 750
VERIFICATION OF DOCUMENTS	Nil	Nil
EXCHANGE CONTROL APPLICATION	Nil	R 1 000
BANK STATEMENTS - BY E MAIL	Nil	Nil
BANK STATEMENT - MANUAL < 3 MONTHS	R 150	R 300
BANK STATEMENT - MANUAL > = 3 MONTHS	R 200	R 400

Over The Counter (OTC) TRANSACTIONAL FEES

RTGS FEES	0.10%, Min R 100, Max R 1,000	0.10%, Min R 100, Max R 1,000
EFT - INWARD	Nil	Nil
EFT - OUTWARD	R 40 per	R 60 per transaction
EFT - RETURN	R 100	R 100
CASH DEPOSIT FEES	1.30% of cash amount, MIN- R 100	1.30% of cash amount, MIN- R 200
CHEQUE ISSUE UP TO 500,000	R 50	R 100
RETURN OF CHEQUE DEPOSITED	R 100	R 100
TRANSFERS WITHIN OWN ACCOUNTS	Nil	Nil
TRANSFERS TO THIRD PARTY ACCOUNTS (PER CREDIT)	Nil	Nil
STOP PAYMENT	R 250	R 500
DEBIT ORDER	R 10	R 10

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	R 10	R 15
INB RTGS TRANSACTION FEES	R 50	R 75
ONLINE PAYMENTS AND TRANSFERS (WITHIN BANK)	Nil	Nil
RESETTING OF INB PASSWORD	R 40	R 50

ATM CARD RELATED FEES

ATM CARD REPLACEMENT	R 100	R 100
ATM CARD PERSONALISATION	R 50	NA
ATM CASH WITHDRAWAL (FROM ANY ATM)- MAX LIMIT R 4,000 PER DAY	R 15 PER TRANSACTION	R 15 PER TRANSACTION
ATM CARD SWIPE (POS)	Nil	Nil
ATM BALANCE ENQUIRY	R 3	R 3
ATM CARD - PIN REGENERATION	R 150	R 150
ATM TRANSACTION DECLINE FEES* (*IF declined due to insufficient fund)	R 20	R 20
ADD-ON CARD	Nil	NA

FOREX RELATED FEES

FEC BOOKING	NA	R 250
FEC CANCELLATION / EARLY DELIVERY	NA	R 350
CROSS BORDER REMITTANCE - INWARD (from any Bank)	R 200 (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. 1,000	SBI /NON SBI -0.50 % MIN R 125, MAX. 10000
(ii) Postage; Swift Charges	R 100	R 125
CROSS BORDER REMITTANCE - OUTWARD (Other than Rupee) (i) Commission Charges	SBI /NON SBI -0.50 % MIN R 125, MAX. 1000	SBI /NON SBI -0.50 % MIN R 125, MAX. 10000
(ii) Postage; Swift Charges	R 125	R 125