

## (absa) Revised Fees & Charges, effective from Monday, 01 January 2024

Absa Bank (Seychelles) Limited hereby publishes its revised Schedule of Fees and Charges that will be applicable as of Monday, 01 January 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-Personal Prestige and Business Banking		Dynamic Currency Converter fee** Cash withdrawal limit (per day)	6%	Urgent payment Inward transfer (per transfer, any currency)	SCR 75 Free	Amendment Irregularities or discrepant documents	SCR 250 USD 75
Instant Savings Account Maintenance fee (per month)	Nil	Personal banking debit card Prestige banking debit card	SCR 15,000 SCR 20,000	Charges for returned funds Recall of swift payment	USD 25 USD 25	Verification of documentation, collection  Minimum	0.25 % SCR 100
Minimum balance required to open account	SCR 1,500 SCR 3,500	Premier banking debit card * Only Absa debit card holders can access all ATM services. Other banks'	SCR 25,000	Total Charge Calculation:  * If customer bears all charges = Transfer charge + Correspondent Charge		Confirmation (On a case by case basis based on the risk profile)  Minimum	0.5%
Minimum balance to earn interest Average balance to maintain on account	SCR 3,500	card holders can access only the cash withdrawal facility.  ** Applicable only on foreign cards transacting in their card currency on our ATMs		(+ 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 accou	nt	Payment  Bills for Collection	USD 50
Charge if average balance to maintain is breached*  *The charge will appear on your statement in the month following the one in	SCR 15	Internet Banking for Retail Customers Subscription (per month)	Free	<ul> <li>If beneficiary bears all charges, Transfer charge + Correspondent Charge (+ Urgent pay charge if requested) will be deducted from the amount transferred,</li> </ul>		Inward documentary	0.5%
which the average balance fell below SCR 3,500.  Bank Account	ı	Bill payment (per bill) Transfer to accounts in own name (per transfer)	Free Free	reducing the amount received by the beneficiary  Amendment of Standing Order Instruction†  Cancellation of Standing Order Instruction†	SCR 25	Minimum Inward clean	SCR 300 SCR 250
Account opening fee Minimum balance required to open account	Nil Nil	Transfer to accounts in another name in Absa (per transfer) Transfer to accounts in other local banks (per transfer)	Free Free	Unpaid Standing Order instruction  Unpaid Standing Order payment (per transaction)  Automated transfer (per month for daily transfers)	Free SCR 300 SCR 300	Overseas bank charges Bills forwarded to other banks	Actual SCR 250
Minimum balance to maintain Maintenance fee (per month)	Nil SCR 20	Transfer to accounts in overseas banks (per transfer)	See Int'l Payments	† Per instruction	SCR 300	Protest fees for unpaid bills  Holding bills beyond due date (Max 3 months after due date)	USD 100 +legal f SCR 250
Ledger fee (per transaction, charged monthly) Personal Current Account	Nil	Setting up of recurrent transfers and payments (per setup) Request cheque book* (per request)	Free Free	Night Safe* Night safe rental (per month)	SCR 500	Outward (sight/tenor) Minimum	0.5% SCR 300
Maintenance fee (per month)	SCR 50	Request statement* (per request)	Free	Replacement of lost night safe key (per key) Wallet (per wallet)	SCR 600	Outward (clean)- unpaid cheque Outward (clean)- document tracers at customers request	Postage +SCR 200 SCR 75
Minimum balance required to open account Average balance to maintain	SCR 5,000 SCR 5,000	Request banker's cheque or draft* (per request)  * Cheque books, statements, banker's cheque and drafts charges are applicable as would have if the request had been made in branch.	Free	First wallet Additional wallets	SCR 150 SCR 150	General Charges Applicable to All Trade Products	
Charge if average balance is breached*  * The charge will appear on your statement in the month following the	SCR 50	SMS Alerts		Deposit (in addition to rental charge, per month) Safekeeping only	SCR 75	Overseas courier sent on behalf of customer Swift sent on behalf of customer	Cost SCR125
one in which the average balance fell below SCR 5,000.  Business Current Account		Subscriptions (per month) Per alert fee	Free SCR 0.80	Counting and crediting into account Removal of broken key in night safe lock	SCR 250 SCR 600	Telephone call made on behalf of customer Telex/ fax sent on behalf of customers	Full recovery cost Full recovery cost
Account opening fee Maintenance fee (per month)	SCR 100 SCR 85	Commercial Onshore Banking Services		* Where available		Amendment of standing order instruction Cancellation of standing order instruction	Free Free
Minimum balance required to open account	NIL SCR 5,000	Current Account Account opening fee	Nil	Salary Processing Electronic processing (per file) (SFI)	SCR 250 + CC	Cancellation of trade product International Banking	SCR 350
Average balance to maintain Charge if average balance to maintain is breached*	SCR 75	Maintenance fee (per month) Ledger fee (balance below SCR100,000)*	Nil SCR 3 per entry	Manual process (per line) Minimum	SCR 20 SCR 440 + CC	Applicable to all International Personal Banking Accounts	
*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		Dormant account (per month) Penalty charge for unauthorised overdrawing**	Nil SCR 250	Through Absa Integrator to other Absa accounts (per file)  CC – Transfer charges where transfers to other banks are necessary. Each bank charged :  Other charges may apply refer to general charges under trade products	Free separately	Cheque book (available for Current Accounts only) 50 pages	USD 18
Account opening fee	Nil	Cheque book	SCR 250	Miscellaneous Services		100 pages Penalty for unauthorised overdrawing	USD 35 USD 50
Maintenance fee (per month) USD Account	USD 5 or its equivalent	50 pages 100 pages	SCR 500	Audit reports (per request) Balances only	SCR 150	Cheque returned for lack of funds (per cheque) Stop payment of a cheque (per cheque)	USD 25 USD 25
Minimum balance required to open account (equivalent of) Charge if minimum balance to maintain is breached*	USD 1,000 Nil	Non Standard cheque charge*** Uncollected Cheque Books	SCR 150 SCR 250	Balances, liabilities, securities Bank reference/status report (per enquiry)	SCR 300 SCR 200	Non standard cheque (charge per cheque) Standing orders – Recurring transfers (per transfer)	SCR 150 (equivalen
Cash deposit into account (% of amount deposited) Cash withdrawal from account (% of amount withdrawn)	Free Free	Account closure  * The charge will appear on your statement in the month following the one in which	Free	CIS Request Interest certificate (per certificate)	SCR 200	To own accounts To another Absa Seychelles account	Free Free
* Accounts are available in USD, GBP, Euro and ZAR.	1166	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		Interbank status report enquiries (per enquiry charged to customer) Swift Query/Investigation Charges	SCR 125 USD 25	To an account in another local bank Unpaid standing order	USD 5 USD 100
Applicable to all Retail Onshore Banking Personal, Prestige and Business Current Accounts		Applicable to All Commercial Onshore Accounts		Telephone calls made / faxes sent on behalf of customer (per call or message) Swift messages sent on behalf of or at the request	Full recovery cost SCR 75 +	Dormant account fee (per month) Penalty charge for unauthorised overdrawing	Nil USD 50
Cheque book (per book) 50 pages	SCR 250	Penalty interest on debit balance*  * Calculated daily on worst debit balance and charged monthly	26.5%	of customer (per message)	correspondent bank fees	Interest on unauthorised overdrawing  Returned cheque	10.5%
100 pages Uncrossing of cheques made to 'Cash' (per cheque)	SCR 500 SCR 10	† Prime Lending Rate  Commercial Foreign Currency Current Account*		Photocopies (per page) Postage/courier charges for mail sent on behalf	SCR 10	Technical problem Lack of funds	Free USD 25
Non standard cheque charge* Uncollected Cheque Books	SCR 150 SCR 250	Account opening fee Minimum balance to open and to maintain	Nil Nil	of customer (per registered item) Local minimum	Full recovery cost SCR 15	Stop payment of cheque (per cheque) Uncollected Cheque Books	USD 25 SCR 250
*Charge per cheque	and half	Maintenance fee (per month)	USD 10 or its (equivalent)	International minimum Tendering for treasury bills on behalf of customer (per bill)	SCR 25 SCR 150	Current Account for International Personal Banking Customers	
Loans Arrangement fee for Absa loan and Prestige loan	1.5%	Ledger fee (per transaction, charged monthly) Transfer to another Absa Seychelles account (per transaction)	Free SCR 20 (equivalent)	Banker's cheques Issuing of cheque (per cheque)	SCR 100	Account opening fee Maintenance fee (per month)	Free Free
charged upfront† (% of amount borrowed) Minimum	SCR 150	Dormant account (per month)  Cash deposit into account (% of amount deposited)	Nil Free	Cancellation of cheque (per cheque) Inward cheque for collection (per cheque)	SCR 50 USD 50**	Minimum balance to maintain Charge if minimum balance to maintain is breached	USD 15,000 USD 25
Arrangement fee for Executive loan, Business solution  Loan charged upfront† (% of amount borrowed)	1%	Cash withdrawal from account (% of amount withdrawn) Cheque book	Free	Processing of tax payments (La Digue only) International courier	SCR 25 SCR 650	* The charge will appear on your statement in the month following the one in which the worst balance fell below USD 15,000.	
Minimum Arrangement fee charged upfront for first home acquirer	SCR150 SCR 2,500 upto	50 pages 100 pages	USD 18 USD 35	Withholding tax on fixed deposit MoneyGram Fee (outward)	5% on interest earned SCR 150	International Banking Fixed Deposit Account – Personal	
for Home finance loans on remainning amount above	SCR 1.5M, 0.5% SCR 1.5M	Account closure Non standard cheque (charge per cheque)	Free SCR 150 (equivalent)	** Equivalent in account currency  Frequent/recurring instructions		Account opening fee Minimum balance to open	Free USD 50,000
Re-scheduling (% of outstanding balance) Pre-payment fee (% of outstanding balance)-	0.5% Nil on SCR loans and	* Accounts are available in USD, GBP, Euro and CHF. Account in a currency other than U the charge will apply.		Setup of standing order instruction†	-	Charge for withdrawing before maturity  Internal Transfers	USD 100
	0.25% on Fx loans	Credit and Advances		For loan repayment Between own accounts	Free Free	Outward transfer into an account in your own name*	Free
Penalty interest on default instalment † Refundable if the loan is not approved	5%	Arrangement fee for loans and overdrafts (% of amount borrowed) charged upfront*	1%	For any other purpose Standing order recurring payment (per transaction)	SCR 25	Outward transfer into an account in another name* Inward transfer from an account in your own name*	Free Free
Applicable to all Retail Onshore Banking Personal, Prestige and Business SCR Accounts		Annual review fee*  Drawdown fee (applicable where facility is larger than SCR 2 million,	0.5% of total exposure	For loan repayment Between own accounts	Free Free	Inward transfer from an account in another name*  * Per transfer	Free
Cash withdrawal at counter Prestige Current Account	Free	calculated on drawdown amount) * Unutilised facility fee*	0.25% 0.25% of total facility	To any other account in Absa To an account in another local bank	SCR 25 SCR 35 SCR 25	Local Payments	
Account opening fee	Nil	Re-Structuring of facility (% of outstanding balance)*	,	Amendment of Standing Order Instruction†  Cancellation of Standing Order Instruction†  Unpaid Standing Order payment (per transaction)	Free SCR 300	Outward transfer (per transfer) Inward transfer (per transfer)	USD 15 Free
Minimum balance required to open account Average balance to maintain	Nil SCR 10,000	Minimum Maximum	0.25%	Auto Swift of Account (per month for daily transfers)	SCR 300	International Payments Transfer charge (% of amount transferred)	0.15 %
Maintenance fee (per month) Charge if average balance is breached	SCR 175 Nil	Pre-payment fee  *These are minimum fees and are charged on a case by case basis as per risk assessmen	Nil	Merchant Services Available to Business Banking and Commercial Banking Customers		Transfer charge (% or amount transferred) Minimum (where amount transferred is below equivalent of USD 26,666) Maximum (where amount transferred is above equivalent of USD 100,000)	USD 40 USD 150
Cheque book 50 and 100 pages (per book) Standing Order transfer	1st free***	Credit Card		Point of sale terminal installation, imprinter, training and consumables Point of sale terminal rental (per month per terminal)	Free	Correspondent charge (CC) applicable if bearing all charges	USD 25 USD 75
Setting up of standing order  Recurring transfers 1st and 2nd instruction**	Free Free	Issue fees Card issue fee Absa Classic Credit Card	SCR 100	Wired terminal Wireless terminal	Free SCR 115	Urgent pay (per transfer)  Express payment after cut off time (per transfer)  Inward transfer (per transfer)	USD 100
Recurring transfers for 3rd instruction onwards ** Excludes instructions for loan repayments, which are free	SCR 25	Card Issue fee Additional Card Absa Classic Credit Card Card Issue fee Absa Platinum Worldmiles	Free SCR 500	Merchant service charge (Determined on a case by case basis depending on turnover volumes)  Absa Integrator/Absa online Access	Negotiable	Stop payments request (per transfer)	Free USD 25 + CC† USD 10
*** Subsequent cheque books are then charged as stated under the section 'Applicable to all Retail Onshore Banking Personal, Prestige and Business Current Accou	unts'	Card Issue fee additional card Absa Platinum Worldmiles  Replacement fee	Free	(Internet banking for business banking and commercial banking customers)  Monthly subscription fee	SCR 100	Confirmation of swift transfer (per transfer)  Tracer on swift payments to confirm receipt of payment by beneficiary (per tracer)  Charges for settinged funder	
Premier Banking Minimum total balance to maintain across all accounts for		Replacement card fee Absa Classic Credit Card Replacement card fee Absa Platinum Wordlmiles	SCR 100 SCR 100	Joining fee Internal transfers to another Absa client account	Free Free	Charges for returned funds Recall of swift payment	USD 25
Free membership	SCR 500,000	Annual fee Annual membership fee Absa Classic Credit Card	SCR 100	Payments to other local banks Foreign payments	Free SCR 225	Total charge calculation:  If customer bears all charges = Transfer charge + Correspondent charge (+ Urgent pay or If sharing charges = Transfer charge (Urgent pay charge if requested). Beneficiary will	charge if requested) be charged by their
Premier Current Accounts (SCR and Foreign Currency) Account opening fee	Free	Annual membership fee Absa Classic Credit Card Annual membership fee Absa Platinum Worldmiles	Free SCR 500	Set up and training Telephonic support	Free Free	bank, reducing the amount received in their account  * If beneficiary bears all charges, Transfer charge + Correspondent charge (+Urgent pay	charge if requested)
Minimum balance required to open account Minimum balance to maintain	Nil Nil	Annual membership fee Absa Platinum Worldmiles (Additional)  Other Fees	Free	Issue of first two smart card readers and initial two cards Replacement (or additional) of card readers or cards	Free	will be deducted from the amount transferred, reducing the amount received by the t † Correspondent charge may be taken by other Banks involved with the query	penenciary
Maintenance fee (per month) Ledger fees (per transaction, charged monthly)	Free Nil	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		(Card Reader and card as a package) International courier of card reader and card	SCR 600 Actual courier fee	<b>Debit Card</b> New	Free
Interest on credit balance (per annum)	0%	Foreign exchange fee Cash advance fee	5% 2%	Foreign Currency Services Commission on foriegn notes sold (% of amount sold)*	1.0%	Replacement of card upon expiry Replacement of lost/ stolen card	Free USD25/ EUR 20
Local Currency Cheque book 50 & 100 pages (per book)  For the Premier Foreign Currency Current Account, the charges are converted into the account currency at the mid-rate and applied to the account.	Free	Non- fraud disputed fee Statement reprint fee	SCR 500 SCR 25	Commission on notes bought (% of amount bought) Commission for accepting USD notes of 2006	0%	Annual fee* Overseas postage of card**	USD 100/ EUR 10 Actual courier co
Premier Foreign Currency Current Account (GBP, Euro, USD, ZAR)		PIN mailer First PIN mailer	Free	and earlier series Cheques negotiated	1.0% SCR 100	Cash withdrawal at ATMs (per transaction) Absa Seychelles' ATMs	Free
Cash withdrawal from account (% of amount withdrawn) Cash deposit into account (% of amount deposited)	0% 0%	Subsequent PIN mailer ATM Balance Enquiry	SCR 1,000	Cheques sent for collection (minimum) Inward cheque for collection (per cheque)	SCR 100 USD 50	Other local banks' ATMs	Free
Premier Savings Account (SCR) Account opening fee	Free	Domestic Absa ATM (On-Us)  Domestic Non-Absa (Off-Us) and International	SCR 2.50 SCR 3.00	*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.		Overseas banks' ATMs*  Use of debit card to pay for purchases at POS terminals or via online payment gateways	SCR100/USD8/EL
Minimum balance required to open account	Nil	Non-Sufficient Funds  Domestic On-Us & Off US	SCR 3.00	Statements and Advices Paper statement (per page)		Foreign currency Non- fraud disputed fee	5% SCR 500
Minimum balance to earn interest Maintenance fee (per month)	SCR 5,000 Nil	International Visa Direct Payment	SCR 3.00 SCR 3.25	As per account default frequency At frequency other than default frequency**	Free SCR 25	ATM Balance Enquiry Domestic Absa ATM (On-Us)	SCR 2.50
Interest is calculated on the lowest balance in the month, accrued monthly and paid quarte  Applicable to All Retail Deposit Accounts	erly.	Local Person to Person (Absa)	2%	Interim statement**  Duplicate statement**	SCR 25 SCR 25	Domestic Non-Absa (Off-Us) and International Visa Direct Payment	SCR 3.00
Penalty interest on debit balance* Minimum	26.5% SCR 25	Local Person to Person (Non-Absa) Local Person to Merchant	2.5% Free	eStatement* (per email) Duplicate eStatement	Free SCR 15	Local Person to Person (Absa) Local Person to Person (Non-Absa)	2% 2.5%
Penalty for unauthorised overdrawing (single charge)*	SCR 250	International Person to Person (Absa) International Person to Person (Non-Absa)	3.5%	Advice (per page) Original	Free	Local Person to Merchant International Person to Person (Absa)	Free 3.5%
Closing of accounts  Dormant account maintenance fee (per month)	Free Nil	International Person to Merchant OR Payment Person to Merchant	3.5%	Duplicate Daily statement by swift through MT 940 (per month, per account)	SCR 15 USD 25	International Person to Person (Non-Absa) International Person to Merchant	3.5% 3.5%
* Calculated daily on worst debit balance and charged monthly.  Debit Card	ı	Person to Merchant Card Initiated Payments		*At any frequency ** Changed on current, saving and loan accounts  Trade Products		QR Payment Person to Merchant	2%
New Replacement	Free SCR 100	Card to channel biller Card to bank account	Free 2%	Available to business banking and commercial banking customers  Documentary Credits (outwards)*		* Charged on the anniversary month	
Additional Replacement of additional	SCR 100 SCR 100 SCR 100	Common Services		Opening/ transferring	0.5% SCR 500	Miscellaneous Services Audit reports (per request)	
Cash withdrawal at ATMs (per transaction)		Applicable to onshore retail banking and onshore commercial banking accounts  Applicable to all Onshore Banking Accounts		Minimum Plus Priof details by toloy/Swift	SCR 500	Balances only Balances, liabilities, securities	USD 40 USD 60
Absa Seychelles' ATMs Other local banks' ATMs	Free Free	Stop cheque request	SCR 75	Brief details by telex/ Swift Full details by telex/ Swift Drawings and verification of documentation/ pendiation	SCR 250 SCR 500 USD 50	Bank reference/status report (per enquiry) Replying to	USD 25
Overseas banks' ATMs*	SCR100/USD8/ EUR 7/GBP 5.50	Uncrossing of cheques (per uncrossed cheque) Returned cheque (per cheque)	SCR 10	Drawings and verification of documentation/ negotiation Acceptance Minimum	0.5% SCR 500	Obtaining Telephone calls (Local or International)	USD 100 Free
(m.c.)	Free 5%	Technical problems Lack of funds	Free SCR 500	Minimum  Amendment including extension of validity  Minimum	0.75% SCR 500	Draft international money order Investigations on behalf of customers	USD 30 USD 100
Local currency (SCR) Foreign exchange fee		* A single charge will be passed when the account goes overdrawn beyond the au		Minimum  Delivery orders for goods consigned to the bank	Warehousing Cost + USD 100	Paper statement (per page) As per account default frequency	Free
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry	SCR 500			Examination of documents Confirmation (On a case by case basis based on the risk profile)	SCR 250	Duplicate statement*	USD 15 USD 15
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International	SCR 500 SCR 2.50 SCR 3.00	Internal Transfers (To and from accounts held with in Seychelles)				Interim statement more than 1 month*	1
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment	SCR 2.50 SCR 3.00		Free Free	Minimum	0.5% USD 50	Interim statement more than 1 month* Interim statement more than 12 months* Inward chaques for collection (% of chaque value)	USD 25
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa)	SCR 2.50 SCR 3.00 2% 2.5%	(To and from accounts held with in Seychelles) Outward transfer into an account in your own name* Outward transfer into an account in another name* Inward transfer from an account in your own name*	Free Free	Minimum Discrepancy *Other charges may apply refer to general charges section below	0.5% USD 50	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum	USD 25 0.5% USD 50
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to Merchant International Person to Person (Absa)	SCR 2.50 SCR 3.00 2% 2.5% Free 3.5%	(To and from accounts held with in Seychelles) Outward transfer into an account in your own name* Outward transfer into an account in another name* Inward transfer from an account in your own name* Inward transfer from an account in another name* * Per transfer	Free	Minimum Discrepancy 'Other charges may apply refer to general charges section below <b>Guarantees, Bonds, Indemnities, etc.*</b> Stamp duty	USD 50 SCR 10	Interim statement more than 12 months* Inward cheques for collection (% of cheque value)	0.5%
Foreign exchange fee Non-fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to Merchant International Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Merchant	SCR 2.50 SCR 3.00 2% 2.5% Free	(To and from accounts held with in Seychelles) Outward transfer into an account in your own name* Outward transfer into an account in another name* Inward transfer from an account in your own name* Inward transfer from an account in another name*	Free Free	Minimum Discrepancy 'Other charges may apply refer to general charges section below Guarantees, Bonds, Indemnities, etc.* Stamp duty Shamp gurantee Financial Guarantee	USD 50 SCR 10 1.5% 1.5%	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum	0.5%
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to To Person (Absa) International Person to Person (Absa) International Person to Person (Non-Absa)	SCR 2.50 SCR 3.00 2% 2.5% Free 3.5% 3.5%	(To and from accounts held with in Seychelles) Outward transfer into an account in your own name* Outward transfer into an account in another name* Inward transfer from an account in your own name* Inward transfer from an account in another name* * Per transfer  Local Payments (To and from accounts held with other local banks) Outward transfer (per transfer)	Free Free Free SCR 20	Minimum Discrepancy *Other charges may apply refer to general charges section below  Guarantees, Bonds, Indemnities, etc.*  Stamp duty Shipping guarantee Financial Guarantee Immigration Guarantee Minimum	SCR 10 1.5% 1.5% 1.5% 5CR 500	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum	0.5%
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Merchant QR Payment Person to Merchant ATM Services*	SCR 2.50 SCR 3.00 2% 2.5% Free 3.5% 3.5% 2%	(To and from accounts held with in Seychelles) Outward transfer into an account in nother name* Outward transfer into an account in nother name* Inward transfer from an account in your own name* Inward transfer from an account in another name* * Per transfer  Local Payments (To and from accounts held with other local banks) Outward transfer (per transfer) Inward transfer (per transfer) Inward transfer (per transfer) Inward transfer (per transfer) International Payments	Free Free Free	Minimum Discrepancy 'Other charges may apply refer to general charges section below Guarantees, Bonds, Indemnities, etc.* Stamp duty Shamp gurantee Financial Guarantee	SCR 10 1.5% 1.5% 1% SCR 500 SCR 250	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum	0.5%
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to Person (Non-Absa) Local Person to Merchant International Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Merchant QR Payment Person to Merchant ATM Services* Cash withdrawal (per transaction) Balance enquiry (per enquiry)	SCR 2.50 SCR 3.00 2% 2.5% Free 3.5% 3.5% 3.5% 2%	(To and from accounts held with in Seychelles) Outward transfer into an account in nother name* Outward transfer into an account in another name* Inward transfer from an account in your own name* Inward transfer from an account in another name* * Per transfer  Local Payments (To and from accounts held with other local banks) Outward transfer (per transfer) Inward transfer (per transfer, any currency)	Free Free Free SCR 20	Minimum Discrepancy Other charges may apply refer to general charges section below Guarantees, Bonds, Indemnities, etc.* Stamp duty Shipping guarantee Financial Guarantee Immigration Guarantee Minimum Advising of inward Guarantee Advising of inward Guarantee	SCR 10 1.5% 1.5% 1.5% 5CR 500	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum *On current account only  You may obtain a printed Schedule of Fees & Charges ('the Schedule') a	0.5% USD 50
Foreign exchange fee Non- fraud disputed fee ATM Balance Enquiry Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International Visa Direct Payment Local Person to Person (Absa) Local Person to Person (Non-Absa) Local Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Person (Non-Absa) International Person to Merchant QR Payment Person to Merchant	SCR 2.50 SCR 3.00 2% 2.5% Free 3.5% 3.5% 3.5%	(To and from accounts held with in Seychelles) Outward transfer into an account in your own name* Outward transfer from an account in another name* Inward transfer from an account in your own name* Inward transfer from an account in another name* * Per transfer  Local Payments (To and from accounts held with other local banks) Outward transfer (per transfer) Inward transfer (per transfer) Inward transfer (per transfer, any currency) International Payments (To and from accounts held with overseas banks)	Free Free Free SCR 20 Free	Minimum Discrepancy "Other charges may apply refer to general charges section below Guarantees, Bonds, Indemnities, etc.* Stamp duty Shipping guarantee Financial Guarantee Immigration Guarantee Minimum Advising of inward Guarantee Documentary Credits (inwards)* Pre-advising	SCR 10 1.5% 1.5% 5CR 500 SCR 250	Interim statement more than 12 months* Inward cheques for collection (% of cheque value) Minimum *On current account only	0.5% USD 50  t any of that do not on the execute, please