



Standard Lesotho Bank

# 2024 PRICING

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.





## PERSONAL BANKING PRICING

### ADMINISTRATION

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Account Management:</b>	Bothebele	Free	Free	0.00%
	Farmers Account	Free	Free	0.00%
	Access Banking (Nala)	M8	M8	0.00%
	Youth Banking(FutureFlex)	M17	M17,9	5.29%
	Achiever Banking	M104	M109,6	5.38%
	Prestige Banking	M112	M118	5.36%
	Private Banking	M186	M196	5.38%
<b>Redemption Fee for Investments Accounts</b>	Less than 500	M50	M50	0.00%
	Between 500 - 999.99	M100	M100	0.00%
	Between 1000 - 9999.99	M250	M250	0.00%
	Between 10000 - 100000	M750	M750	0.00%
	More than 100 000.00	M1000	M1000	0.00%
<b>Transaction recall fee</b>		Free	Free	0.00%
<b>SMS Notification</b>		M0.3c	M0.3c	0.00%

### CARD ISSUING

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Card Issue</b>	New Card	Free	Free	0.00%
	Card Wallet: First Free	M9,36	M9	-3.87%
	<b>Replacement:</b>			
	Blister Card replacement	M95	M100	5.26%
	Embossed Card replacement	M124	M130	4.84%
<b>Card Annual Fees</b>	Farmers	M21	M22	4.76%
	Nala	M21	M22	4.76%
	Youth	M21	M22	4.76%
	Achiever	M42	M44	4.76%
	Prestige	M63	M66	4.76%
	Private	M63	M66	4.76%

### WITHDRAWALS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Branch Withdrawal Fees</b>	Branch Cash Withdrawal	M44 + M0.89c per M100	M46,37 + M0,94c per M100	5.40%
	Unpays	M40.00	M40.00	0.00%
	Bulk payments unpaid items	M40.00	M40.00	0.00%
	Atm Access Fee(Other Banks Cards)	M60.00	M60.00	0.00%
	May we Cash - Outside Lesotho	M149.00	M149.00	0.00%
<b>ATM Withdrawal Fees</b>	SLB ATM Cash withdrawal	Min 4.70, M3.70 per M500	M4.95 + M3.90 per M500	5.36%
	Non SLB ATM Local Cash withdrawal	M44 + M1.16 per M100	M5.00 + M6.5 per M500	-78.29%
	Non SLB ATM International ATM Cash withdrawal	M44 + M1.16 per M100	M46.38 +M1.22 per M100	5.40%
	International Card Transaction Fee	M3.00 per M100	M3.00 per 100.00	0.00%

### POS & ONLINE PURCHASES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Pos &amp; Online Purchases Fees</b>	Pos Purchase Fee	M4.49 + M1.06 per M100	M4.49 + M1.06 per M100	0.00%
	Cash back at POS	M3.70 + M0.2c per M100	M3.70 + M0.2c per M100	0.00%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financialservices and registered credit provider.



## DIGITAL CHANNELS & PAYMENTS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Retail Online Subscription	Activation	Free	Free	0.00%
	Monthly Subscription	Free	Free	0.00%
Transfers	Linked Accounts Transfer	Free	Free	0.00%
	SLB to SLB Transfer	Min 6, 3 per 1000, Max 12	M9	New Pricing Structure
	Transfer To Local Banks	Min 9, 3 per 1000, Max 13	M11	New Pricing Structure
	Transfer To CMA	Min 10, 3 per 1000, Max 17	M15	New Pricing Structure
	Transfer To International Banks	Min 27, 5 per 1000, Max 75	M5.27 per M1 000 , Minimum M28.46 Maximum M79.05	5.40%
	Instant Money Transfer	M2.7 + M0.85c per M100, Max 22.50	M0.90 per M100 + M2.84, Maximum M22.50	5.35%
Scheduled Payments:	Establishment	Free	Free	0.00%
	Execution	M10	M10	0.00%
	Amendment	Free	Free	0.00%
	Linked Accounts	Free	Free	0.00%
Bill Payments	Airtime Purchase	M50c	M0.53c	5.40%
	<b>DSTV Payment &amp; Electricity Payment &amp; Other Billers</b>			
	M5.00 - M19.99	M1.20	M1.26	5.00%
	M20.00 - M49.99	M2.00	M2.10	5.00%
	M50.00 - M99.99	M3.00	M3.16	5.33%
	M100.00 - M199.99	M5.00	M5.27	5.40%
	M200.00 - M299.99	M6.50	M6.85	5.38%
	M300.00 - M399.99	M 7.00	M7.37	5.29%
	M400.00 - M499.99	M8.00	M8.43	5.38%
	M500.00 - M999.99	M10.00	M10.54	5.40%
	M1 000.00 -M2 999.99	M13.00	M13.70	5.38%
	M3 000.00 - M4 999.99	M14.00	M14.75	5.36%
	M5 000.00 and above	M15.00	M15.80	5.40%
	Payments	Wallet To Bank	Min 2.00, M0.35c per M100	M0.37c per M100 Minimum M2.10,
Bank To Wallet		M2.3c per M100, Max M57.50	M2.42c per M100 Max M60	5.40%
Domestic(RTGS) Digital Channels		M20.00	M20.00	0.00%
Debit Order (local and International)		M17.00	M17.92	5.40%
Dishonoured Debit order		M40.00	M40	0.00%
Manual Inter-Account Transfer		M109 + M0.35c per M100	M114.80 + M0.37c per 100	5.32%
Stop Payments		M188.00	M198.15	5.40%
<b>Standing Instruction Local</b>				
Setup		M53.00	M55.86	5.40%
Execution		M43.00	M45.32	5.40%
Amendment		M53.00	M55.86	5.40%
Cancellation		Free	Free	0.00%
To Investment/Savings		Free	Free	0.00%

## DEPOSITS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Deposit Fees	Branch Cash Deposit	M1.33c per M100.00	M1.40 per M100	5.26%
	BNA	M78c per M100	M0.82c per M100	5.13%
	ATM Cash Deposit	Free to the value of M3000 per month then M78c per M100	Free to the value of M3000 per month then M0.82c per M100	5.13%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financialservices and registered credit provider.



## UNAYO SOLUTION

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Unayo Lite &amp; Pro Account</b>	Monthly management fee	Free	Free	0.00%
	Inter-account transfers	Free	Free	0.00%
	Payment of goods to Merchant	Free	Free	0.00%
	Cash in	Free	Free	0.00%
	Subscription Fees	Free	Free	0.00%
	Send money	M5,5	M5,8	5.40%
	EFT to Standard Lesotho Bank Account	M12	M12.65	5.40%
	Bills & Utilities	M5,5	M5.80	5.40%
	EFT to Other Bank Account/Wallet	M13,5	M14.23	5.40%
	Airtime/Data Bundle purchase	free	Free	0.00%
	Bulk Payment	M7.50 per transaction	M7.90 per transaction	5.33%
<b>Voucher Redemption / Cash-Out</b>	M0 - M250	M2.70	M2.85	5.40%
	M251 - M500	M3.19	M3.00	-5.96%
	M501 - M1 000	M6.37	M6.71	5.40%
	M1 001 - M2 000	M12.50	M13.00	4.00%
	M2 001 - M3 000	M12.70	M13.00	2.36%
	M3 001 - M5 000+	M13.10	M13.81	5.40%
<b>Receive Payments for Goods</b>	M0 - M50	Free	Free	0.00%
	M51 - M100	M1.50	-	-100.00%
	M101 - M250	M2.50	-	-100.00%
	M251 - M500	M3.50	M3.69	5.40%
	M501 - M1 000	M5.00	M5.27	5.40%
	M1 001 - M5 000+	M7.50	M7.91	5.40%

## ENQUIRIES & STATEMENTS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Enquiries &amp; Statements</b>	<b>Account Confirmation</b>			
	Settlement Letter	M124.00	M130.70	5.40%
	Account Confirmation	M10.00	M10.00	0.00%
	<b>Balance Enquiries</b>			
	At ATM (Standard Lesotho Bank) on screen	free	Free	0.00%
	ATM Slip Printing	M2.49	M2.62	5.22%
	At Other ATM	M11.24	M 11.84	5.34%
	At Pos	M11.24	M 11.84	5.34%
	At Counter	M58.93	M30.00	-49.09%
	<b>Statements</b>			
	History statements	10 per page	M10 per page	0.00%
	Digital Channels Stamped History Statement	Free	Free	0.00%
	At ATM	M3.75	M3.95	5.33%
	Stamped ATM Statement	M15.00	M15.00	0.00%
	e statement	free	Free	0.00%
	Posted monthly	M29.00	M29.00	0.00%
	Search Fees Voucher < 3months	M118.00	M118.00	0.00%
Search Fees Voucher >3months	M231.00	M231.00	0.00%	

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.



## LENDING

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Unsecured Loans	<b>Overdraft:</b>			
	Establishment	Min 165.2, 1.69%	Min 165.2, 1.69%	0.00%
	Renewal	Min 165.2, 1.69%	Min 165.2, 1.69%	0.00%
	Commitment Fee (for usage less than 80% monthly)	1.18%	M1.18%	0.00%
	Unauthorised Overdraft Fee	M174.00	M174.00	0.00%
	<b>Unsecured Personal Loans:</b>			
	Establishment	1% of loan amount ; Max M300	1% of loan amount ; Max M300	0.00%
	Management Fee	M10	M10	0.00%
	Redraw /TopUp	1% of loan amount ; Max M300	1% of loan amount ; Max M300	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Restructuring Fees	M1,252.95	M1252,95	0.00%
VAF	Management Fee	M15	M15	0.00%
	Establishment Fee	1% of loan amount ; Max M4000	1% of loan amount ; Max M4 000	0.00%
	Restructuring Fees	M1,252.95	M1252,95	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Consultation fee for clients not taking facility after approval((Refundable on Loan Facility take-up)	M749.00	M749	0.00%
Home Loans	Management Fee	M15.00	M15	0.00%
	Establishment Fee	1% of loan amount ; Max M5000	1% of loan amount ; Max M5000	0.00%
	Restructuring Fees	M1252,95	M1252,95	0.00%
	Early Settlement Fee	One month Interest	One month Interest	0.00%
	Consultation fee for clients not taking facility after approval((Refundable on Loan Facility take-up)	M749	M749	0.00%

## GUARANTEES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Guarantees Fees	Letter of authority	M237	M237	0.00%
	Cash cover or guarantee by another bank	0.76% p.a Minimum M445.00	0.76% p.a Minimum M445.00	0.00%
	Amendment fee	M437	M437	0.00%
	Other than cash cover or unsecured	3.53% p.a min M997.00	3.53% p.a min M997.00	0.00%
	Amendment fee	M749	M749	0.00%
	Establishment fee	M1249	M1249	0.00%

## MISCELLANEOUS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Miscellaneous Fees	Credit outstanding	M106.00	M106.00	0.00%
	Photocopies of documents per Customer's request	M31.5 per page	M31.5 per page	0.00%
	Normal postage at Customer's request	M29.00	M29.00	0.00%
	DHL postage	M60.00 + DHL tariff	M60.00 + DHL tariff	0.00%

## REPORTS ON PARTIES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Reports Fees	Reports requested for other bank	M235.00	M235.00	0.00%
	Reports obtained for own use and for use by banks in SBG	M58.00	M58.00	0.00%
	Responded to us from another bank: Coded Full General	M58.00	M58.00	0.00%



## BUSINESS BANKING PRICING

### ADMINISTRATION

Transaction/Service		2023 Pricing	2024 Pricing	% Change	
Account Management:	- Enterprise Direct	M167.00	M 176.00	5.39%	
	- Commercial Banking	M194.00	M204.00	5.15%	
	- Society (Letsema)	Free	Free	0.00%	
	- Molleloa	M53.00	M55.00	3.77%	
	<b>Other Admin:</b>				
	- Transaction recall fee	M35.00	M36.00	2.86%	
	- Deposit breakage	50% of interest Earned	50% of interest earned	0.00%	
	- SMS Notification	M25c	M25c	0.00%	

### CARD ISSUING

Transaction/Service		2023 Pricing	2024 Pricing	% Change	
Card Issue:	- New Card	Free	Free	0.00%	
	- Card Wallet: First Free	M9.36	9.00	-3.87%	
	<b>Card Replacement:</b>				
	- Blister Card replacement	M95.00	M100.00	5.26%	
	- Embossed Card replacement	M124.00	M 130.00	4.84%	
Card Annual Fee:	- Commercial Banking	M63.00	M66.00	4.76%	
	- Enterprise Direct	M63.00	M66.00	4.76%	
	- Society (Letsema)	M63.00	M66.00	4.76%	

### DEPOSITS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Deposit Fees:	- Branch Cash Deposit	1.33c per 100.00 Min M20 (for SME turnover of 240 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	1.4c per M100.00 Min M20 (for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	5.26%
	- BNA	87c per 100 Min M20, (for SME turnover of 240 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	91c per M100 Min M20, (for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	4.60%
	- ATM Cash Deposit	87c per 100 Min M20, (for SME turnover of 240 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	91c per M100 Min M20, (for SME turnover of M240 000 per annum, monthly M20 000 free for first 3 transactions then 0.5%)	4.60%

### POS & ONLINE PURCHASES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Pos & Online Purchases:	- Pos Purchase Fee	M4.49 + M1.06 per 100	M4.49 + M1.06 per 100	0.00%
	- Cash back at POS	M3.70 + M0.2c per 100.00	M3.70 + M0.2c per M100.00	0.00%



## LENDING

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Term Loans:</b>	<b>Overdraft:</b>			
	- Establishment	Min 249.00, 1.25%	1.32% Minimum M262.44	5.40%
	- Renewal	Min 249.00, 1.25%	1.32% Minimum M262.44	5.40%
	- Commitment Fee (for usage less than 80% monthly)	M1.25%	1.32%	5.40%
	- Unauthorised Overdraft Fee	Min 249.00, 1.25%	1.32% Minimum M262.44	5.40%
	<b>Business Loans</b>			
	- Arrangement	Min 249.00, 1.25%	1.32% Minimum M262.44	5.40%
	- Redraw	Min 249.00, 1.25%	1.32% Minimum M262.44	5.40%
	- Early Settlement Fee (If no new facility of equivalent amount is taken)	M8.27%	8.27%	0.00%
	- Consultation fee for clients not taking facility after approval	M749.00	M789.45	5.40%
<b>VAF:</b>	- Management Fee	M15.00	M15.00	0.00%
	- Establishment Fee - M153 999.99 and less	M2,498.00	M2632.89	5.40%
	- Establishment Fee - M154 000.00 and greater	1.62%	1.71%	5.40%
	- Restructuring Fees	M1,324.00	M1395.50	5.40%
	- Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	0.00%
	- Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	0.00%
	- Consultation fee for clients not taking facility after approval	M749.00	M789.45	5.40%
<b>Home Loans:</b>	- Management Fee	M15.00	M15.00	0.00%
	- Establishment Fee - M148 999.99 and less	M2,498.00	M2632.89	5.40%
	- Establishment Fee - M149 000.00 and greater	1.69%	1.78%	5.40%
	- Early Settlement Fee (If no new facility of equivalent amount is taken)	90 days interest	90 days interest	0.00%
	- Early Settlement Fee (If new facility of equivalent amount is taken)	30 days interest	30 days interest	0.00%
	- Consultation fee for clients not taking facility after approval	M749.00	M789.45	5.40%

## WITHDRAWALS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Branch Withdrawal Fees:</b>	- Branch Cash Withdrawal	M46 + M94c per 100	M48.48 + M99c per M100	5.39%
	- Unpays	M176.00	M185.50	5.40%
	- Bulk payments unpaid items	M176.00	M185.50	5.40%
	- Atm Access Fee(Other Banks Cards)	M60.00	M63.24	5.40%
	- May we Cash - Outside Lesotho	M158.00	M166.53	5.40%
<b>ATM Withdrawal Fees:</b>	- SLB ATM Cash withdrawal	Min M5.62, M4.77 per M500	M5.02 per M500, Min M5.92	5.29%
	- Non SLB ATM Local Cash withdrawal	M47.18 + M1.16 per M100	M5.00 + M6.5 per M500	-78.29%
	- International ATM Cash withdrawal	M47.18 + M1.16 per M100	M49.73 + M1.22 per M100	5.40%
	- International Card Transaction Fee: ATM	M3.00 per M100.00	M3.00 per M100.00	0.00%

## REPORTS ON PARTIES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Reports on parties:</b>	- Reports requested for other banks in country	M249.00	M262.45	5.40%
	- Reports requested for banks internationally	M249.00	M262.45	5.40%
	- Reports obtained for own use and for use by banks in SBG	M62.00	M65.35	5.40%
	- Responded to us from another bank: Coded Full General	M62.00	M65.35	5.40%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.





## DIGITAL CHANNELS & PAYMENTS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Retail Online Subscription	Activation	Free	Free	0.00%
	Monthly Subscription	M50.00	M52.00	4.00%
Transfers	Linked Accounts Transfer	Free	Free	0.00%
	SLB to SLB Transfer	Min 7, 3 per 1000, Max 12	M9	New Pricing Structure
	Transfer To Local Banks	Min 10, 3 per 1000, Max 13	M11	New Pricing Structure
	Transfer To CMA	Min 11, 3 per 1000, Max 17	M15	New Pricing Structure
	Transfer To International Banks	Min 35, 5 per 1000, Max 75	M5.00 per M1 000, Min M35.00, Max M75	0.00%
	Instant Money Transfer	M2.7 + M0.85c per M100, Max M22.50	M0.90 per M100 + M2.84, Maximum M22.50	5.35%
Scheduled Payments:	Establishment	Free	Free	0.00%
	Execution	M10	M10	0.00%
	Amendment	Free	Free	0.00%
	Linked Accounts	Free	Free	0.00%
Bill Payments	Airtime Purchase	M50c	M0.53c	5.40%
	<b>DSTV Payment &amp; Electricity Payment &amp; Other Billers</b>			
	M5.00 - M19.99	M1.20	M1.26	5.00%
	M20.00 - M49.99	M2.00	M2.10	5.00%
	M50.00 - M99.99	M3.00	M3.16	5.33%
	M100.00 - M199.99	M5.00	M5.27	5.40%
	M200.00 - M299.99	M6.50	M6.85	5.38%
	M300.00 - M399.99	M7.00	M7.37	5.29%
	M400.00 - M499.99	M8.00	M8.43	5.38%
	M500.00 - M999.99	M10.00	M10.54	5.40%
	M1 000.00 - M2 999.99	M13.00	M13.70	5.38%
	M3 000.00 - M4 999.99	M14.00	M14.75	5.36%
	M5 000.00 and above	M15.00	M15.80	5.40%
Payments	Wallet To Bank	Min 2.00, M0.35c per M100	M0.37c per M100 Minimum M2.10	5.40%
	Bank To Wallet	M2.3c per 100, Max M57.50	M2.42c per M100 Max M60	4.78%
	RTGS	M47.00	M40.00	-14.89%
	<b>Standing Instruction Local</b>			
	Setup	M53.00	M55.00	3.77%
	Execution	M43.00	M45.00	4.65%
	Amendment	M53.00	M55.00	3.77%
	Cancellation	Free	Free	0.00%
	To Investment/Savings	Free	Free	0.00%
	Standing Instruction CMA	M112.00	M118.00	5.36%
	Standing Instruction Beyond CMA	M133.00	M140.00	5.26%
	Debit Order (local and International)	M17.00	M17.00	0.00%
	Manual Inter-Account Transfer	M109 + M0.35c per M100	M114.80 + M0.37c per M100	5.32%
	Stop Payments	M188.00	M198.00	5.32%
Enterprise Online:	- Activation fee	Free	Free	0.00%
	- Subscription	M50.00	M52.00	4.00%
	- Statements	Free	Free	0.00%
	- Email/SMS Notification	M1.17	M1.23	5.40%
	- Payments to other SB accounts	Min 7, 3 per 1000, Max 12	M10	0.00%
	- Payments to other local banks	Min 10, 3 per 1000, Max 13	M12	0.00%
	- Transfer to CMA	Min 11, 3 per 1000, Max 17	M15	0.00%
	- Transfer To International Banks	Min 35, 5 per 1000, Max 75	M5.00 per M1 000, Min M35.00 Max M75	0.00%
	- External Transfers (to other banks through RTGS)	M53.53	M40.00	-25.27%
	- Bulk Payment (per transaction)			0.00%
	1-500	M11.00	M11.59	5.40%
	501-1 000	M8.00	M8.43	5.40%
	>1 000	M6.00	M6.32	5.40%
- Bulk Transfer Using Instant money	M12.00	M12.65	5.40%	

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.





Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Unayo :</b>	<b>Business Bundle Account</b>			
	- Monthly management fee	Free	Free	0.00%
	- Inter-account transfers	Free	Free	0.00%
	- Payment of goods to Merchant	Free	Free	0.00%
	- Cash in	Free	Free	0.00%
	- Subscription Fees	Free	Free	0.00%
	- Send money	M5.50	M5.80	5.40%
	- EFT to Standard Lesotho Bank Account	M12.00	M12.65	5.40%
	- Bills & Utilities	M5.50	M5.80	5.40%
	- EFT to Other Bank Account/Wallet	M13.50	M14.23	5.40%
	- Airtime/Data Bundle purchase	Free	Free	0.00%
	- Bulk Payment	M7.50 per transaction	M7.90	5.33%
	<b>Voucher Redemption / Cash-Out</b>			
	- M0 - M250	M2.7	M2.85	5.40%
	- M251 - M500	M3.19	M3	-5.96%
	- M501 - M1 000	M6.37	M6.71	5.40%
	- M1 001 - M2 000	M12.50	M13	4.00%
	- M2 001 - M3 000	M12.70	M13	2.36%
	- M3 001 - M5 000+	M13.10	M13.81	5.40%
	<b>Receive Payments for Goods</b>			
	- M0 - M50	M0.0	M0	0.00%
	- M51 - M100	M1.50	M0	-100.00%
	- M101 - M250	M2.50	M0	-100.00%
	- M201 - M500	M3.50	M3.69	5.40%
	- M501 - M1000	M5.00	M5.27	5.40%
	- M1001 - M5000+	M7.50	M7.91	5.40%
	<b>Business Online:</b>	- Activation fee	Free	Free
- Monthly subscription (For those not on bundled Fee)		M351.98	M351.98	0.00%
- Internal Transfers incl local banks		M16.65	M16.65	0.00%
- Transfers Base Currency (USD, EUR etc)		M6.00	M6.00	0.00%
- External Transfers (to other banks through RTGS)		M45.00	M45.00	0.00%
- Transfer to South Africa		M41.06	M41.06	0.00%
- Bulk Payments per Entry(2000 transactions)		M16.65	M16.65	0.00%
<b>Point Of Sale:</b>	- Once off Activation fee	M380.00	M380.00	0.00%
	- POS standard monthly merchant commision - Local	3.8% , min 250	3.8% , min 250	0.00%
	- POS standard monthly merchant commision - International	3.8% , min 250	3.8% , min 250	0.00%
	- Cash back charge	M3.50 + M0.212c per 100.00	M3.50 + M0.212c per 100.00	0.00%
	- Monthly rental	M250.00	M250.00	0.00%
	- GPRS Enabled Communication Monthly Fee	M220.00	M220.00	0.00%

## ■ GUARANTEES

Transaction/Service		2023 Pricing	2024 Pricing	% Change
<b>Guarantees:</b>	- Letter of authority	M237.00	M249.80	5.40%
	- Cash cover or guarantee by another bank	0.76% p.a min 470	0.80% per annum Minimum M470	5.26%
	- Amendment fee	M437.00	M460.60	5.40%
	- Other than cash cover or unsecured	3.53% p.a min 1 053	3.73% per annum Minimum M1 114	5.30%
	- Amendment fee	M749.00	M789.45	5.40%
	- Establishment fee	M1,249.00	M1316.45	5.40%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.



## ■ ENQUIRIES & STATEMENTS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Enquiries & Statements	<b>Account Confirmation</b>			
	Settlement Letter	M124.00	M130.70	5.40%
	Bank Confirmation	M35.00	M36.89	5.40%
	Digital Channels Stamped Account confirmation	M1.50 per page	M1.50 per page	0.00%
	<b>Balance Enquiries</b>			
	At ATM (Standard Lesotho Bank) on screen	Free	Free	0.00%
	ATM Slip Printing	M3.00	M3.16	5.40%
	At Other ATM	M12.00	M12.65	5.40%
	At Pos	M11.00	M11.59	5.40%
	At Counter	M58.00	M61.13	5.40%
	<b>Statements</b>			
	History statements in Branch	M10 per page	M10 per page	0.00%
	Digital Channels Stamped History Statement	M1.50 per page	M1.50 per page	0.00%
	At ATM	M3.75	M3.95	5.40%
	Stamped ATM Statement	M15.00	M15.00	0.00%
	e statement	MFree	Free	0.00%
	Posted monthly	M29.00	M30.57	5.40%
Search Fees Voucher < 3months	M118.00	M124.37	5.40%	
Search Fees Voucher >3months	M231.00	M243.47	5.40%	

## ■ MISCELLANEOUS

Transaction/Service		2023 Pricing	2024 Pricing	% Change
Miscellaneous:	- Credit outstanding	M111.00	M116.99	5.40%
	- Photocopies of documents per Customer's request	M33.30 per page	M33.30 per page	0.00%
	- Normal postage at Customer's request	M29.00	M30.57	5.40%
	- DHL postage	M60.00 + DHL tariff	M60.00 + DHL tariff	0.00%



## CREDIT CARD PRICING

### LESOTHO MONTHLY SERVICE FEES

Transaction/Service		Lesotho 2024
Monthly Service Fee:	Blue	LSL 37.59
	Gold	LSL 37.59
	Platinum	LSL 55.45
	Secondary Card	LSL 21.62

### DEPOSITS

Transaction/Service		Lesotho 2024
	ATM	LSL 9,41 per LSL 1000 or part thereof
	Branch	LSL 17,25 per LSL 1000 min LSL63 or part thereof

### CASH WITHDRAWALS

Transaction/Service		Lesotho 2024
Cash Withdrawals (Us-on-Us):	ATM	LSL 7,23 per LSL 1000 or part thereof
	Branch	LSL 18,81 per LSL 1000 min LSL 74 or part thereof
Other Banks ATM Cash Withdrawals (Us-on-Them):		LSL 9,41 per LSL 1000 or part thereof
International Cash Withdrawals:		LSL 18,81 per LSL 1000 min LSL 77 or part thereof

### PAYMENTS AND TRANSFERS

Transaction/Service		Lesotho 2024
Inter-Account Transfer:	Electronic	Free
	Branch	LSL 120,63 + LSL 0,41 per LSL 100
Account Payment:	Electronic	LSL 10.00
	Branch	LSL 120,63 + LSL 0,41 per LSL 100

### POINT OF SALE (POS) TRANSACTIONS

Transaction/Service		Lesotho 2024
Mastercard:	Purchase	Free
	Cash back at POS (purchases with cash)	LSL 1.33 per LSL 100 or part thereof
	Pure cash at POS	LSL 1.33 per LSL 100 or part thereof

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.



## ■ PREPAIDS

Transaction/Service		Lesotho 2024
Prepaid Recharge Airtime Top-Up (Us-on-Us):	Own ATM	LSL 0.56
	Other Bank's ATM	LSL 1.49
Prepaid Recharge Electricity Top-Up (Us-on-Us)	Own ATM	LSL 1.49

## ■ INFORMATION FEES

Transaction/Service		Lesotho 2024
Balance Enquiry:	ATM with Slip	LSL 1.58
	ATM without Slip	FREE
	Branch	LSL 61.71
	Other Bank's ATM	LSL 8.91
Internet Statements:		FREE
Provisional Statements:	ATM	LSL 5.94
	Branch	LSL 31.70
Transaction History - Branch:	30 days	LSL 35.66
	60 days	LSL 63.40
	90 days	LSL 95.09
	120 days	LSL 126.79
	150 days	LSL 158.49
	180 days	LSL 190.19
	210 days	LSL 221.88
	240 days	LSL 253.58
Payment Confirmation:	360 days	LSL 380.37
	Email	LSL 1.11

## ■ NEW CARD FEES AND CARD DELIVERY FEES

Transaction/Service		Lesotho 2024
Initiation Fee:	All Credit cards	LSL 35.00
Card Replacement Fee:	Local	LSL 136.27
	Same day replacement (Express)	LSL 422.91

## ■ DECLINE FEES

Transaction/Service		Lesotho 2024
Transaction Decline Fee:	POS Decline	LSL 10,00
	ATM Decline	LSL 10,00
	eCommerce Decline	LSL 10,00





## OTHER FEES

Transaction/Service		Lesotho 2024
Pin Reset	ATM	N/A
Internet Subscription Fee:	Branch	N/A
International Transaction Fee (POS Purchases):		Free
	Blue (Achiever)	Free
International Transaction Fee (Other Transactions):		Free
		Free
	Blue (Achiever)	3.04%
		3.04%
		2.76%

## PENALTY FEES

Transaction/Service		Lesotho 2024
Arrears Fee (After 60 days of Delinquency):	Arrears Fee (After 60 days of Delinquency)	LSL 64.39
Honouring Fee (Over Limit Fee):	Honouring Fee (Over Limit Fee)	LSL 143.63
Late Payment Fee:	Late Payment Fee	LSL 168.39

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.



## FOREX PRICING

### ■ PURCHASES OF FOREIGN EXCHANGE

Transaction/Service	2023 Pricing	2024 Pricing	% Change
- Foreign Notes( Amount <=M2500)	M90.07	M90.07	0%
- Foreign Notes (Amount greater than M2500)	3.34%	3.34%	0%
- Daily relay of MT950	M35.58	M35.58	0%
- Cancellation of payments duplicated or sent in error	M179.03	M179.03	0%
- Return of funds wrongly addressed to us	M179.03	M179.03	0%
- Payment amendments	M179.03	M179.03	0%
- Recall of funds already processed	M254.64	M254.64	0%
- Mispsted debits on our Nostro account	M179.03	M179.03	0%
- Attending to queries - Less than 6 months	M179.03	M179.03	0%
- Attending to queries - 6 months & older	M380.29	M380.29	0%

### ■ SALES OF FOREIGN EXCHANGE

Transaction/Service	2023 Pricing	2024 Pricing	% Change
- Foreign Notes( Amount <=M2400)	M90.07	M90.07	0%
- Foreign Notes (Amount greater than M2400)	3.6%	3.60%	0%

### ■ OTHER FOREIGN EXCHANGE SERVICES

Transaction/Service	2023 Pricing	2024 Pricing	% Change
<b>Exchange Control</b>			
- Exchange Control application	Flat fee M414.97	Flat fee M414.97	0%
- Attestation of forms F178	M16.59 per form	M16.59 per form	0%
- Attestation of forms NEP	M50.04	M50.04	0%
- Follow-up on Overdue F178	M331.89 per follow up	M331.89 per follow up	0%
- Compilation & submission to the Central Bank	M355.15	M355.15	0%
- Cancellation of forms F178	M49.81	M49.81	0%



## TELEGRAPHIC TRANSFER/SWIFT

Transaction/Service	2023 Pricing	2024 Pricing	% Change
<b>Inward Transfer</b>			
- Foreign currency transactions, excluding those in CMA country's currencies	0.25% min M74.00 max M1,730	0.25% min M74.00 max M1,730	0%
- Foreign currency transactions in CMA country's currencies	0.25% min M74.00 max M300	0.25% min M74.00 max M300	0%
- Pension payments - Less than <= M300.00	Free	Free	0%
- Pension payments - Over M301.00	0.25% min M74.00 max M300	0.25% min M74.00 max M300	0%
- Incoming RTGS	M26	M26	0%
- CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0%
- Monthly Management Fee ( CFC/FCA)	30 Base currency	30 Base currency	0%
<b>Outward Transfer</b>			
- Teletransmissions in CMA currencies to other countries in the area	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
- Teletransmissions other than those in CMA currencies	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.80% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
- Manual Transfers (Own-Accounts )	M105	M105	0%
- Manual Transfers (Third Party )	M300	M300	0%
- Outward RTGS	M47.8	M47.8	0%
- BOL Payment ( CMA and other countries)	M41.06	M41.06	0%
- CFC/FCA Transfers (USD,GBP,EURO,other)	6 Base currency	6 Base currency	0%
- Transfer To International Banks (ROL) (Personal)	M5 per M1 000 , Minimum M27.00 Maximum M75.00	M5.27 per M1 000 , Minimum M28.46 Maximum M79.05	5.4%
- Transfer To International Banks (EOL) (Business)	M5.00 per M1 000, Min M35.00 Max M75	M5.00 per M1 000, Min M35.00 Max M75	0%

## BILLS FOR COLLECTION

Transaction/Service	2023 Pricing	2024 Pricing	% Change
- Documentary bills for collection (effecting pmt)	0.80% min M203.00 max M4,045.00	0.80% min M203.00 max M4,045.00	0%
- Protest fees. Bills handed to attorneys	M325.00 per bill	M325.00 per bill	0%
- Deliveries of documents free of payment, in terms of remitting bank's instructions	0.80% min M192.60 + M63.00 max M590.00	0.80% min M192.60 + M63.00 max M590.00	0%



## LETTER OF CREDIT

Transaction/Service	2023 Pricing	2024 Pricing	% Change
<b>Outward - Import letters of credit</b>			
- Establishment/increases cash Cover	0.75% min M342.00 max M85,000.00	0.75% min M342.00 max M85,000.00	0%
- Establishment/increases other than Cash cover	1% min M342.00 max M85,000.00	1% min M342.00 max M85,000.00	0%
- Establishment/increases Government guaranted but not cash covered	0.50% min M342.00 max M85,000.00	0.50% min M342.00 max M85,000.00	
- Establishment/increases Government guaranteed and cash covered	0.35% min M342.00 max M85,000.00	0.35% min M342.00 max M85,000.00	0%
- Quarterly Fee	M0.00	0.00	0%
- Amend/Cancel	M350.00	M350.00	0%
- Discrepant documents	M695.00	M695.00	0%
- Documentary checking (if not confirmed by SBSA)	0.14%	0.14%	0%
- Teletransmissions in CMA currencies to other countries in the area	0.8% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0.8% min M139.00, max M4,045.00 + telex charges (RSA - M86.00, Rest of the world - M187.00)	0%
<b>Inward - Export letters of credit</b>			
- Advised & negotiated through ourselves	M273.00	M273.00	0%
- Advised but not negotiated through ourselves	M375.00	M375.00	0%
- Checking documents and Sending by courier	0.5% min M500.00 max M900.00	0.5% min M500.00 max M900.00	0%
- Amendments - Extension	M150.00 per delivery/ notification to customer	M150.00 per delivery/ notification to customer	0%
- Amendments - Increase of amounts	M148.00	M148.00	0%
- Amendments - Other	M148.00	M148.00	0%
- Effecting pmt	0.25% min M74.00 max M1850.00	0.25% min M74.00 max M1850.00	0%
- Effecting pmt (if CFC)	5 Base currency	5 Base currency	0%
- Transfer of letter of credit	M500.00	M500.00	0%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financialservices and registered credit provider.





## OPTIONAL BUNDLE OFFERING

BUNDLES PRODUCT	2023 OFFERING NALA BUNDLE M30.00	2024 OFFERING NALA BUNDLE M33.00
POS Purchase	Free	3 Free
Cash deposit	Free @ SLB ATM up to M 3000 per month	Free @ SLB ATM up to M 3000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM	1 Free @ SLB ATM up to M1 000 per month
Bill Payments	1 Free	1 Free
Local bank transfers (IB, App and MB)	1 Local bank transfers (IB, App and MB)	1 Local bank transfers (IB, App and MB)
Funeral Cover	M5000 funeral (Includes 2 beneficiaries)	M5000 funeral (Includes 2 beneficiaries)
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Free	Free
Personal Accident Cover	Not Included	Not Included

PRODUCT	ACHIEVER BUNDLE M125	ACHIEVER BUNDLE M130
POS Purchase	Free	3 Free
Cash deposit	Free @ SLB ATM up to M3 000 per month	Free @ SLB ATM up to M3 000 per month
ATM Cashwithdrawal	1 Free @ SLB ATM	1 Free @ SLB ATM up to M2 000 per Month
Prepaid Purchases/ Bill Payments	2 Free	2 Free
Local bank transfers (IB, App and MB)	1 Local Transfers (IB, App and MB)	1 Local Transfers (IB, App and MB)
Funeral Cover	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfer	Not Included	Not Included
Transfer to Unayo	Not Included	Not Included
Instant Money	Not Included	Not Included
Linked Accounts transfers	Free	Free
DATA / CALLING Bundles ( ETL )	800 Monthly once off	800 Monthly
DATA / CALLING Bundles ( VCL )	400MB Monthly	400MB Monthly
Personal Accident Cover	Included	Included

PRODUCT	PRESTIGE BUNDLE M145	PRESTIGE BUNDLE M160
POS Purchase	Free	5 Free
Cash deposit	Free @ ATM up to M5 000 per month	Free @ ATM up to M3 000 per month
ATM Cashwithdrawal	3 Free @ SLB ATM	1 Free @ SLB ATM up to M3 000 per Month
Prepaid Purchases/ Bill Payments	3 Free	2 Free
Local bank transfers (IB, App and MB)	2 Local Transfers (IB, App and MB)	2 Local Transfers (IB, App and MB)
Funeral Cover / Life Cover	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Free	Free
DATA Bundles per Month ( ETL & VCL )	Not Included	Not Included
Personal Accident Cover	Included	Included

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financialservices and registered credit provider.



PRODUCT	PRIVATE BUNDLE M245	PRIVATE BUNDLE M260
POS Purchase	Unlimited	10 Free
Cash deposit	Free @ SLB ATM up to M10 000 per month.	Free @ SLB ATM up to M3 000 per month.
ATM Cashwithdrawal	3 Free SLB @ ATM	3 Free SLB @ ATM up to M5 000 per Month
Prepaid Purchases/ Bill Payments	3 Free	3 Free
bank transfers (IB, App and MB)	Unlimited	10(Local transfers)
Funeral Cover	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	1 Debit Orders	1 Debit Orders
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Unlimited	Unlimited
DATA Bundles per Month ( ETL & VCL)	Not Included	Not Included
Fiduciary Services	Included	Included

PRODUCT	YOUTH BUNDLE M26	YOUTH BUNDLE M26
POS Purchase	Free	3 Free per Month
Cash deposit	Free @ SLB ATM up to M10 000 per month.	Free @ SLB ATM up to M3 000 per month.
ATM Cashwithdrawal	2 Free @ SLB ATM	1 Free @ SLB ATM up to M3 000 per Month
Prepaid Purchases/ Bill Payments	1 Free	1 Free
Local bank transfers (IB, App and MB)	1 Local Transfers (IB, App and MB)	1 Local Transfers (IB, App and MB)
Funeral Cover	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Free	Free
DATA Bundles per Month ( ETL)	850 monthly once off	800MB monthly once off
DATA Bundles per Month ( VCL)	7 days 1GB once-off monthly	400MB monthly once off

PRODUCT	MOLLELOA BUNDLE M60	MOLLELOA BUNDLE M65
POS TRANSACTIONS	Unlimited	Unlimited
Cash deposit	3 Free up to M20 000 per month; 0.05% thereafter	3 Free up to M20 000 per month; 0.05% thereafter
ATM Cashwithdrawal	2 free @SLB ATM	2 free @SLB ATM
Prepaid Purchases/ Bill Payments	Unlimited	10 per Month
Local bank transfers (IB, App and MB)	Not Included	Not Included
Scheduled Payments	Not Included	Not Included
Internal Debit Order	Not Included	Not Included
External Debit Order	Not Included	Not Included
Wallet Transfers/Instant Money	Not Included	Not Included
Linked Accounts transfers	Not Included	Not Included
DATA Bundles per Month ( ETL & VCL)	Not Included	Not Included
Funeral Cover	M3 500 (Max 2 beneficiaries)	M3 500 (Max 2 beneficiaries)

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financialservices and registered credit provider.



## BOTHEBELELE

SERVICES	BOTHEBELELE M0.00	BOTHEBELELE M0.00
POS Purchase	M0.0	M0.0
Account Opening Balance	M0.0	M0.0
Debit Card First Issue	First issue Free	First issue Free
Standard Pricing after first Issue:	M95	M100
Account Management Fee	M0.00	M0.00
Account Minimum Balance	M0.00	M0.00
Cash Deposit on ATM	Free	Free
ATM Cash Withdrawal (including cardless with withdrawal)	First 1 Free per month	First 1 Free per month
Standard Pricing after first Issue:	Min 4.70, M3.70 per 500	M4.95 + M3.90 per M500
ATM Balance Inquiries (inclusive of mini statement), Branch, mobile banking and bank statements from Internet banking	Free	Free
Pos Transaction or Cash Back	1 transaction for fee per month	1 transaction for fee per month
Standard Pricing after first Issue:	M3.70 + 0.2c per M100.00	M3.70 + 0.2c per M100.00
Account Domancy Charge	Free	Free
USSD( Mobile Banking) transactions	Free	Free
All other Transactions	Standard pricing	Standard pricing



## CIB PRICING

List of Charges	Transaction/Service	2023 Pricing	2024 Pricing	% Increase
Administration	<b>Administration</b>			
	Management Fee	M200.83	M200.83	0.0%
Acceptance of Deposits	Deposit Book	M56.69	M 59.75	5.4%
	<b>Deposits</b>			
Handling of Account confirmations	Cash deposits	1.47% min 29.06	1.54% min 30.00	5.4%
	<b>Account requirements</b>			
	Account opening balance- Minimum deposit (Minimum 50)	M50.00	M50.00	0.0%
Withdrawal of Deposits, Dishonoured Cheques, Issuance of Bank Cheques	Settlement Report	M100.00	M100.00	0.0%
	Account Confirmation- Bank Requirements	M50.00	M50.00	0.0%
	<b>Withdrawals</b>			
Transfers between accounts	Cash Withdrawal	1.05% min 50.04 max 10k	1.10% min 52.00 max 10k	5.4%
	<b>Payments</b>			
	Standing Instruction Set Up	M60.11	M60.11	0.0%
	Standing Order Execution	M47.14	M47.14	0.0%
	Standing Order to investments/Savings	Free	Free	0.0%
	Standing Order Amend	M60.11	M60.11	0.0%
	Stop Payments	M 212.17	M212.17	0.0%
	Local Debit Order	M17.69	M17.69	0.0%
	International Debit Order	M17.69	M17.69	0.0%
	Manual Inter-Account Transfer	M123.76	M123.76	0.0%
Supply of account Statements	<b>Statements</b>			
	Provisional/Mini statements	M41.25	43.48	5.4%
	On Letterhead	M47.20	M47.20	0.0%
	e Statement	Free	Free	0.0%
	History =< 3months - 60.00	15p/pg	15p/pg	0.0%
	History statements - Greater than 6 months	Current Year: 75.00 + 15.00 p/pg	Current Year: 75.00 + 15.00 p/pg	0.0%
	Posted monthly	Free	Free	0.0%
	Search Fees Voucher < 3months	M111.98	M 118.03	5.4%
	Search Fees Voucher >6months	M218.06	M 229.83	5.4%
POS	<b>Point of Sale</b>			
	Once off Activation fee	M380.00	M380.00	0.0%
	POS standard monthly merchant commission- Local	3.8% , min 250	3.8% , min 250	0.0%
	POS standard monthly merchant commission- International	3.8% , min 250	3.8% , min 250	0.0%
	Cash back charge	M3.50 + M0.212c per 100.00	M3.50 + M0.212c per 100.00	0.0%
	Monthly rental	M250.00	M250.00	0.0%
	GPRS Enabled Communication Monthly Fee	M220.00	M220.00	0.0%
BOL	<b>Business Online</b>			
	Activation fee	Free	Free	0.0%
	Monthly subscription (For those not on bundled Fee)	M351.98	M351.98	0.0%
	Internal Transfers incl local banks	M16.65	M16.65	0.0%
	Transfers Base Currency (USD, EUR etc)	M5.00	M6.00	0.0%
	External Transfers (to other banks through RTGS)	M45.00	M45.00	0.0%
	Transfer to South Africa	M41.06	M41.06	0.0%
	Bulk Payments per Entry(2000 transactions)	M16.65	M16.65	0.0%
Liquidity Management and Billers	<b>Billers</b>			
	Set up fee	M766.15	M 807.52	5.4%
	Monthly Fee	M412.54	M434.81	5.4%
	<b>Liquidity Management</b>			
	Set up fee	M766.15	M807.52	5.4%
	Monthly Fee	M648.28	M683.29	5.4%
	New account added in the structure per month	M117.87	M124.23	5.4%
	<b>Pooling</b>			
	Set up fee	M766.15	M807.52	5.4%
	Monthly fee per account in a pool	M117.87	M124.23	5.4%
Miscellaneous	<b>Guarantees</b>			
	Establishment fee	M1200	M1,200.00	0.0%
	Cash cover or guarantee by another bank	0.65% min 450 quarterly	0.65%min 450 quarterly	0.0%
	Amendment fee	M350	M350.00	0.0%
	Other than cash cover or unsecured	3% min 450	3% min 450	0.0%
	Letter of authority	M190	M190.00	0.0%
	<b>Audit Certificate</b>			
	Balance of account only	M150	M150.00	0.0%
	Certificate covering interest paid	M250	M250.00	0.0%
	Auditors report	M350	M350.00	0.0%
	<b>Reports on parties</b>			
	Reports requested from other banks in country	M200	M200.00	0.0%
	Reports requested from banks internationally	M200	M200.00	0.0%
	Responded to us from another bank: Coded Full General	M50	M50.00	0.0%

\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.





\*Terms and Conditions Apply. Standard Lesotho Bank is an authorized financial services and registered credit provider.