

Revised Fees & Charges, effective from Monday, 01 April 2024

Absa Bank (Seychelles) Limited hereby publishes its revised Schedule of Fees and Charges that will be applicable as of Monday, 01 April 2024. Please take note of the highlighted items that have changed from the previous publication.

| Onshore Banking Accounts and Services | |
|---|---|
| Retail Onshore Banking Accounts and Services-Prestige and 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 average balance 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. | |
| 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 |
| Minimum balance to maintain | SCR 5,000 |
| Charge if average balance 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 |
| Minimum balance to maintain | SCR 5,000 |
| Charge if average balance to maintain is breached* | SCR 75 |
| * The charge will appear on your statement in the month following the one in which the average balance fell below SCR 15,000. | |
| Personal Foreign Currency Current Account | |
| Account opening fee | Nil |
| Maintenance fee (per month) | USD 5 or its equivalent |
| USD Account | USD 1,000 |
| Minimum balance required to open account (equivalent of) | Nil |
| 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| Cash withdrawal from account (% of amount withdrawn) | Free |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, Euro and ZAR. | |
| Applicable to all Retail Onshore Banking Personal, Prestige and Business Current Accounts | |
| Cheque book (per book) | 50 pages 100 pages |
| Uncrossing of cheques made to 'Cash' (per cheque) | SCR 10 |
| Non standard cheque charge* | SCR 150 |
| Uncollected Cheque Books | SCR 250 |
| * Charge per cheque | |
| Loans | |
| Arrangement fee for Absa loan and Prestige loan charged upfront† (% of amount borrowed) | 1.5% |
| Minimum | SCR 150 |
| Arrangement fee for Executive loan, Business solution | 1% |
| Loan charged upfront† (% of amount borrowed) | Minimum |
| Arrangement fee charged upfront for first home acquirer for Home finance loans | SCR 2,500 upto SCR 1.5M, 0.5% on remaining amount above |
| 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 and Business SCR Accounts | |
| Cash withdrawal at counter | Free |
| Prestige Current Account | |
| Account opening fee | Nil |
| Minimum balance required to open account | Nil |
| Average balance to maintain | SCR 10,000 |
| Maintenance fee (per month) | SCR 175 |
| Charge if average balance is breached | Nil |
| Cheque book 50 and 100 pages (per book) | 1st free*** |
| Standing Order transfer | Setting up of standing order |
| Recurring transfers 1st and 2nd instruction** | Free |
| Recurring transfers for 3rd instruction onwards | Free |
| ** Excludes instructions for loan repayments, which are free | |
| *** Subsequent cheque books are then charged as stated under the section | |
| Applicable to all Retail Onshore Banking Personal, Prestige and Business Current Accounts† | |
| Premier Banking | |
| Minimum total balance to maintain across all accounts for Free membership | SCR 500,000 |
| Premier Current Accounts (SCR and 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% |
| Local Currency Cheque book 50 & 100 pages (per book) | Free |
| 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 earn interest | 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. | |
| Debit Card | |
| New | Free |
| Replacement of card upon expiry | Free |
| Replacement of lost/stolen card | SCR100/USD25/ EUR20 |
| Additional | Free |
| Replacement of additional | Free |
| Annual fee† | USD100/EUR100 |
| Overseas Postage of Card | Actual courier cost |
| Cash withdrawal at ATMs (per transaction) | Absa Seychelles' ATMs |
| Other local banks' ATMs | Free |
| Overseas banks' ATMs* | SCR100/USD8/ EUR 7/GBP5.50 |
| Local currency (SCR) | Free |
| Foreign exchange fee*** | 5% |
| Non- fraud disputed fee | SCR 500 |
| ATM Balance Enquiry | Domestic Absa ATM (On-Us) |
| 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) |
| 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 |
| 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 | |

| ATM Services* | |
|---|---|
| Cash withdrawal (per transaction) | Free |
| Balance enquiry (per enquiry) | Free |
| Mini statement (per mini statement) | Free |
| Payment of bill (Intlevision, PUC, Airtel and Cable and Wireless) | Free |
| Transfer between accounts linked on the same card | Free |
| Foreign cards on our ATM's | SCR 100 |
| Dynamic Currency Converter fee** | 6% |
| Cash withdrawal limit (per day) | Personal banking debit card |
| 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 banks' 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 and payments (per setup) | Free |
| Request cheque book* (per request) | Free |
| Request statement* (per request) | Free |
| Request banker's cheque or draft* (per request) | Free |
| * Cheque books, statements, banker's cheque and drafts charges are applicable as would have if the request had been made in branch. | |
| 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 SCR100,000)* | SCR 3 per entry |
| Dormant account (per month) | Nil |
| Penalty charge for unauthorised overdrawing** | SCR 250 |
| Cheque book | 50 pages |
| 50 pages | SCR 250 |
| 100 pages | SCR 500 |
| Non Standard cheque charge*** | SCR 150 |
| Uncollected Cheque Books | SCR 250 |
| 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 and to maintain | Nil |
| Maintenance fee (per month) | USD 10 or its (equivalent) |
| Ledger fee (per transaction, charged monthly) | Free |
| Transfer to another Absa Seychelles account (per transaction) | SCR 20 (equivalent) |
| Dormant account (per month) | Nil |
| Cash deposit into account (% of amount deposited) | Free |
| Cash withdrawal from account (% of amount withdrawn) | Free |
| Cheque book | 50 pages |
| 50 pages | USD 18 |
| 100 pages | USD 35 |
| Account closure | Free |
| Non standard cheque (charge per cheque) | SCR 150 (equivalent) |
| * Accounts are available in USD, GBP, Euro and CHF. Account in a currency other than USD, the USD equivalent of the charge will apply. | |
| 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% |
| Un-utilised facility fee* | 0.25% of total facility |
| Re-Structuring of facility (% of outstanding balance)* | Minimum |
| Minimum | 0.25% |
| Maximum | 1% |
| Pre-payment fee | Nil |
| *These are minimum fees and are charged on a case by case basis as per risk assessment | |
| Credit Card | |
| Issue fees | |
| Card issue fee Absa Classic Credit Card | SCR 100 |
| Card issue fee Additional Card Absa Classic Credit Card | Free |
| Card issue fee Absa Platinum Worldmiles | SCR 500 |
| Card issue fee additional card Absa Platinum Worldmiles | Free |
| Replacement fee | |
| Replacement card fee Absa Classic Credit Card | SCR 100 |
| Replacement card fee Absa Platinum Worldmiles | SCR 100 |
| Annual fee | |
| Annual membership fee Absa Classic Credit Card | SCR 100 |
| Annual membership fee Absa Classic Credit Card | Free |
| Annual membership fee Absa Platinum Worldmiles | SCR 500 |
| Annual membership fee Absa Platinum Worldmiles (Additional) | Free |
| Other Fees | |
| Late payment fee 10% of the total past due amount or SCR100 whichever is greater | Over limit fee 6% of the over limit amount or SCR100 whichever is greater |
| Foreign exchange fee | 5% |
| Cash advance fee | 2% |
| Non- fraud disputed fee | SCR 500 |
| Statement reprint fee | SCR 25 |
| PIN mailer | Free |
| First PIN mailer | Free |
| Subsequent PIN mailer | SCR 1,000 |
| ATM Balance Enquiry | Domestic Absa ATM (On-Us) |
| 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 |
| Domestic On-Us & Off US | SCR 3.00 |
| International | SCR 3.25 |
| Visa Direct Payment | Local Person to Person (Absa) |
| 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 |
| Person to Merchant | 2% |
| Card Initiated Payments | Card to channel biller |
| Card to channel biller | Free |
| Card to bank account | 2% |
| Common Services | |
| Applicable to onshore retail banking and onshore commercial banking accounts | |
| Applicable to all Onshore Banking Accounts | |
| Stop cheque request | SCR 75 |
| Uncrossing of cheques (per uncrossed cheque) | SCR 10 |
| Returned cheque (per cheque) | Technical problems |
| Technical problems | Free |
| Lack of funds | SCR 500 |
| * A single charge will be passed when the account goes overdrawn beyond the authorised limit. | |
| Internal Transfers | |
| (To and from accounts held with in Seychelles) | Outward transfer into an account in your own name* |
| Outward transfer into an account in your own name* | Free |
| Outward transfer into an account in another name* | Free |
| Inward transfer from an account in your own name* | Free |
| Inward transfer from an account in another name* | Free |
| * Per transfer | |
| Local Payments | |
| (To and from accounts held with other local banks) | Outward transfer (per transfer) |
| Outward transfer (per transfer) | SCR 20 |
| Inward transfer (per transfer, any currency) | Free |

| International Payments | |
|---|--|
| (To and from accounts held with overseas banks) | |
| Transfer charge (per transfer, % of amount transferred) | 0.50% |
| Minimum charge | SCR 200 |
| Maximum charge | SCR 750 |
| Correspondent charge (CC) applicable if bearing all charges | USD 25 |
| Urgent payment | SCR 75 |
| Inward transfer (per transfer, any currency) | Free |
| Charges for returned funds | USD 25 |
| Recall of swift payment | USD 25 |
| Total Charge Calculation: | |
| * If customer bears all charges = Transfer charge + Correspondent Charge (+ Urgent pay charge if requested) | |
| † If sharing charges = Transfer charge (+ Urgent pay charge if requested). Beneficiary will be charged by their bank, reducing the amount received in their account | |
| * If beneficiary bears all charges, Transfer charge + Correspondent Charge (+ Urgent pay charge if requested) will be deducted from the amount transferred, reducing the amount received by the beneficiary | |
| Amendment of Standing Order Instruction† | SCR 25 |
| Cancellation of Standing Order Instruction† | Free |
| Unpaid Standing Order payment (per transaction) | SCR 300 |
| Automated transfer (per month for daily transfers) | SCR 300 |
| † Per instruction | |
| Night Safe* | |
| Night safe rental (per month) | SCR 500 |
| Replacement of lost night safe key (per key) | SCR 600 |
| Wallet (per wallet) | First wallet |
| First wallet | SCR 150 |
| Additional wallets | SCR 150 |
| Deposit (in addition to rental charge, per month) | Safekeeping only |
| Safekeeping only | SCR 75 |
| Counting and crediting into account | SCR 250 |
| Removal of broken key in night safe lock | SCR 600 |
| * Where available | |
| Salary Processing | |
| Electronic processing (per file) (SFI) | SCR 250 + CC |
| Manual process (per line) | SCR 20 |
| Minimum | SCR 440 + CC |
| Through Absa Integrator to other Absa accounts (per file) | Free |
| 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 |
| 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) | SCR 125 |
| Swift Query/Investigation Charges | USD 25 |
| Telephone calls made / faxes sent on behalf of customer (per call or message) | Full recovery cost |
| Swift messages sent on behalf of or at the request of customer (per message) | SCR 75 + correspondent bank fees |
| Photocopies (per page) | SCR 10 |
| Postage/courier charges for mail sent on behalf of customer (per registered item) | Full recovery cost |
| Local minimum | SCR 15 |
| International minimum | SCR 25 |
| Tendering for treasury bills on behalf of customer (per bill) | SCR 150 |
| Banker's cheques | Issuing of cheque (per cheque) |
| Issuing of cheque (per cheque) | SCR 100 |
| Cancellation of cheque (per cheque) | SCR 50 |
| Inward cheque for collection (per cheque) | USD 50** |
| 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 |
| ** Equivalent in account currency | |
| Frequent/recurring instructions | |
| Setup of standing order instruction | For loan repayment |
| For loan repayment | Free |
| Between own accounts | Free |
| For any other purpose | SCR 25 |
| Standing order recurring payment (per transaction) | For loan repayment |
| 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 and Commercial Banking Customers | |
| Point of sale terminal installation, imprinter, training and consumables | Free |
| Point of sale terminal rental (per month per terminal) | Wired terminal |
| Wired terminal | Free |
| Wireless terminal | SCR 115 |
| Merchant service charge (Determined on a case by case basis depending on turnover volume) | Negotiable |
| Absa Integrator/Absa online Access | |
| (Internet banking for business banking and commercial banking customers) | |
| Monthly subscription fee | SCR 100 |
| Joining fee | Free |
| Internal transfers to another Absa client account | Free |
| Payments to other local banks | Free |
| Foreign payments | SCR 225 |
| Set up and training | Free |
| Telephonic support | Free |
| Issue of first two smart card readers and initial two cards | Free |
| Replacement (or additional) of card readers or cards (Card Reader and card as a package) | SCR 600 |
| International courier of card reader and card | Actual courier fee |
| Foreign Currency Services | |
| Commission on foreign notes sold (% of amount sold)* | 1.0% |
| Commission on notes bought (% of amount bought) | 0% |
| Commission for accepting USD notes of 2006 and earlier series | 1.0% |
| Cheques negotiated | SCR 100 |
| Cheques sent for collection (minimum) | SCR 100 |
| Inward cheque for collection (per cheque) | USD 50 |
| *Purchase from local currency account/purchase with local currency over the counter | |
| ** In available currencies. Please call 4383939 to find out which currencies are available. | |
| Statements and Advices | |
| Paper statement (per page) | As per account default frequency |
| As per account default frequency | At frequency other than default frequency** |
| At frequency other than default frequency** | Interim statement** |
| Interim statement** | Duplicate statement** |
| Duplicate statement** | eStatement* (per email) |
| eStatement* (per email) | Duplicate eStatement |
| Duplicate eStatement | Advice (per page) |
| Advice (per page) | Original |
| Original | Duplicate |
| Duplicate | Daily statement by swift through MT 940 (per month, per account) |
| * At any frequency ** Changed on current, saving and loan accounts | |
| Trade Products | |
| Available to business banking and commercial banking customers | |
| Documentary Credits (outwards)* | |
| Opening/ transferring | Minimum |
| Minimum | SCR 500 |
| Plus | Brief details by telex/ Swift |
| Brief details by telex/ Swift | Full details by telex/ Swift |
| Full details by telex/ Swift | Drawings and verification of documentation/ negotiation |
| Drawings and verification of documentation/ negotiation | Acceptance |
| Acceptance | Minimum |
| Minimum | Amendment including extension of validity |
| Amendment including extension of validity | Minimum |
| Minimum | Delivery orders for goods consigned to the bank |
| Delivery orders for goods consigned to the bank | Examination of documents |
| Examination of documents | Confirmation (On a case by case basis based on the risk profile) |
| Confirmation (On a case by case basis based on the risk profile) | Minimum |
| Minimum | Discrepancy |
| Discrepancy | *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 200 |

| Documentary Credits (inwards)* | | |
|---|---------|---------------------------------|
| Pre-advicing | Minimum | 0.125% USD 100 |
| Advicing | Minimum | 0.125% USD 100 |
| Transferring | Minimum | 0.25% USD 250 |
| Amendment | | SCR 250 |
| Irregularities or discrepant documents | | USD 75 |
| Verification of documentation, collection | Minimum | 0.25 % 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 | 0.5% 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) | Minimum | 0.5% SCR 300 |
| Outward (clean)- unpaid cheque | | Postage +SCR 200 |
| Outward (clean)- document tracers at customers request | | SCR 75 |
| General Charges Applicable to All Trade Products | | |
| Overseas courier sent on behalf of customer | | Cost |
| Swift sent on behalf of customer | | SCR125 |
| 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 |
| International Banking | | |
| Applicable to all International Personal Banking Accounts | | |
| Penalty for unauthorised overdrawing | | USD 50 |
| Standing orders – Recurring transfers (per transfer) | | |
| To own accounts | | Free |
| To another Absa Seychelles account | | Free |
| To an account in another local bank | | USD 5 |
| Unpaid standing order | | USD 100 |
| Dormant account fee (per month) | | Nil |
| Penalty charge for unauthorised overdrawing | | USD 50 |
| Interest on unauthorised overdrawn balance | | 10.5% |
| Current Account for International Personal Banking Customers | | |
| Account opening fee | | Free |
| Maintenance fee (per month) | | Free |
| Minimum balance to maintain | | USD 15,000 |
| Charge if minimum balance to maintain is breached | | USD 25 |
| * The charge will appear on your statement in the month following the one in which the worst balance fell below USD 15,000. | | |
| International Banking Fixed Deposit Account – Personal | | |
| Account opening fee | | Free |
| Minimum balance to open | | USD 50,000 |
| Charge for withdrawing before maturity | | USD 100 |
| Internal Transfers | | |
| Outward transfer into an account in your own name* | | Free |
| Outward transfer into an account in another name* | | Free |
| Inward transfer from an account in your own name* | | Free |
| Inward transfer from an account in another name* | | Free |
| * Per transfer | | |
| Local Payments | | |
| Outward transfer (per transfer) | | USD 15 |
| Inward transfer (per transfer) | | Free |
| International Payments | | |
| Transfer charge (% of amount transferred) | | 0.15 % |
| Minimum (where amount transferred is below equivalent of USD 26,666) | | USD 40 |
| Maximum (where amount transferred is above equivalent of USD 100,000) | | USD 150 |
| Correspondent charge (CC) applicable if bearing all charges | | USD 25 |
| Urgent pay (per transfer) | | USD 75 |
| Express payment after cut off time (per transfer) | | USD 100 |
| Inward transfer (per transfer) | | Free |
| Stop payments request (per transfer) | | USD 25 + CC† |
| Confirmation of swift transfer (per transfer) | | USD 10 |
| Tracer on swift payments to confirm receipt of payment by beneficiary (per tracer) | | USD 25 |
| Charges for returned funds | | USD 25 |
| Recall of swift payment | | USD 25 |
| Total charge calculation: * If customer bears all charges =Transfer charge +Correspondent charge +(Urgent pay charge if requested) * If sharing charges = Transfer charge (Urgent pay charge if requested). Beneficiary will be charged by the difference of the amount received in their account * If beneficiary bears all charges, Transfer charge + Correspondent charge +(Urgent pay charge if requested) will be deducted from the amount transferred, reducing the amount received by the beneficiary † Correspondent charge may be taken by other Banks involved with the query | | |
| Debit Card | | |
| New | | Free |
| Replacement of card upon expiry | | Free |
| Replacement of lost/stolen card | | SCR100/USD25/ EUR20 |
| Additional | | Free |
| Replacement of additional | | Free |
| Annual fee* | | USD100/EUR100 |
| 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* | | SCR100/USD08/ EUR 17/GBP5.50 |
| Local currency (ISCR) | | Free |
| 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 | | |
| Miscellaneous Services | | |
| Audit reports (per request) | | |
| Balances only | | USD 40 |
| Balances, liabilities, securities | | USD 60 |
| Bank reference/status report (per enquiry) | | |
| Replying to | | USD 25 |
| Obtaining | | USD 100 |
| Telephone calls (Local or International) | | Free |
| Draft international money order | | USD 30 |
| Investigations on behalf of customers | | USD 100 |
| Paper statement (per page) | | |
| As per account default frequency | | Free |
| Duplicate statement* | | USD 15 |
| Interim statement more than 1 month* | | USD 15 |
| Interim statement more than 12 months* | | USD 25 |
| Inward cheques for collection (% of cheque value) | | 0.5% |
| Minimum | | USD 50 |
| *On current account only | | |