



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)	Nil
Minimum balance required to open account	SCR 1,500
Minimum balance to earn interest	SCR 3,500
Average balance to maintain on account	SCR 3,500
Charge if averagebalance to maintain is breached*	SCR 15

* 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)	Nil
Minimum balance required to open account	SR 100
Minimum balance to earn interest	SCR 3,500
Average balance to maintain on account	Nil
Charge if average balance to maintain is breached	Nil

Bank Account

Account opening fee	Nil
Minimum balance required to open account	Nil
Minimum balance to maintain	Nil
Maintenance fee (per month)	SCR 20
Ledger fee (per transaction, charged monthly)	Nil

Personal Current Account

Maintenance fee (per month)	SCR 50
Minimum balance required to open account	SCR 5,000
Average balance to maintain	SCR 5,000
Charge if averagebalance is breached*	SCR 50

* 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	SCR 100
Maintenance fee (per month)	SCR 85
Minimum balance required to open account	Nil
Averagebalance to maintain	SCR 5,000
Charge if averagebalance to maintain is breached*	SCR 75
Cheque book (per book)	
50 pages	SCR 275
100 pages	SCR 525
Non Standard cheque charge**	SCR 150
Uncollected Cheque Books	SCR 250
Stop cheque request	SCR 75
Uncrossing of cheques (per uncrossed cheque)	SCR 10
Returned cheque (per cheque)	
Technical problems	Free
Lack of funds***	SCR 500

* 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 cheque will be passed when the account goes overdrawn beyond the authorised limit.

Personal Foreign Currency Current Account

Account opening fee	Nil
Maintenance fee (per month)	USD 5 or its equivalent
Minimum balance required to open account(equivalent of)	USD 1,000
Charge if minimum balance to maintain is breached*	Nil
Cash deposit into account (% of amount deposited)	Free
Cash withdrawal from account (% of amount withdrawn)	Free

* Accounts are available in USD, GBP, Euroand 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)	1.5%
Minimum	SCR 150
Arrangement fee for Vehicle Asset Finance Loan, Business Solution Loan charged upfront (% of amount borrowed)	1%
Minimum	SCR150
Arrangement fee charged upfront for first home acquirer for Absa Home Loan	
	SCR 2,500 upto SCR 1.5M, 0.5% on remaining amount above SCR 1.5M

Re-scheduling (% of outstanding balance)	0.5%
Pre-payment fee (% of outstanding balance)	Nil on SCR loans and 0.25% on Fx loans
Penalty interest on default instalment	5%

† Refundable if the loan is not approved

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

Cash withdrawal at counter	Free
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Prestige Current Account

Account opening fee	Nil
Minimum balance required to open account	Nil
Averagebalance to maintain	SCR 10,000
Maintenance fee (per month)	SCR 175
Charge if averagebalance is breached	Nil
Standing Order transfer	
Setting up of standing order	Free
Recurring transfers1st and 2nd instruction**	Free
Recurring transfers for 3rd instruction onwards	SCR 25

** Excludes instructions for loan repayments, which are free

Premier Banking

Minimum total balance to maintain across all accounts for FREE membership	SCR 500,000
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Premier Current Accounts (SCR & Foreign Currency)

Account opening fee	Free
Minimum balance required to open account	Nil
Minimum balance to maintain	Nil
Maintenance fee (per month)	Free
Ledger fees (per transaction, charged monthly)	Nil
Interest on credit balance (per annum)	0%

For the Premier Foreign Currency Current Account, the charges are converted into the account currency at the mid-rate and applied to the account.

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

Cash withdrawal from account (% of amount withdrawn)	0%
Cash deposit into account (% of amount deposited)	0%

Premier Savings Account (SCR)

Account Opening Fee	Free
Minimum balance required to open account	Nil
Minimum balance to maintain	SCR 5,000
Maintenance fee (per month)	Nil

Interest is calculated on the lowest balance in the month, accrued monthly and paid quarterly.

Applicable to All Retail Deposit Accounts

Penalty interest on debit balance*	26.5%
Minimum	SCR 25
Penalty for unauthorised overdrawing (single charge)*	SCR 250
Closing of accounts	Free
Dormant account maintenance fee (per month)	Nil

* Calculated daily on worst debit balance and charged monthly.

ATM Services*

Cash withdrawal (per transaction)	Free
Mini statement (per mini statement)	Free
Payment of Bill (Intelvision, PUC, Airtel & Cable & Wireless)	Free
Transfer between accounts linked on the same card	Free
Foreign cards on our ATM	SCR 100
Dynamic Currency Converterfee**	6%
Cash withdrawal limit (per day)	
Personal Banking Debit card	SCR 15,000
Prestige Banking Debit Card	SCR 20,000
Premier Banking Debit Card	SCR 25,000

*Only Absa Debit card holders can access all ATM services. Other bank's card holders can access only the cash withdrawal facility.

** Applicable only on foreign cards transacting in their card currency on our ATMs

Internet Banking for Retail Customers

Subscription (per month)	Free
Bill Payment (per bill)	Free
Transfer to accounts in own name (per transfer)	Free
Transfer to accounts in another name in Absa (per transfer)	Free
Transfer to accounts in other local banks (per transfer)	Free
Transfer to accounts in overseas banks (per transfer)	See Int'l payments
Setting up of recurrent transfers & payments (per setup)	Free
Request statement* (per request)	Free

Digital Wallet

ATM Voucher Fee	1%
Split Bill Fee	1%
Request Money	1%

SMS Alerts

Subscriptions (per month)	Free
Per alert fee	SCR 0.80

Commercial Onshore Banking Services Current Account

Account opening fee	Nil
Maintenance fee (per month)	Nil
Ledger fee (balance below SCR 100,000)*	SCR 3 per entry
Dormant Account (per month)	Nil
Penalty charge for unauthorised overdrawing**	SCR 250
Cheque Book	
50 pages	SCR 275
100 pages	SCR 525
Non Standard cheque charge***	SCR 150
Uncollected Cheque Books	SCR250
Account closure	Free

* 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*	26.5%
* Calculated daily on worst debit balance and charged monthly	
† Prime Lending Rate	

Commercial Foreign Currency Current Account*

Account Opening Fee	Nil
Minimum balance to open & to maintain	Nil
Maintenance fee (per month)	USD 10 or its equivalent
Ledger fee (per transaction, charged monthly)	Free
Transfer from an ABSL account to a FCY other Bank account (manual and on internet banking platforms (RIB / BIB / AAO & AAH)**	SCR 35 (equivalent)
Dormant Account (per month)	Nil
Cash deposit into account (% of amount deposited)	Free
Cash withdrawal from account (% of amount withdrawn)	Free
Account closure	Free

* 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 (AAO) and Absa Access Host (AAH)

Credit and Advances

Arrangement fee for loans and overdrafts (% of amount borrowed) charged upfront*	1%
Annual Review Fee†	0.5% of total exposure
Drawdown fee (applicable where facility is larger than SCR 2 million, calculated on drawdown amount)*	0.25%
Unutilised Facility Fee*	0.25% of total facility
Re-Structuring of facility (% of outstanding balance)*	
Minimum	0.25%
Maximum	1%
Pre-payment fee	Nil

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

Debit Card

Debit CardIssuance and Annual Fee	
Absa Classic/Platinum	
Card Issue Fee	Free
Replacementof card upon expiry	Free
Replacement of lost/stolen card	SCR 100/USD 25/EUR 20
Additional	Free
Replacement of additional	Free
Annual fee*	USD 100/EUR 100
Absa Signature Debit Card	
Card Issue Fee for Premier Customer	Free
Card Issue Fee	SCR 1000
Replacement of card upon expiry	Free
Replacement of lost/stolen card	SCR100
Annual fee*for Premier Customer	Free
Annual fee*	SCR 1000
Overseas Postage of Card	Actual courier cost
Cash withdrawal at ATMs (per transaction)	
Absa Seychelles' ATMs	Free
Other local banks' ATMs	Free
Overseas banks' ATMs*	SCR 100/USD 8/ EUR 7 /GBP 5.50

Foreign exchange fee****	5%
Non-fraud disputed fee	SCR 500
ATM Balance Enquiry	
Domestic Absa ATM (On-Us)	SCR 2.50
Domestic Non-Absa (Off-Us) and International	SCR 3.00

Visa Direct Payment	
Local Person to Person (Absa)	2%
Local Person to Person (Non-Absa)	2.5%
Local Person to Merchant	Free
International Person to Person (Absa)	3.5%
International Person to Person (Non-Absa)	3.5%
International Person to Merchant	3.5%

QR Payment	
Person to Merchant	2%

*Charged on the anniversary month

**Use of Debit Card to pay for purchases at POS terminals or via online payment gateways

Prepaid Virtual Card

Foreign Exchange fee	5%
Cash Advance fee	2%
Non-fraud disputed fee	SCR 500
Statement reprint fee	SCR 25
ATM Balance Enquiry	
Domestic Absa ATM (On-Us)	SCR 2.50
Domestic Non-Absa (Off-Us) and International	SCR 3.00
Non-Sufficient Funds	
Domestic On-Us & Off US	SCR 3.00
International	SCR 3.25

Visa Direct Payment	
Local Person to Person (Absa)	2%
Local Person to Person (Non-Absa)	2.5%
Local Person to Merchant	Free
International Person to Person (Absa)	3.5%
International Person to Person (Non-Absa)	3.5%
International Person to Merchant	3.5%

Night Safe*

Night safe rental (per month)	SCR 500
Replacement of lost night safe key (per key)	SCR 600
Wallet (per wallet)	
First wallet	Free
Additional wallets	SCR 150
Deposit (in addition to rental charge, per month)	
Safekeeping only	SCR 75
Counting & crediting into account	SCR 250
Removal of broken key in night safe lock	SCR 600

* Where available

Salary Processing

Manual process (per line)	SCR 20 Minimum SCR 440+ CC
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CC Transfer charges where transfers to other banks are necessary.
Each bank charged separately

*Other charges may apply refer to General Charges under Trade Products

Miscellaneous Services

Audit reports (per request)	
Balances only	SCR 150
Balances, liabilities, securities	SCR 300
Bank reference/status report (per enquiry)	SCR 200
CIS Request†	SCR 20
Interest Certificate (per certificate)	SCR 200
Interbank status report enquiries (per enquiry charged to customer)	
Swift Query/Investigation Charges	USD 125
Telephone calls made / faxes sent on behalf of customer (per call or message)	Full recovery cost
Photocopies (per page)	SCR 10
Postage/courier charges for mail sent on behalf of customer (per registered item)	
Local minimum	Full recovery cost
International minimum	SCR 15
Tendering for Treasury Bills on behalf of customer (per bill)	SCR 150
Processing of Tax Payments (La Digue only)	SCR 25
International Courier	SCR 650
Withholding tax on Fixed deposit	5% on interest earned
MoneyGram Fee (outward)	SCR 150

*First two transactions are free, additional requests within the same year will be charged

Frequent/recurring instructions

Setup of standing order instruction †	
For loan repayment	Free
Between own accounts	Free
For any other purpose	SCR 25
Standing Order recurring payment (per transaction)	
For Loan repayment	Free
Between own accounts	Free
To any other account in Absa	SCR 25
To an account in another local bank	SCR 35
Amendment of Standing Order instruction †	SCR 25
Cancellation of Standing Order instruction †	Free
Unpaid Standing Order payment (per transaction)	SCR 300
Auto Swift of Account (per month for daily transfers)	SCR 300
† Per instruction	

Merchant Services available to Business Banking & Commercial Banking Customers

Point of Sale (POS) Terminal installation, training & consumables	Free
Point of Sale(POS) Terminal rental (per month per terminal)	SCR 100
Merchant Service Charge (Determined on a case by case basis depending on Turnover and Volumes)	Negotiable
Inactive Point of Sale(POS) TerminalFee (per month per terminal)	SCR 200

Absa Access Online(AAO)-Internet Banking for Business Banking & Commercial Banking customers

Monthly Subscription Fee	SCR 100
Joining Fee	Free
Internal Transfers to another Absa Client Account	Free
Payments to other Local Banks in Local currency	Free
Overseas transfer in Foreign currency	SCR 225
Set up and Training	Free
Telephonic Support	Free

Credit Card

Card issue fee AbsaClassic Credit card	Amount
Card issue fee Additional Card AbsaClassic Credit card	SCR 100
Card issue fee AbsaPlatinum Credit card	Free
Card issue fee Additional AbsaPlatinum Credit card	SCR 500
Card issue fee Absa Business Credit card	Free
Card issue fee Absa Signature Credit card	SCR 1500
Card issue fee Additional Absa Signature Credit card	SCR 1000
Replacement Card Fee Absa Classic Credit card	Free
Replacement Card Fee Absa Platinum Credit card	SCR 100
Replacement Card fee Absa Signature Credit card	SCR 100
Annual membership fee Absa Classic Credit card	SCR 100
Annual membership fee Absa Classic Credit card (Additional)	Free
Annual membership fee Absa Platinum Credit card	SCR 500
Annual membership fee Absa Platinum Credit card (Additional)	Free
Annual membership fee Absa Signature Credit card	SCR 1000
Annual membership fee Absa Business Credit card	SCR 1500

Annual membership fee Absa Signature Credit card (Additional)	Free
Late payment fee	10% of the total past due amount or SCR 100 whichever is greater
	6% of the over limit amount or SCR 100 whichever is greater

Over limit fee	5%
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Foreign Exchange fee	
Cash Advance fee	2%
Quasi Cash Fee*	2%
Non-fraud disputed fee	SCR 500
Statement reprint fee	SCR25
PIN mailer	

First PIN mailer	Free
Subsequent PIN mailer	SCR 1,000
ATM Balance Enquiry	
Domestic Absa ATM (On-Us)	SCR 2.50
Domestic Non-Absa (Off-Us) and International	SCR 3.00

Non-Sufficient Funds	
Domestic On-Us & Off US	SCR 3.00
International	SCR 3.25

Visa Direct Payment	
Local Person to Person (Absa)	2%
Local Person to Person (Non-Absa)	2.5%
Local Person to Merchant	Free
International Person to Person (Absa)	3.5%
International Person to Person (Non-Absa)	3.5%
International Person to Merchant	3.5%

QR Payment	
Person to Merchant	2%
Card Initiated Payments	
Card to channel biller	Free
Card to bank account	2%

*Quasi Cash means a product or item that is representative of actual cash, and which has stored or representative value, including but not limited to such as money orders, traveler's cheques, foreign currency, lotterytickets or casino gaming chips.

Trade Products available to Business Banking and Commercial Banking Customers Documentary Credits (outwards)*

Opening/ transferring	0.5%
Minimum	SCR 500
Plus	
Brief details by telex/ SWIFT	SCR 250
Full details by telex/ SWIFT	SCR 500
Drawings and verification of documentation/ negotiation	USD 50
Acceptance	0.5%
Minimum	SCR 500
Amendment including extension of validity	0.75%
Minimum	SCR 500
Delivery orders for goods consigned to the bank	Warehousing Cost + USD 100
	SCR 250

Examination of documents	
Confirmation	
(On a case by case basis based on the risk profile)	
Minimum	0.5%
Discrepancy	USD 50

*Other charges may apply refer to General Charges Section below

Guarantees, Bonds, Indemnities, etc.*

Stamp duty	SCR 10
Shipping guarantee	1.5%
Financial Guarantee	1.5%
Immigration Guarantee	1%
Minimum	SCR 500
Advising of inward Guarantee	SCR 250

Documentary Credits (inwards)

Pre-advicing	0.125%
Minimum	USD 100
Advising	0.125%
Minimum	USD 100
Transferring	0.25%
Minimum	USD 250
Amendment	SCR 250
Irregularities or discrepant documents	USD 75
Verification of documentation, collection	0.25 %
Minimum	SCR 100
Confirmation	
(On a case by case basis based on the risk profile)	
Minimum	0.5%
Payment	USD 50

Bills for Collection

Inward Documentary	
Minimum	SCR 300
Inward Clean	SCR 250
Overseas Bank Charges	Actual
Bills forwarded to other Banks	SCR 250
Protest fees for unpaid bills	USD 100 + legal fees
Holding Bills beyond due date (Max 3 months after due date)	SCR 250
Outward (sight/tenor)	0.5%
Minimum	SCR 300
Outward (clean)- unpaid cheque	Postage + SCR 200
Outward (clean)- document tracers at customers request	SCR75

General Charges Applicable to All Trade Products

Overseas Courier sent on behalf of customer	Cost
SWIFT sent on behalf of customer	SCR 125
Telephone call made on behalf of customer	Full recovery cost
Telex/ fax sent on behalf of customers	Full recovery cost
Amendment of Standing Order Instruction	Free
Cancellation of Standing Order Instruction	Free
Cancellation of Trade Product	SCR 350