



Detailed Listing of Bank Fees and Charges: Effective 10th March 2025

Description	Fee (BWP) incl VAT	Description	Fee (BWP) incl VAT
WEALTH AND RETAIL BANKING (WRB)			
(a) ACCESSIBILITY FACILITATION CHARGES			
(i) ATM Charges			
ATM Cash Withdrawal Fee SCB in Botswana	3.39		
ATM Cash Withdrawal Fee SCB in Botswana* (Easy Banking Account)	3.40		
ATM Cash Withdrawal Fee Non-SCB in Botswana	6.80		
ATM Cash Withdrawal Fee Non-SCB in Botswana*	6.12		
ATM Cash Withdrawal Fee SCB International	34.13		
ATM Cash Withdrawal Fee International	34.13		
ATM Cash Withdrawal Fee SCB International*	33.23		
Mini Statement request ATM*	Free		
Issue of First Debit Card	Free		
Debit card Replacement (expiry,lost,stolen,misplaced)	72.92		
Local Courier Debit Card Delivery	80.23		
Balance Enquiry through SCB ATM*	1.50		
Balance Enquiry through Non SCB ATM and Phone Banking*	1.53		
Declined ATM withdrawal (no funds)	Free		
International Acquiring Fee	43.77		
Bill Payment	5.00		
(ii) Point of Sale Machines			
POS Transactions Local	0.31		
POS Transactions Local*	1.18		
POS Transactions International*	6.08		
(iii) Internet/Online Banking			
Sign up for Online Banking	Free		
Monthly fee per user	Free		
Transfers:			
To own account within the bank	1.77		
To third party accounts within the bank	2.95		
To other banks ^	Free		
To other banks*	2.50		
Balance Enquiry Single Statement Request ^	Free		
Digital Statement Request	25.02		
Utility Bill Payment	3.13		
Credit Card Payment	Free		
Outward Telegraphic Transfers ^	Free		
Mobile Money Payment	11.88		
Cardless Cash	11.88		
Electronic Funds Transfer	11.88		
(iv) Cellphone/Mobile Banking			
Subscription fee	6.38		
Transfer between own accounts	8.26		
Buy pre-paid airtime	8.76		
View the history of all my prepaid airtime	0.62		
Check the balance on a single account	Free		
Check the balance on all my accounts	Free		
Mini statement	Free		
Statement Request ^	Free		
Utility Bill Payment	2.95		
Account Transfers ^	3.13		
FX Rates	Free		
Mobile Money Payment	11.21		
(v) Other Accessibility Facilitation Charges			
ATM Utility Bill Payment*	1.25		
(b) PREPAID CARD			
Monthly account maintenance fee	Free		
Joining fee / Card Issuance	62.53		
Loading fee	15.01		
Card replacement	62.53		
Cash withdrawal - SCB local	Free		
Cash withdrawal - Other Banks (local)	4.85		
Cash withdrawal - International	31.27		
(c) CURRENT/SAVINGS MOBILISATION CHARGES			
Current/Savings Accounts			
(i) All Current Accounts			
Monthly Maintenance Fee (Excl Platinum and Easy Banking Current Account)	67.63		
Monthly Maintenance Fee - Platinum Current Account	34.13		
Monthly Maintenance Fee - Easy Banking Account	15.46		
Monthly Maintenance Fee - Priority Banking**	265.89		
(ii) All Savings Accounts			
Monthly Maintenance Fee- Ordinary savings account	Free		
Withdrawal Fee:			
Three Withdrawals per Quarter for Peo/Diva Savings	Free		
Subsequent Peo/Diva Savings withdrawals	66.34		
Two withdrawals per month Ordinary Savings Account	Free		
Subsequent Ordinary Savings Account withdrawals	12.88		
One Withdrawal per month for Tema Savings	Free		
Subsequent Tema Savings withdrawal	41.07		
Violation of minimum balance:			
Monthly Maintenance - Waived for balance of P500+ (Tema savings Account)	66.34		
(iii) Deposits			
Cash Deposits - BWP	BWP0.47 per BWP100 of deposited cash (max BWP1250.28)		
Cash Deposits - USD	USD0.047 per BWP100 of deposited cash (max BWP125.02)		
Cash Deposits - GBP	GBP0.031 per GBP6.66 of deposited cash (max GBP83.35)		
Cash Deposits - EUR	EUR 0.047 per EUR 10.00 of deposited cash (max GBP125.02)		
Cash Deposits - ZAR	ZAR0.62 per ZAR134.00 of deposited cash (max ZAR 1675.37)		
Cash Deposits - CNY	CNY0.25 per CNY100 of deposited cash (max CNY 675.15)		
(iv) Personal Accounts			
Account Statement per Product Frequency	Free		
Interim Statement Printout per page	27.05		
Copy of Past Account Statement per page	27.05		
Copy of Deposit Slip	39.80		
Over the counter withdrawal for ALL Card Holders (Excl Priority)	27.32		
Balance Enquiry Over the Counter	41.00		
Transaction processing through Call Centre	1.32		
Audit Report	331.71		
(d) INVESTMENT PROMOTION/INTERMEDIATION CHARGES			
(i) Term Deposits			
Charge for breaking Ordinary Fixed Deposits BWP	BWP 294.97 plus (1.03% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits USD	USD 29.49 plus (1.05% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.69 plus (1.06% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits EUR	EUR29.97 plus (1.06% of principal /365 * days-on-book)		
Charge for breaking Ordinary Fixed Deposits ZAR	ZAR 324.11 plus (1.06% of principal /365 * days-on-book)		
(ii) Foreign Currency Accounts			
ZAR Current Account (Opening balance ZAR500)			
Account Maintenance (waived for balances above ZAR2499.99)	40.30		
ATM Withdrawal fee - SCB local	3.54		
ATM Withdrawal fee - SCB International	7.08		
ATM Withdrawal fee - Non SCB local	7.08		
ATM Withdrawal fee - Non SCB International	7.08		
POS transaction in ZAR	1.18		
POS transaction in other currencies	7.09		
Periodic Paper statement (estatement is Free)	8.26		
USD Current Account (Opening balance USD50)			
Account Maintenance (waived for balances above USD499.99)	4.03		
ATM Withdrawal fee - SCB local	0.35		
ATM Withdrawal fee - SCB International	0.70		
ATM Withdrawal fee - Non SCB local	0.70		
ATM Withdrawal fee - Non SCB International	0.70		
POS transaction in USD	0.11		
POS transaction in other currencies	0.82		
Periodic Paper statement (estatement is Free)	0.70		
Monthly Maintenance Fee			
Violation of Minimum Balance (Call)			
GBP 500	11.80		
USD 1000	17.70		
EURO 500	17.70		
ZAR 5000	59.00		
CNY 7268	128.66		
(iii) Telegraphic Transfers (Domestic & International)			
GBP	0.30% GBP (min 6.51 max 64.41)		
USD	0.30% USD (min 6.13 max 64.41)		
EURO	0.30% EUR (min 6.51 max 64.41)		
ZAR	0.30% ZAR (min 6.28 max 64.41)		
CNY	0.3% CNY (min 44.56 max 496.17)		



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Description	Fee (BWP) incl VAT	Description	Fee (BWP) incl VAT
Deposit over the limit		Domestic structure set-up (per structure)	1250.69
Loan-on-Card Fee		Monthly Service Fee maintenance (structure)	312.67
Late Payment Fee		Domestic structure set-up (per account)	Free
Account in Arrears		Monthly Service Fee maintenance (account)	62.53
ATM withdrawal - Own		Third Party Bank sweeps set-up	Free
ATM withdrawal - Local		Third Party Bank sweeps maintenance	Free
ATM withdrawal - International		Virtual Accounts	Free
"Currency conversion fee"		Virtual accounts setup	Free
"		Virtual accounts maintenance	Free
Declined Transaction	3.76%	(i) TRADE FINANCE	
Lost Card Protection Insurance	Free	(a) Letters of Credit (inward - exports)	
Travel Insurance	Free	Advising commission	129.45
Credit Life Insurance	Free	Confirming commission	Confirmation charges as approved in LTP system or transaction specific pricing quoted by Financial Institution, min BWP319.20
Self Select PIN	0.19% of Outstanding Balance	Negotiation of documents	0.30% Annually min BWP129.45
POS Purchase -Local	Free	Amendments (other than extensions)	0.30% Annually
POS Purchase - International	Free	Silent Confirmation	Free
Card Activation	Free	Document examination	Free
e-Statement	Free	Administration Fee	Free
One Time - PIN	Free		
(g) Small and Medium Enterprise (SME)		(b) Letters of Credit (outwards - import)	
(i) SME Accounts		Establishment of letter of credit	Obligor credit pricing as per business facility letter, min BWP302.10
Monthly Account Maintenance Fee	68.79	SWIFT cost on establishment	125.07
Monthly e-Statements	Free	Extention or renewal of letter of credit	13.7% Annually (min P302.10)
Flat Charge per Entry (over the counter transactions)	9.66	Increase of amount of letter of credit	13.7% Annually (min P302.10)
Sweep	4.86	Couriering of documents	At cost of the courier
Cash Deposit		Revolving and standby letter of credit	Obligor credit pricing as per business facility letter, min BWP302.10
(ii) Local Transfers: Manual		Amendment to documentary credits	13.7% Annually (min BWP144.52)
Real Time Gross Settlement (RTGS) Charge	0.41% of the transaction amount (min P8.75 max P3126.73)	Cancellation of letter of credit	Free
Electronic Funds Transfer (EFT) Charge	BWP31.26 + 0.29% (min P100.29, max P317.78)	(c) Foreign Bills (Collection Charges)	
Telegraphic Transfers (TT) Charge	35.40	Outward collection Handling	Commission of 0.60% on the value of the collection subject to a minimum of BWP302.10
	BWP31.26 + 0.29% (min P64.89, max P351.68)	Documentary bills	0.59% Annually
(iii) Local Transfers: Online		Inward collection handling	0.59% Annually
Payroll (within bank and other banks)	3.94	Documentary bills	123.89
Direct Debits	3.87	Extention after maturity	Obligor credit pricing as per business facility letter, min BWP319.20
Vendor and other payments to other banks (Electronic Funds Transfer)	6.25	Avalising of a bill	At cost of the courier
RTGS Transfers	0.30% (min P106.30, max P351.68)	Couriering of documents	
Telegraphic Transfers	0.30% (min P65.03, max P372.78)		
(iv) Foreign Currency Accounts- SME		(d) Bonds/guarantees/Indemnities	
Violation of minimum balance:		Establishment	Obligor credit pricing as per business facility letter, min BWP314.18
USD	12.95	Claims processing fee	Free
GBP	6.48	Cancellation/Expired GTE	Free
ZAR	64.73	Swift advising	Free
CNY	77.34	Letter of Intent - With no undertaking to issue a guarantee	114.00
(v) Term Deposits		Letter of Intent - With undertaking to issue a guarantee	Obligor credit pricing as per business facility letter, min BWP111.67
Charge for breaking Ordinary Fixed Deposits BWP	BWP 294.97 plus (1.03% of principal /365 * days-on-book)	(i) AGENT BANKING	
Charge for breaking Ordinary Fixed Deposits USD	USD 29.49 plus (1.03% of principal /365 * days-on-book)	Cash Withdrawal Value	
Charge for breaking Ordinary Fixed Deposits GBP	GBP 17.69 plus (1.03% of principal /365 * days-on-book)	50-125	3.99
Charge for breaking Ordinary Fixed Deposits EUR	EUR29.49 plus (1.03% of principal /365 * days-on-book)	126-250	5.70
Charge for breaking Ordinary Fixed Deposits ZAR	ZAR324.11 plus (1.03% of principal /365 * days-on-book)	251-500	11.40
Charge for breaking Ordinary Fixed Deposits CNY	CNY153.90 plus (1.03% of principal /365 * days-on-book)	501-1000	17.10
(vi) General SME Accounts		1001-2000	28.50
SWIFT reporting (MT940/MT942)	BWP294.97 / USD35.39 / EUR29.49 / GBP23.59 / ZAR381.90 *monthly*	2001-3000	39.90
SWIFT reporting (MT900/MT910)	BWP294.97 / USD35.39 / EUR29.49 / GBP23.59 / ZAR381.90 *monthly*	3001-4000	45.60
Retrieval of account statements (more than 6 months)	412.97	4001-5000	57.00
Standing Instruction Setup	22.18	5001-6000	68.40
Full Bank History Report	324.47	6001-7000	79.80
Full Audit Confirmation		7001-8000	91.20
(vii) Foreign Bills (Collection Charges)		8001-9000	102.60
Outward Collection Handling Fee:	0.57%	9001-9999	114.00
Documentary Bills for Collections	0.57%		
Clean Bills	0.57%		
Extension after Maturity	0.57% (min 121.18)		
Cable Charges	121.53		
Avalising of a Bill	Prime		
(viii) Internet Banking (S2B) - Business Banking			
S2B - Setup and implementation (Web)	Free	Description as per Tariff Guide	Bank Statement Narration
S2B - Monthly Maintenance fee	231.37		
S2B - Vasco Token (first Issue)	Free	Electronic Funds Transfer (EFT) Charge	Begins with AI OR prefix IA, e.g IA 07802310060554
S2B - Vasco Hard Token (first Issue)	129.45	Telegraphic Transfers (TT) Charge	Begins with AI OR prefix IB, e.g IB 07802310060554
S2B - Replacement Vasco Hard Token	Free	Real Time Gross Settlement (RTGS) Charge	Begins with AI OR prefix IR, e.g IR 07802310060554
(i) Electronic Banking			
Account maintenance and Straight2Bank Fees	94.39	NB: Swift Charge may be either clubbed or shown separately based on processing system capability.	
S2B - Vasco Mobile Token (first Issue)	Free	The currency conversion rate for authorization of a foreign currency transaction when using a card may differ with the final conversion currency rate when the transaction is settled at a later date.	
S2B - Vasco Hard Token (first Issue)	Free		
S2B - Replacement Vasco Hard Token	129.45	All charges are VAT Inclusive (VAT rate is currently 14%)	
(ii) Local Transfers: Electronic			
ACH/EFT	6.25	^ There will be no charge for submitting these transactions through remote channels. However, charges for services utilized will apply as per this fee schedule	
RTGS Transfers	0.31% (min P62.53, max P353.40)	* Only Applicable to Easy Banking Account	
Payroll (within bank) - Book Transfer	P3.75 per employee	** Only Applicable to Priority Banking Clients where monthly account balance (AUM) is below the prevailing threshold.	
Payroll with other banks	Free	*** Only Applicable to Home Loans	
Direct Debits	3.76	**** The minimum investment amount of local currency (LCY) bonds is P50,000 depending on the availability of the security.	
(iii) Local Transfers: Manual		Classic and Gold credit cards will remain operational until current expiry date if not replaced earlier. Replacement will trigger an upgrade and the limit will remain the same	
ACH/EFT	0.31% (min P34.73, max P259.15)	All charges under WRB apply to SME unless stated directly under SME. Likewise, charges under CIB which are not stated under WRB will apply to WRB Clients consuming such service.	
Book Transfer (LCY)	Free		
Book Transfer (FCY)	USD37.51/EUR31.26/GBP25.01/ZAR312.67	All charges under BWP currency apply to other currency accounts and chargeable activities, unless stated otherwise for the respective currency.	
RTGS Transfers	0.31% (min P101.24, max P351.68)		
Payroll (within bank) - Book Transfer	4.55		
Payroll to other banks	Free		
(iv) International Transfers: Electronic (Inward & Outward) (Handling fees)			
BWP	"BWP 0.30% (min P65.66, max P372.77)		
penalty P294.97"	"USD 0.30% (min USD13.75, max USD96.61)		
USD	"GBP 0.30% (min GBP6.88, max GBP64.40)		
penalty USD88.49"	"ZAR 0.30% (min ZAR87.98, max ZAR450.87)		
GBP	"EUR 0.30% (min EUR13.75, max EUR96.61)		
penalty GBP88.49"			
ZAR			
penalty ZAR412.96"			
EUR			
penalty EUR88.49"			
(v) International Transfers: Manual (Inward & Outward) (Handling fees)			
BWP	"BWP 0.30% (min P62.53, max P437.74)		
penalty P294.97"	"USD 0.30% (min USD6.25, max USD93.80)		
USD	"GBP 0.30% (min GBP6.25, max GBP29.18)		
penalty USD126.24"	"ZAR 0.30% (min ZAR62.53, max ZAR437.74, penalty ZAR589.95)		
GBP	"EUR 0.30% (min EUR25.01, max EUR125.06)		
penalty GBP126.24"	Free		
ZAR			
penalty ZAR589.95"			
EUR			
penalty EUR126.24"			
E-mail Payment Notification			
(vi) Deposits			
Over the counter cash deposit	0.50% of cash deposit		
(vii) Foreign Currency Accounts- SME			
Violation of minimum balance - BWP	12.21		
Violation of minimum balance - USD	6.12		
Violation of minimum balance - GBP	61.07		
Violation of minimum balance - ZAR	0.33% (min P11.30, max P678.00)		
Bulk Deposit Charge			
(viii) General SME Accounts			
SWIFT reporting (MT940/MT942)	BWP294.97 / USD35.39 / EUR29.49 / GBP23.59 / ZAR395.26 *monthly*		
SWIFT reporting (MT900/MT910)	BWP294.97 / USD35.39 / EUR29.49 / GBP23.59 / ZAR395.26 *monthly*		
Retrieval of account statements	BWP17.99 / USD17.69 / EUR11.79 / GBP5.9 / ZAR158.10 *monthly*		
Standing Instruction Setup	412.97		
Premature withdrawal of Deposits	412.97		
Stop payment/Cancellation	136.83		
Investigation of Transactions	125.07		
Photocopying of Documents (per sheet)	5.88		
Full Bank History Report	23.52		
Full Audit Confirmation	343.94		
(xii) Liquidity Structures (Domestic Sweeping & Pooling)			