



## Price List

# Banco Privado Atlântico - Europa, S.A. - Namibia Branch

[www.atlantico.na](http://www.atlantico.na)

INFORMATION ON BANK CHARGES NOT COVERED IN THE DISPLAY MAY BE  
OBTAINED FROM BANK STAFF ON REQUEST BY THE CUSTOMER

Date: June 2020

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**BANK CHARGES AND FEES - BIR 130**

**Institution:** Banco Atlántico - Europa, S.A. - Namibia Branch  
**Financial Year:** 2020  
**Start Date:** 05/06/2020  
**End Date:** 31/12/2020

Service	MAXIMUM CHARGES (AMOUNT OR AS A PERCENTAGE)
<b>Cheque Account</b>	
Opening of account	-
Client using facility for the first time	-
Closing of account	-
Withdrawals	30,00 NAD / 1,70% Foreign Currency
www.atlantico.na	100,00 NAD/Quarter
<b>Basic Bank Account</b>	
Opening of Account	Free
Closing of Account	Free
Monthly Service Fee	Free
Deposits	--
Cash	--
Cheques	--
Withdrawals	30,00 NAD / 1,70% Foreign Currency
<b>ATM</b>	
ATM transactions	-
Local - ATM	-
Balance enquiry	-
Mini statement	-
Inter account transfer	-
<b>Saswitch - ATM</b>	
Withdrawal (per transaction)	-
Balance enquiry	-
Mini statement	-
Inter account transfer	-
First issue of ATM card	-
Replacement of lost and/or damaged ATM card	-
<b>Cheques</b>	
Cheque books	-
Counter cheques (per cheque)	-
Returned cheques (for technical reasons)	-
Unpaid cheques (for lack of funds)	-
Referral fees (contacting customer to avoid dishonouring paper)	-
Special presentation of cheques	80,00 NAD
Encashment of cheques drawn on other banks	-
Stop payment of cheques	-
Transfer/payments	-
Stop orders (per transaction)	-
Additional are telegraphic and telex charges	-
Magtapes/debit orders	-
Stop payment	-
Swift	-
Telegraphic transfers (plus service fees)	-
<b>Electronic banking (Internet Banking)</b>	
Current account	0,00 NAD
Savings account	-
Transfers/Payments on "Self Service Terminal"	-
<b>Deposits</b>	
Cash deposit fees	1,8% <sup>1</sup>
Postdated cheques (per cheque)	80,00 NAD
Deposit books	0,00 NAD
<b>Various</b>	
Stop payments (per payment)	70,00 NAD
Statements (monthly)	Free - email and internet Other on request 25,00 NAD
Copies of old statements (per statement)	25,00 NAD
Statements (provisional)	25,00 NAD
Search fee	-
Photocopies	-
Fax charges	-
Auditors certificates	-
<b>SAVINGS ACCOUNTS</b>	
Opening of account	-
Minimum balance	-
Closing of account	-
Deposits	-
Cash	-
Cheques	-
Withdrawals	-

<b>ATM</b>	
At teller with ATM card or withdrawal slip	-
At other branches	-
Savings ATM card	-
First issue of ATM card	-
Replacement of damaged and/or lost ATM card	-
Mini statement	-
Balance enquiry	-
Savings book	-
Replacement of lost book	-
<b>ADVANCES AND OVERDRAFT FACILITIES</b>	
Penalty interest (on the amount exceeding the arranged overdraft limit)	-
Overdraft notices/reminders	-
Annual review of facility	-
Commitment fees for overdrafts	-
<b>RESIDENTIAL HOME LOANS</b>	
Property guarantees (mortgage bond transfer)	-
Property valuations	-
Bond registration fee	-
<b>ASSET BASED FINANCE</b>	
Opening of account	-
<b>SAFE CUSTODY AND SECURITIES</b>	
Closed custody	-
Envelopes and boxes	-
Safe deposit lockers	-
Open custody	-
<b>EXCHANGE CONTROL WORK</b>	
Additional holiday allowance	-
Additional student allowance	-
Additional maintenance allowance	-
Applications to Bank of Namibia	750,00 NAD
Follow-up correspondence	160,00 NAD
Urgent application	1.300,00 NAD
Follow-up letter on	50,00 NAD
Attestation fees	45,00 NAD
Credit card endorsements	-
General	-
<b>INTERNATIONAL PAYMENTS</b>	
Internal transfer within ATL NAM accounts	0,00 NAD
External transfer	
Outgoing	0,25% Min of 405 NAD and a max of 1.000 NAD
Charges - Only applicable if charges are Our	750,00 NAD
Additions, cancellations, returns, rejections, manual, processes and inquiries	450,00 NAD before execution 850,00 NAD after execution
<b>TRANSFERS/PAYMENTS</b>	
Debit order to account at own bank (internal)	10,00 NAD
Debit order to account at other bank (external)	23,00 NAD
Stop order establishment/amendment	22,00 NAD
Stop order transaction fee	22,00 NAD
Stop payment	100,00 NAD
Unpaid	200,00 NAD
<b>NISS ACCOUNT (Real-time gross settlement)</b>	
Payments > NAD 5 Million	70,00 NAD
<b>SWIFT transfer, bank draft, mail transfer</b>	
Outward	-
<b>SWIFT transfer</b>	
Bank draft	-
Mail transfer	-
Teletransmission fee	-
General	-
<b>GUARANTEES AND LETTERS OF CREDIT</b>	
<b>Bank Guarantees</b>	
Initial fees	
Guarantee Fee	8% with a min. of 2.074,50 NAD <sup>2</sup>
Fees during the Term of Agreement	
Contractual Amendments	691,50 NAD <sup>3</sup>
Cancellation Fee	691,50 NAD <sup>4</sup>
<b>Financial Credit / Medium Term Loans</b>	
Initial fees	
Opening Fee	2,00% <sup>5</sup>
Fees during the Term of Agreement	
Contractual Amendments	6.915,00 NAD <sup>3</sup>
Early Repayment Fee (Partial)	2,50% <sup>6</sup>
Fees at the end of Agreement	
Early Repayment Fee (Total)	2,50% <sup>6</sup>
<b>Fixed Installment Loan</b>	
Initial fees	
Opening Fee	1,5% <sup>5</sup>
Organization Fee	1,5% <sup>5</sup>
Fees during the Term of Agreement	
Contractual Amendments	6.915,00 NAD <sup>3</sup>

Early Repayment Fee (Partial)	2,00% <sup>6</sup>
Fees ate the end of Agreement	
Early Repayment Fee (Total)	2,00% <sup>6</sup>
<b>Credit Line</b>	
Initial fees	
Opening Fee	1,5% <sup>7</sup>
Fees during the Term of Agreement	
Renewal Fee	1,00% <sup>8</sup>
Contractual Amendments	6.915,00 NAD <sup>3</sup>
Non Utilization Fee	50% of spread <sup>9</sup>
<b>Importing Letters of Credit<sup>10</sup></b>	
Initial fees	
Opening a letter of credit	
First trimester or tranche	1,00%-6,00% with a min. of 1.037,25 NAD
Following months or tranches	0,75%-2,00% with a min. of 691,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Fees during the Term of Agreement	
Extension	
Fee (per month or tranche)	0,75%-2,00% with a min. of 691,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Amount increase	
First trimester or tranche	1,00%-6,00% with a min. of 1.037,25 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Amendments	
Processing fee	345,75 NAD
Communications	See Table 1
Handling fees	
Revising the documents	553,20 NAD
Accepted / Deferred Payment	
Fee	0,75%-2,00% with a min. of 864,375 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Fees at the end of Agreement	
Payment and/or Intervention	
Fee	0,10% Min of 1.037,25 NAD and a max of 3.457,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Cancellation	
Processing fee	345,75 NAD
Communications	See Table 1
<b>Export Letters of Credit<sup>11</sup></b>	
Initial fees	
Notification/Delivery	
Processing fee	691,50 NAD
Communications	See Table 1
Domiciled credit	
Per trimester or tranche	0,25% with a min. of 1.383,00 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Confirmation	
Per trimester or tranche	0,50%-3,00% with a min. of 1.383,00 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Fees during the Term of Agreement	
Extension fee	
Confirmed credit (per trimester or tranche)	0,50%-3,00% with a min. of 1.383,00 NAD
Domiciled credit (per trimester or tranche)	0,25% with a min. of 1.383,00 NAD
Notified credit	691,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Fee for amount increase	
Confirmed credit (per trimester or tranche)	0,50%-3,00% with a min. of 1.383,00 NAD
Domiciled credit (per trimester or tranche)	0,25% with a min. of 1.383,00 NAD
Notified credit	691,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Simple amendment	
Processing fee	518,65 NAD
Transfer	
Fee	0,25% with a min. of 1.728,75 NAD
Communications	See Table 1
Documents with discrepancies	
Fee	518,65 NAD
Fees at the end of Agreement	
Intervention	
Fee	0,20% with a min. of 518,65 NAD
Processing fee	345,75 NAD

Communications	See Table 1
Payment (cash)	
Per trimester or tranche	0,50% with a min. of 1.383,00 NAD and a max. of 3.457,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Deferred payment or accepted (in installments)	
Per trimester or tranche	0,25% with a min. of 1.383,00 NAD and a max. of 3.457,50 NAD
Processing fee	345,75 NAD
Communications	See Table 1
Annulment / Cancellation	
Processing fee	518,65 NAD
Communications	See Table 1
Advising commissions	-
Confirming commissions	-
General	-
<b>COLLECTIONS AND LEGAL</b>	
Letters	-
Reminders	-
General	-

\*To all fees mentioned will be applied the VAT (15%) in accordance with legislation.

**Notes:**

- (1) No cash deposit fees will be charged on all individual accounts effective 31 March 2015  
 (1) No cash deposit fees will be charged on all business accounts for business with an annual turnover of N\$ 1,000,000.00 or less effective 31 March 2015  
 (2) Annual Fee, charged quarterly, at the first day of each period, with a minimum mentioned  
 (3) Charged at the time of contract amendment  
 (4) Charged at the time of cancellation  
 (5) Up front fee, charged over the credit amount  
 (6) The fee is calculated over the repayment amount

(7) Up front fee, charged over de contracted limit

(8) Charged over the contracted limit, at the renewal time

(9) Charged over unused part of the overall credit limit and it is charged on interest payment dates. It has the same frequency that interest charges.

(10) Importing Letters of Credit - Other associated expenditures:

Correspondent 's expenditure - payable by customer, if agreed by the terms and conditions of the letter of credit, of if rejected by the beneficiary, according to the Uniform Customs and Practice for Documentary Credits (UCP 600).

1 - The fees are charged based on the maximum amount of credit plus the tolerance.

2 - The fee is calculated on the unused amount, i.e. outstanding balance.

3 - Monthly fee in term loans are applied on the amount of each usage, since the last day of the charge of the opening fees or the extension to maturity

(11) Export Letters of Credit - Other associated expenditures:

Correspondent 's expenditure - payable by the customer, if agreed by the terms and conditions of the letter of credit, of if rejected by the beneficiary, according to the Uniform Customs and Practice for Documentary Credits (UCP 600).

1 - In credits with tolerance, the fees are charged based on the maximum amount of credit.

2 - The fee is calculated on the unused amount, i.e. outstanding balance.

TABLE 1			
	Fees	Tax added	Other conditions
	NAD		
Communications:			
Express mail			
Europe	415		
North America	518,65	Note (2)	Note (1)
Other countries	622,35		
Foreign operations operators management (costs)			
Europe	415		
North America	518,65	Note (2)	Note (1)
Other countries	622,35		

1 - Single fee charged on the date of the respective operation.  
 2 - The VAT is 15%