



Revised Fees & Charges, effective from Thursday, 01 January 2026

Absa Bank (Seychelles) Limited hereby publishes its revised Schedule of Fees and Charges that will be applicable as of Thursday, 01 January 2026. Please take note of the highlighted items that have changed from the previous publication.

Onshore Banking Accounts & Services

Retail Onshore Banking Accounts & Services Personal, Prestige & Business Banking

Instant Savings Account

Maintenance fee (per month)
Minimum balance required to open account
Minimum balance to earn interest
Average balance to maintain on account
Charge if averagebalance to maintain is breached*

* The charge will appear on your statement in the month following the one in which the average balance fell below SCR 3,500.

Minor Savings Account

Maintenance fee (per month)
Minimum balance required to open account
Minimum balance to maintain

Average balance to maintain

Charge if averagebalance to maintain is breached*

* The charge will appear on your statement in the month following the one in which the average balance fell below SCR 3,500.

Bank Account

Account opening fee
Minimum balance required to open account
Minimum balance to maintain

Maintenance fee (per month)

Ledger fee (per transaction, charged monthly)

Personal Current Account

Maintenance fee (per month)

Minimum balance required to open account

Averagebalance to maintain

Charge if averagebalance to maintain is breached*

* The charge will appear on your statement in the month following the one in which the average balance fell below SCR 5,000.

Business Current Account

Account Opening Fee

Maintenance fee (per month)

Minimum balance required to open account

Averagebalance to maintain

Charge if averagebalance to maintain is breached*

* The charge will appear on your statement in the month following the one in which the average balance fell below SCR 5,000.

** Charge per cheque

*** A single charge will be passed when the account goes overdrawn beyond the authorised limit.

Personal Foreign Currency Current Account

Account opening fee

Maintenance fee (per month)

Minimum balance required to open account (equivalent of)

Charge if minimum balance to maintain is breached*

Cash deposit into account (% of amount deposited)

Cash withdrawal from account (% of amount withdrawn)

* Accounts are available in USD, GBP, Euro and ZAR.

Applicable to all Retail Onshore Banking Personal, Prestige & Business Current Accounts

Loans

Arrangement fee for Absa Personal Loan and Prestige Loan charged upfront (% of amount borrowed)

Minimum

Arrangement fee for Vehicle Asset Finance Loan, Business Solution Loan charged upfront (% of amount borrowed)

Minimum

Arrangement fee charged upfront for first home acquirer for Absa Home Loan

Re-scheduling (% of outstanding balance)

Pre-payment fee (% of outstanding balance)

Penalty interest on default instalment

† Refundable if the loan is not approved

Applicable to all Retail Onshore Banking Personal, Prestige & Business SCR Accounts

Cash withdrawal at counter

Prestige Current Account

Account opening fee

Minimum balance required to open account

Averagebalance to maintain

Maintenance fee (per month)

Charge if averagebalance is breached

Standing Order transfer

Setting up of standing order

Recurring transfers 1st and 2nd instruction**

Recurring transfers for 3rd instruction onwards

** Excludes instructions for loan repayments, which are free

Premier Banking

Minimum total balance to maintain across all accounts for FREE membership

Arrangement fee

Minimum balance required to open account

Minimum balance to maintain

Maintenance fee (per month)

Charge if averagebalance is breached

Standing Order transfer

Setting up of standing order

Recurring transfers 1st and 2nd instruction**

Recurring transfers for 3rd instruction onwards

** Calculated on the mid-rate and applied to the account.

Premier Foreign Currency Current Account (GBP, Euro, USD, ZAR)

Cash withdrawal from account (% of amount withdrawn)

Cash deposit into account (% of amount deposited)

Premier Savings Account (SCR)

Account Opening Fee

Minimum balance required to open account

Minimum balance to earn interest

Maintenance fee (per month)

Interest on credit balance (per annum)

Applicable to All Retail Deposit Accounts

Penalty interest on debit balance*

Minimum

Penalty for unauthorised overdrawing (single charge)*

Closing of accounts

Dormant account maintenance fee (per month)

* Calculated daily on debit balance and charged monthly.

ATM Services*

Cash withdrawal (per transaction)

Min statement (per mini statement)

Payment of Bill (Intraline, PUC, Airtel & Cable & Wireless)

Transfer before the account is linked on the same card

Foreign cards on our ATM

Dynamic Currency Converter*

Cash withdrawal limit (per day)

Personal Banking Debit card

Prestige Banking Debit Card

Premier Banking Debit Card

*Only Absa Debit card holders can access all ATM services. Other bank's card holders can access only the cash withdrawal facility in their card currency on our ATMs

Internet Banking for Retail Customers

Subscription (per month)

Bill Payment (per bill)

Transfers to accounts in your own name (per transfer)

Transfer to accounts in another name in Absa (per transfer)

Transfer to accounts in other local banks (per transfer)

Transfer to accounts in overseas banks (per transfer)

Setting up of recurrent transfers & payments (per setup)

Request statement* (per request)

Digital Wallet

ATM Voucher Fee

Split Bill Fee

Request Money

SMS Alerts

Subscriptions (per month)

Per alert fee

Commercial Onshore Banking Services

Current Account

Account opening fee

Maintenance fee (per month)

Ledger fee (balance below SCR 100,000)*

Dormant Account (per month)

Penalty charge for unauthorised overdrawing**

Cheque Book

50 pages

100 pages

Non Standard cheque charge***

Uncollected Cheque Books

Account closure

* The charge will appear on your statement in the month following the one in which the worst balance fell below SCR 100,000, normally on the 24th

** A charge will be passed each time the account is overdrawn

*** Charge per cheque

Applicable to All Commercial Onshore Accounts

Penalty interest on debit balance*

* Calculated daily on debit balance and charged monthly

† Prime Lending Rate

Commercial Foreign Currency Current Account*

Account Opening Fee

Minimum balance to open & to maintain

Maintenance fee (per month)

Ledger fee (per transaction, charged monthly)

Transfer from an ABSL account to a FCY other Bank account (manual and on internet banking platforms (RIB / BIB / AAO & AAH)**)

Dormant Account (per month)

Cash deposit into account (% of amount deposited)

Cash withdrawal from account (% of amount withdrawn)

Account closure

* Accounts are available in USD, GBP, Euro and CHF. Account in a currency other than USD, the USD equivalent of the charge will apply.

** Retail Internet Banking (RIB), Business Internet Banking (BIB), Absa Access Online (AO) and Absa Access Host (AAH)

Credit and Advances

Arrangement fee for loans and overdrafts (% of amount borrowed) charged upfront*

Annual Review Fee*

Drawdown fee (applicable where facility is larger than SCR 2 million, calculated on drawdown amount)*

Unutilised Facility Fee*

Re-structuring of facility (% of outstanding balance)*

Minimum

Maximum

Pre-payment fee

*These are minimum fees and are charged on a case by case basis as per risk assessment

Debit Card

Debit Card issuance and Annual Fee

Absa Classic/Platinum

Card Issue Fee

Replacement card upon expiry

Replacement of lost/stolen card

Additional

Replacement of additional

Annual fee*

Absa Signature Debit Card

Card Issue Fee for Premier Customer

Card Issue Fee

Replacement of card upon expiry

Replacement of lost/stolen card

Annual fee* for Premier Customer

Annual fee*

Overseas Postage of Card

Cash withdrawal at ATMs (per transaction)

Absa Seychelles' ATMs

Other local banks' ATMs

Overseas banks' ATMs*

Foreign exchange fee***

Non-fraud disputed fee