

Revised Fees & Charges, effective from Tuesday, 01 October 2024

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

Onshore Banking Accounts and Services		Prepaid Virtual Card Foreign Exchange fee	5%	Common Services Applicable to enshare retail hanking and enshare commercial banking accounts		Discrepancy *Other charges may apply refer to general charges section below	USD 50
tail Onshore Banking Accounts and Services-Personal Prestige and Business Banking ISTANT Savings Account		Cash Advance fee Non- fraud disputed fee	2% SCR 500	Applicable to onshore retail banking and onshore commercial banking accounts Applicable to all Onshore Banking Accounts		Guarantees, Bonds, Indemnities, etc.* Stamp duty	SCR 10
intenance fee (per month) nimum balance required to open account	Nil SCR 1,500	Statement reprint fee	SCR 500 SCR25	Stop cheque request Uncrossing of cheques (per uncrossed cheque)	SCR 75 SCR 10	Shipping guarantee Financial Guarantee	1.5% 1.5%
nimum balance to earn interest erage balance to maintain on account	SCR 3,500 SCR 3,500	ATM Balance Enquiry Domestic Absa ATM (On-Us)	SCR2.50	Returned cheque (per cheque)		Immigration Guarantee Minimum	1% SCR 500
rge if average balance to maintain is breached* e charge will appear on your statement in the month following the one in	SCR 15	Domestic Non-Absa (Off-Us) and International Non-Sufficient Funds	SCR3.00	Technical problems Lack of funds	Free SCR 500	Advising of inward Guarantee Documentary Credits (inwards)*	SCR 200
c dai ge will appear only du sascerinent in die mondri following die drie in hit he average balance fell below SCR 3,500.		Domestic On-Us & Off US International	SCR3.00 SCR3.25	* A single charge will be passed when the account goes overdrawn beyond the aul Internal Transfers	horised limit.	Pre-advising Minimum	0.125% USD 100
ount opening fee	Nil	Visa Direct Payment Local Person to Person (Absa)	2%	(To and from accounts held with in Seychelles)	F===	Advising Minimum Minimum	0.125% USD 100
nimum balance required to open account nimum balance to maintain	Nil Nil	Local Person to Person (Non-Absa) Local Person to Merchant	2.5% Free	Outward transfer into an account in your own name* Outward transfer into an account in another name*	Free Free	Transferring Minimum	0.25% USD 250
intenance fee (per month) Iger fee (per transaction, charged monthly)	SCR 20 Nil	International Person to Person (Absa) International Person to Person (Non-Absa)	3.5%	Inward transfer from an account in your own name* Inward transfer from an account in another name*	Free Free	Amendment	SCR 250 USD 75
rsonal Current Account	550.50	International Person to Merchant	3.5%	* Per transfer Local Payments		Irregularities or discrepant documents Verification of documentation, collection	0.25 %
ntenance fee (per month) imum balance required to open account	SCR 50 SCR 5,000	ATM Services* Cash withdrawal (per transaction)	Free	(To and from accounts held with other local banks) Outward transfer (per transfer)	SCR 20	Minimum Confirmation (On a case by case basis based on the risk profile)	SCR 100
erage balance to maintain arge if average balance is breached*	SCR 5,000 SCR 50	Mini statement (per mini statement) Payment of bill (Intelvision, PUC, Airtel and Cable and Wireless)	Free Free	Inward transfer (per transfer, any currency)	Free	Minimum - Payment	0.5% USD 50
ne charge will appear on your statement in the month following the in which the average balance fell below SCR 5,000.		Transfer between accounts linked on the same card Foreign cards on our ATM's	Free SCR 100	International Payments (To and from accounts held with overseas banks)		Bills for Collection Inward documentary	0.5%
siness Current Account count opening fee	SCR 100	Dynamic Currency Converter fee** Cash withdrawal limit (per day)	6%	Transfer charge (per transfer, % of amount transferred) Minimum charge	0.50% SCR 200	Minimum	SCR 300
intenance fee (per month) nimum balance required to open account	SCR 85 NIL	Personal banking debit card Prestige banking debit card	SCR 15,000 SCR 20,000	Maximum charge Correspondent charge (CC) applicable if bearing all charges	SCR 750 USD 25	Inward clean Overseas bank charges	SCR 250 Actual
erage balance to maintain	SCR 5,000	Premier banking debit card * Only Absa debit card holders can access all ATM services. Other banks'	SCR 25,000	Urgent payment Inward transfer (per transfer, any currency)	SCR 75 Free	Bills forwarded to other banks Protest fees for unpaid bills	SCR 250 USD 100 +k
rge if average balance to maintain is breached* e charge will appear on your statement in the month following the in which the average balance fell below SCR 15,000.	SCR 75	card holders can access only the cash withdrawal facility. ** Applicable only on foreign cards transacting in their card currency on our ATMs		Charges for returned funds Recall of swift payment	USD 25 USD 25	Holding bills beyond due date (Max 3 months after due date) Outward (sight/tenor)	SCR 250 0.5%
rsonal Foreign Currency Current Account		Internet Banking for Retail Customers Subscription (per month)	Free	Total Charge Calculation: * If customer bears all charges = Transfer charge + Correspondent Charge		Minimum Outward (clean)- unpaid cheque	SCR 300 Postage +SCF
ount opening fee ntenance fee (per month)	Nil USD 5 or its	Bill payment (per bill) Transfer to accounts in own name (per transfer)	Free Free	(+ Urgent pay charge if requested) * If sharing charges = Transfer charge (+ Urgent pay charge if requested).		Outward (clean)- document tracers at customers request	SCR 75
JSD Account imum balance required to open account (equivalent of)	equivalent USD 1,000	Transfer to accounts in another name in Absa (per transfer)	Free	Beneficiary will be charged by their bank, reducing the amount received in their acco * If beneficiary bears all charges, Transfer charge + Correspondent Charge (+ Urgent pay charge if requested) will be deducted from the amount transferred,	unt	General Charges Applicable to All Trade Products Overseas courier sent on behalf of customer	Cost
rge if minimum balance to maintain is breached* h deposit into account (% of amount deposited)	Nil	Transfer to accounts in other local banks (per transfer) Transfer to accounts in overseas banks (per transfer)	Free See Int'l	reducing the amount received by the beneficiary Amendment of Standing Order Instruction†	SCR 25	Swift sent on behalf of customer Telephone call made on behalf of customer	SCR125 Full recovery
h withdrawal from account (% of amount withdrawn)	Free Free	Setting up of recurrent transfers and payments (per setup)	Payments Free	Cancellation of Standing Order Instruction† Unpaid Standing Order payment (per transaction)	Free SCR 300	Telex/ fax sent on behalf of customers Amendment of standing order instruction	Full recovery Free
counts are available in USD, GBP, Euro and ZAR. plicable to all Retail Onshore Banking Personal,		Request cheque book* (per request) Request statement* (per request)	Free Free	Automated transfer (per month for daily transfers) + Per instruction	SCR 300	Cancellation of standing order instruction	Free SCR 350
estige and Business Current Accounts		Request banker's cheque or draft* (per request) * Cheque books, statements, banker's cheque and drafts charges	Free	Night Safe*		Cancellation of trade product International Banking	SCR 350
eque book (per book) 50 pages	SCR 275	are applicable as would have if the request had been made in branch.		Night safe rental (per month) Replacement of lost night safe key (per key)	SCR 500 SCR 600	Applicable to all International Personal Banking Accounts	1100.00
100 pages crossing of cheques made to 'Cash' (per cheque)	SCR 525 SCR 10	Digital Wallet ATM Voucher Fee	1%	Wallet (per wallet) First wallet	SCR 150	Penalty for unauthorised overdrawing Standing orders – Recurring transfers (per transfer)	USD 50
n standard cheque charge* collected Cheque Books	SCR 150 SCR 250	Split Bill Fee Request Money	1% 1%	Additional wallets Deposit (in addition to rental charge, per month)	SCR 150	To own accounts To another Absa Seychelles account	Free Free
arge per cheque		SMS Alerts		Safekeeping only Counting and crediting into account	SCR 75 SCR 250	To an account in another local bank Unpaid standing order	USD 5 USD 100
angement fee for Absa loan and Prestige loan	1.5%	Subscriptions (per month) Per alert fee	Free SCR 0.80	Removal of broken key in night safe lock	SCR 600	Dormant account fee (per month) Penalty charge for unauthorised overdrawing	Nil USD 50
rged upfront† (% of amount borrowed) Minimum	SCR 150	Commercial Onshore Banking Services	JUN 0.00	* Where available Salary Processing		Interest on unauthorised overdrawn balance Current Account for International Personal Banking Customers	10.5%
angement fee for Executive loan, Business solution an charged upfront† (% of amount borrowed)	1%	Current Account		Manual process (per line)	SCR 20 Minimum SCR 440 + CC	Account opening fee	Free
Minimum rangement fee charged upfront for first home acquirer	SCR150 SCR 2,500 upto	Account opening fee Maintenance fee (per month)	Nil Nil	CC – Transfer charges where transfers to other banks are necessary. Each bank charged * Other charges may apply refer to general charges under trade products		Maintenance fee (per month) Minimum balance to maintain	Free USD 15,000
Home finance loans	SCR 1.5M, 0.5% SCR 1.5M	Ledger fee (balance below SCR100,000)* Dormant account (per month)	SCR 3 per entry	Miscellaneous Services		Charge if minimum balance to maintain is breached *The charge will appear on your statement in the month following the	USD 25
on remainning amount above -scheduling (% of outstanding balance)	0.5%	Penalty charge for unauthorised overdrawing**	SCR 250	Audit reports (per request) Balances only	SCR 150	one in which the worst balance fell below USD 15,000.	
e-payment fee (% of outstanding balance)	Nil on SCR loans and 0.25% on Fx loans	Cheque book 50 pages	SCR 275	Balances, liabilities, securities Bank reference/status report (per enquiry)	SCR 300 SCR 200	International Banking Fixed Deposit Account – Personal Account opening fee	Free
alty interest on default instalment fundable if the loan is not approved	5%	100 pages Non Standard cheque charge***	SCR 525 SCR 150	CIS Request	SCR 20 SCR 200	Minimum balance to open Charge for withdrawing before maturity	USD 50,000
plicable to all Retail Onshore Banking Personal,		Uncollected Cheque Books Account closure	SCR 250 Free	Interbank status report enquiries (per enquiry charged to customer)	SCR 125	Internal Transfers	
estige and Business SCR Accounts sh withdrawal at counter	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)	1100	Swift Query/Investigation Charges Telephone calls made / faxes sent on behalf of customer (per call or message)	USD 25 Full recovery cost	Outward transfer into an account in your own name* Outward transfer into an account in another name*	Free Free
estige Current Account count opening fee	Nil	** A charge will be passed each time the account is overdrawn *** Charge per cheque		Swift messages sent on behalf of or at the request of customer (per message)	SCR 75 + correspondent	Inward transfer from an account in your own name* Inward transfer from an account in another name*	Free Free
nimum balance required to open account erage balance to maintain	Nil SCR 10,000	Applicable to All Commercial Onshore Accounts Penalty interest on debit balance*	26.5%	Photocopies (per page)	bank fees SCR 10	* Per transfer	
intenance fee (per month)	SCR 175	* Calculated daily on worst debit balance and charged monthly † Prime Lending Rate	20.5%	Postage/courier charges for mail sent on behalf of customer (per registered item)	Full recovery cost	Local Payments Outward transfer (per transfer)	USD 15
arge if average balance is breached eque book 50 and 100 pages (per book)	Nil 1st free***	Commercial Foreign Currency Current Account*		Local minimum International minimum	SCR 15 SCR 25	Inward transfer (per transfer)	Free
anding Order transfer Setting up of standing order	Free	Account opening fee Minimum balance to open and to maintain	Nil Nil	Tendering for treasury bills on behalf of customer (per bill) Banker's cheques	SCR 150	International Payments Transfer charge (% of amount transferred)	0.15 %
Recurring transfers 1st and 2nd instruction** Recurring transfers for 3rd instruction onwards	Free SCR 25	Maintenance fee (per month) Ledger fee (per transaction, charged monthly)	USD 10 Free	Issuing of cheque (per cheque) Cancellation of cheque (per cheque)	SCR 100 SCR 50	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
Excludes instructions for loan repayments, which are free Subsequent cheque books are then charged as stated under the section		Transfer to another Absa Seychelles account (per transaction)	SCR 20	Inward cheque for collection (per cheque) Processing of tax payments (La Digue only)	USD 50** SCR 25	Correspondent charge (CC) applicable if bearing all charges Urgent pay (per transfer)	USD 25 USD 75
plicable to all Retail Onshore Banking Personal, Prestige and Business Current Accou remier Banking	nts'	Dormant account (per month) Cash deposit into account (% of amount deposited)	Nil Free or its (equivalent)	International courier Withholding tax on fixed deposit	SCR 650 5% on interest earned	Express payment after cut off time (per transfer) Inward transfer (per transfer)	USD 100 Free
nimum total balance to maintain across all accounts for see membership	SCR 500,000	Cash withdrawal from account (% of amount withdrawn) Cheque book	Free (equivalent)	MoneyGram Fee (outward) ** Equivalent in account currency	SCR 150	Stop payments request (per transfer) Confirmation of swift transfer (per transfer)	USD 25 + CC USD 10
emier Current Accounts (SCR and Foreign Currency)	3CR 300,000	50 pages 100 pages	USD 18 USD 35	Frequent/recurring instructions		Tracer on swift payments to confirm receipt of payment by beneficiary (per tra Charges for returned funds	uSD 25 USD 25
count opening fee nimum balance required to open account	Free Nil	Account closure Non standard cheque (charge per cheque)	Free SCR 150	Setup of standing order instruction† For loan repayment	Free	Recall of swift payment Total charge calculation:	USD 25
nimum balance to maintain sintenance fee (per month)	Nil Free	* Accounts are available in USD, GBP, Euro and CHF. Account in a currency other than U the charge will apply.		Between own accounts For any other purpose	Free SCR 25	 * If customer bears all charges =Transfer charge +Correspondent charge (+Urgent) * If sharing charges = Transfer charge (Urgent pay charge if requested). Beneficiary 	pay charge if requested y will be charged by the
dger fees (per transaction, charged monthly)	Nil 0%	Credit and Advances		Standing order recurring payment (per transaction) For loan repayment	Free	bank, reducing the amount received in their account * If beneficiary bears all charges, Transfer charge + Correspondent charge (+Urgen will be deducted from the amount transferred, reducing the amount received by t	t pay charge if requeste the beneficiary
erest on credit balance (per annum) al Currency Cheque book 50 & 100 pages (per book)	Free	Arrangement fee for loans and overdrafts (% of amount borrowed) charged upfront*	(equivalent)	Between own accounts To any other account in Absa	Free SCR 25	† Correspondent charge may be taken by other Banks involved with the query Debit Card	
the Premier Foreign Currency Current Account, the charges are verted into the account currency at the mid-rate and applied to the account.		Annual review fee* Drawdown fee (applicable where facility is larger than SCR 2 million,	0.5% of total exposure	To an account in another local bank Amendment of Standing Order Instruction†	SCR 35 SCR 25	New	Free
emier Foreign Currency Current Account (GBP, EUFO, USD, ZAR) sh withdrawal from account (% of amount withdrawn)	0%	calculated on drawdown amount) *	0.25%	Cancellation of Standing Order Instruction† Unpaid Standing Order payment (per transaction)	Free SCR 300	Replacement of card upon expiry Replacement of lost/stolen card	Free SCR100/USI
h deposit into account (% of amount deposited)	0%	Unutilised facility fee* Re-Structuring of facility (% of outstanding balance)*	0.25% of total facility	Auto Swift of Account (per month for daily transfers) † Per instruction	SCR 300	Additional	EUR20 Free
emier Savings Account (SCR) ount opening fee	Free	Minimum Maximum	0.25% 1%	Merchant Services Available to Business Banking and Commercial Banking Customers	F	Replacement of additional Annual fee*	Free USD100/EU
imum balance required to open account imum balance to earn interest	Nil SCR 5,000	Pre-payment fee *These are minimum fees and are charged on a case by case basis as per risk assessmen	Nil	Point of Sale (POS) Terminal installation, training & consumables Point of Sale (POS) Terminal rental (per month per terminal)	Free SCR 100	Overseas Postage of Card Cash withdrawal at ATMs (per transaction)	Actual couri
intenance fee (per month) erest is calculated on the lowest balance in the month, accrued monthly and paid quarte	Nil	Credit Card		Merchant Service Charge (Determined on a case by case basis depending on Turnover and Volumes)	Negotiable	Absa Seychelles' ATMs	Free
plicable to All Retail Deposit Accounts		Issue fees Card issue fee Absa Classic Credit Card	SCR 100	Inactive Point of Sale (POS) Terminal Fee (per month per terminal Absa Access Online (AAO)	SCR 200	Other local banks' ATMs Overseas banks' ATMs*	Free SCR100/US
alty interest on debit balance* imum	26.5% SCR 25	Card Issue fee Additional Card Absa Classic Credit Card	Free SCR 500	(Internet banking for business banking and commercial banking customers) Monthly subscription fee	SCR 100	Local currency (SCR)	EUR 7/GBPS Free
nalty for unauthorised overdrawing (single charge)* sing of accounts	SCR 250 Free	Card Issue fee Absa Platinum Credit Card Card Issue fee additional card Absa Platinum Credit Card	Free	Joining fee Internal transfers to another Absa client account	Free Free	Foreign exchange fee*** Non- fraud disputed fee	5% SCR 500
mant account maintenance fee (per month)	Nil	Card Issue fee Absa Business Credit Card Card Issue fee Absa Signature Credit Card	SCR 1,500 SCR 1,000	Payments to other local banks Foreign payments	Free SCR 225	ATM Balance Enquiry Domestic Absa ATM (On-Us)	SCR 2.50
lculated daily on worst debit balance and charged monthly. bit Card		Card Issue fee Additional Absa Signature Credit Card Replacement fee	Free	Set up and training Telephonic support	Free Free	Domestic Non-Absa (Off-Us) and International Visa Direct Payment	SCR 3.00
bit Card Issuance and Annual Fee sa Classic/Platinum		Replacement card fee Absa Classic Credit Card Replacement card fee Absa Platinum Wordlmiles	SCR 100 SCR 100	Foreign Currency Services Commission on foriegn notes sold (% of amount sold)*	1.0%	Local Person to Person (Absa)	2%
Card Issue Fee Replacement of card upon expiry	Free Free	Replacement Card fee Absa Signature Credit Card	SCR 100	Commission on foreign notes sold (% of amount sold)* Commission on notes bought (% of amount bought) Commission for accepting USD notes of 2006	0%	Local Person to Person (Non-Absa) Local Person to Merchant	2.5% Free
Replacement of card upon expiry Replacement of lost/stolen card	SCR100/USD25/ EUR20	Annual fee Annual membership fee Absa Classic Credit Card	SCR 100	and earlier series Cheques negotiated	1.0% SCR 100	International Person to Person (Absa) International Person to Person (Non-Absa)	3.5% 3.5%
Additional	Free	Annual membership fee Absa Classic Credit Card Annual membership fee Absa Platinum Credit Card	Free SCR 500	Cheques negotiated Cheques sent for collection (minimum) Inward cheque for collection (per cheque)	SCR 100 SCR 100 USD 50	International Person to Merchant QR Payment	3.5%
Replacement of additional Annual fee*	Free USD100/EUR100	Annual membership fee Absa Platinum Credit Card (Additional) Annual membership fee Absa Signature Credit Card	Free SCR 1,000	*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.		Person to Merchant *Charged on the anniversary month *Use of Debit Card to pay for purchases at POS terminals or via online payment gate	2%
sa Signature Debit Card Card Issue Fee for Premier Customer	Free	Annual membership fee Absa Business Credit Card Annual membership fee Absa Signature Credit Card (Additional)	SCR 1,500 Free	Statements and Advices		*Use of Debit Card to pay for purchases at POS terminals or via online payment gate Miscellaneous Services	eways
Card Issue Fee Replacement of card upon expiry	SCR1000 Free	Other Fees Late payment fee 10% of the total past due amount or SCR100 whichever is greater		Paper statement (per page) As per account default frequency	Free	Audit reports (per request)	LICO 10
Replacement of lost/stolen card Annual fee* for Premier Customer	SCR100 Free	Late payment ree 1.0% or the total past due amount or SUN100 whichever is greater Over limit fee 6% of the over limit amount or SCR100 whichever is greater Foreign exchange fee	5%	At frequency other than default frequency** Interim statement**	SCR 25 SCR 25	Balances only Balances, liabilities, securities	USD 40 USD 60
Annual fee*	SCR1000	Cash advance fee	2%	Duplicate statement** eStatement* (per email)	SCR 25 Free	Bank reference/status report (per enquiry) Replying to	USD 25
erseas Postage of Card h withdrawal at ATMs (per transaction)	Actual courier cost	Non- fraud disputed fee Statement reprint fee	SCR 500 SCR 25	Duplicate eStatement Advice (per page)	SCR 15	Obtaining Telephone calls (Local or International)	USD 100 Free
Absa Seychelles' ATMs Other local banks' ATMs	Free Free	PIN mailer First PIN mailer	Free	Original Duplicate	Free SCR 15	Draft international money order Investigations on behalf of customers	USD 30 USD 100
Overseas banks' ATMs*	SCR100/USD8/ EUR 7	Subsequent PIN mailer ATM Balance Enquiry	SCR 1,000	Daily statement by swift through MT 940 (per month, per account) * At any frequency ** Changed on current, saving and loan accounts	USD 25	Paper statement (per page) As per account default frequency	Free
Local currency (SCR) Foreign exchange fee***	Free 5%	Domestic Absa ATM (On-Us) Domestic Non-Absa (Off-Us) and International	SCR 2.50 SCR 3.00	Trade Products Available to business banking and commercial banking customers		Duplicate statement* Interim statement more than 1 month*	USD 15 USD 15
n- fraud disputed fee	5% SCR 500	Non-Sufficient Funds Domestic On-Us & Off US	SCR 3.00	Documentary Credits (outwards)*		Interim statement more than 12 months* Interim statement more than 12 months* Inward cheques for collection (% of cheque value)	USD 25 0.5%
Л Balance Enquiry Domestic Absa ATM (On-Us)	SCR 2.50	International Visa Direct Payment	SCR 3.25	Opening/ transferring Minimum	0.5% SCR 500	Minimum	USD 50
Domestic Non-Absa (Off-Us) and International Direct Payment	SCR 3.00	Local Person to Person (Absa)	2%	Plus Brief details by telex/ Swift	SCR 250	*On current account only	
-	2%	Local Person to Person (Non-Absa) Local Person to Merchant	2.5% Free	Full details by telex/ Swift Drawings and verification of documentation/ negotiation	SCR 500 USD 50	You may obtain a printed Schedule of Fees 8	
		International Person to Person (Absa)	3.5%	Acceptance	0.5%	Schedule') at any of our branches. Should yo	
Local Person to Person (Non-Absa) Local Person to Merchant	Free	International Person to Person (Non-Absa)	3.5%	Minimum	SCR 500	statement any fees or charges that do not co	OTTESPORE !
Local Person to Person (Non-Absa) Local Person to Person (Non-Absa) Local Person to Merchant International Person to Person (Absa) International Person to Person (Non-Absa)	Free 3.5% 3.5%	International Person to Person (Non-Absa) International Person to Merchant QR Payment	3.5%	Amendment including extension of validity Minimum	0.75% SCR 500	statement any fees or charges that do not co Schedule or applied for any transactions that	t you did no
ocal Person to Person (Non-Absa) ocal Person to Merchant nternational Person to Person (Absa)	Free 3.5%	International Person to Person (Non-Absa) International Person to Merchant		Amendment including extension of validity	0.75%		t you did no call us on

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