



Capricorn Private Wealth, a combined offering of Bank Windhoek Ltd (Reg. No. 79/081) and Capricorn Asset Management (Pty) Ltd (Reg. No. 2005/648), members of the Capricorn Group.

2023/2024

Fees and Charges

Capricorn Private Wealth
a member of Capricorn Group

Capricorn Private Wealth

Pricing

The Capricorn Private Wealth Current Account is the primary account in the Capricorn Private Wealth offering

A monthly Bundled Fee of N\$780.00 (incl. VAT) is applied to the Capricorn Private Wealth Current Account for our clients' convenience to cover the general fees related to electronic payments, card transactions, debit orders, stop orders and account activity.

The Bundled Fee also includes the Facility Fee (Overdraft Application and Overdraft Review fees), on balances up to the basic offering amount of N\$250,000, comprehensive Travel Insurance with a limit of liability amounting to N\$15,000,000, as well as 8 LoungeKey visits per annum.

For Young Professionals, a monthly Bundled Fee of N\$390.00 (incl. VAT) is applied to the Capricorn Private Wealth Current Account for our clients' convenience to cover the general fees related to electronic payments, card transactions, debit orders, stop orders and cheque activity. The Young Professionals Bundled Fee also includes the Facility Fee (Overdraft Application and Overdraft Review fees), on balances up to the basic offering amount of N\$125,000, comprehensive Travel Insurance with a limit of liability amounting to N\$15,000,000, as well as 4 LoungeKey visits per annum.

Services included in the Bundled Fee for Capricorn Private Wealth

Current Account and Credit Card Account

Account	iBank	Card	ATM	Digital
Stop Orders	Access to Epac Online Platform	Private Wealth Monthly Card Fee	ATM Transfers	Multichoice Payments
Minimum Service Fees	Internet Banking Service	Card Protection Fee	ATM Foreign Withdrawals	Mobile-App Beneficiary and 3rd Party payments
Cash Handling	iBank – DSTV payments	PIN re-issue	ATM Withdrawals	Mobile-App Transfers
External Debit Orders	iBank – Box Office Payments	LoungeKey Airport Lounge Access Fee – 8 Visits (4 for Young Professionals)	ATM Balance Enquiries	Mobile-App Value-added Services
Internal Debit Orders	iBank – Non Profit Organisations	Additional Card		Channel Bill payments
POS Purchase Transactions	iBank Administration – Personal Account			EasyWallet Transactions
ALL Statements	Near Realtime Transactions (NRTC)			Cellphone Baking Services

Bundled Fee for Capricorn Private Wealth

Monthly Fees Payable (incl.VAT) on Capricorn Private Wealth Current Account	
Bundled Fee Private Wealth	N\$780.00
Bundled Fee Young Professional	N\$390.00

Ad hoc Fees Payable (incl. VAT) on Capricorn Private Wealth Current Account and Credit Card

Account fees	
Opening and Closing of Account	Free
Raising Fee – Loan App Not Taken	0.79% of the loan amount
Returned Item	N\$459.97
Cash Deposit (In-branch and at ATM)	Free
Cash Deposit (turnover exceeding N\$1.3 million on business account)	3.74% with a min of N\$19.12
Transfer in branch	N\$78.24
Counter Withdrawal Fee	N\$27.69 per N\$500.00 plus N\$61.53 with a min of N\$86.14 and max of N\$650.00
Returned Dep Item – Recalled	N\$110.77
Stop Payment Fee	N\$128.17
Dormant Service Fee	N\$73.00
Treasury	
Foreign Charges	0.91% min N\$140.00 max N\$925.00
Sureties, Sessions, Pledges	N\$329.34
NISS Payments (Outgoing)	N\$188.49
Transfer of Securities	N\$93.71
Digital	
Bureau Transaction Fees	N\$5.56
Bureau Admin Fee	N\$577.41
LoungeKey Airport Lounge Access per visit	N\$603.41



Ad hoc Fees Payable (incl. VAT) on Capricorn Private Wealth Current Account and Credit Card (Continued)

Other fees	
Tax Information	N\$52.92
Cession of Debtors	N\$137.12
Informal Securities	N\$150.40
Bond Cancellation - Internal	N\$1,578.19
Residential Valuation	N\$937.30
Salary Payments	N\$52.12
Lookup Old Records	N\$89.41
Photocopies	N\$23.82
POS Rolls	N\$14.11
EFT Unpaid Fee	N\$12.27
PQ Certificates	Min of N\$1,281.44 Max of N\$4,003.76
Stamp Duty Internal	Contract Dependent
Auditor Certificates	N\$934.42
Balance Certificates	N\$56.61
Bank Reports	N\$216.45
Tax Clearance Certificates	N\$293.81
Bank Confirmation Letter	N\$29.09

Ad hoc Fees Payable (incl. VAT) on Capricorn Private Wealth Current Account and Credit Card (Continued)

Advances and overdraft facilities	
Residential home loans	
Home Loan Origination fee	Included in the Loan admin fee
Property Valuation	In Windhoek 0.30% of value, with min of N\$944.46 and a max of N\$4,017.01 Plus AA tariff per km for distance travelled outside Windhoek
Property Re-evaluation	In Windhoek 0.18% of value, with min of N\$944.46 and a max of N\$4,017.01 Plus AA tariff per km for distance travelled outside Windhoek
Property Guarantees (Mortgage Bond Transfers)	0.41% of amount
Progress Inspection	In Windhoek 0.18% of value, with min of N\$944.46 Plus AA tariff per km for distance travelled outside Windhoek
Bond Registration Fees	As determined by conveyancers
Bond Cancellation Fee	0.30% with a min of N\$1,814.54
Administration Fees	0.59%
Further advance	0.33% of advanced amount with a min of N\$590.29 and a max of N\$6,039.62
Vehicle and asset finance	
Opening of Account	Free
Loan Origination Fees	Included in the Loan admin fee
Documentation Fees	1.62% of amount advanced with a min of N\$1,979.06 and a max of N\$8,248.28
Overdraft Penalty Interest (on the amount exceeding the arranged overdraft limit)	Maximum charged will be in the overdraft limit terms of the Usury Act unless prior arrangements were made
Overdraft Application	1.10% min N\$547.28
Overdraft Notice/Reminders	N\$329.26
Overdraft Review fee applicable above the offering amount	1.18% min N\$510.84

Card fees	
First Issue	Free
Additional Card	N\$235.00
Interest on Outstanding Balance	Interest Free up to a period of 55 days, Prime+ thereafter
LoungeKey Airport Lounge Access per visit	N\$603.41
Penalty fees	
Card Replacement Fee:	
Visa Card	N\$199.33
Credit Card	N\$239.21
Pin Replacement	N\$30.42
Over Limit Fee	N\$496.62
EFT unpaid	N\$12.27
Deposit Correction	N\$95.37
EasyWallet Reversal	N\$30.75
Temporary Overdraft	0,94% of amount with a min of N\$156.73
Failed/Reversal Debit Order External	1,50% of amount with a min of N\$46.37 and a max of N\$200.00
Deferment Fee - Personal	N\$395.12
iBank Recall Fee	N\$309.29
Token Replacement	N\$847.69

"The standard fees and charges as applicable to these products will be charged to the client's account. In clarification from time to time, all stamp duties, insurance premiums, costs, fees and other charges (where applicable), payable under or in respect of an agreement, shall be paid by clients."

All fees are in N\$ and inclusive of 15% VAT.

Fees and charges are effective 1 July 2023 and valid until 30 June 2024.

All fees quoted are the maximum applicable fees.

Kindly visit www.capricornprivatewealth.com.na to view the Wealth Management Fees. Alternatively, contact your dedicated Wealth Manager.

Contact Us

For more information, visit the Capricorn Private Wealth Suite on 2nd Floor, Capricorn House or contact our Capricorn Private Wealth Service Desk on Tel: + 264 61 299 1444 or

Email: Service.Privatewealth@capricorn.com.na
Website: www.capricornprivatewealth.com.na

PO Box 15, Windhoek, Namibia

Capricorn Private Wealth a combined offering of Bank Windhoek Limited (Reg. No. 79/081) and Capricorn Asset Management (Pty) Ltd (Reg. No. 2005/648), members of the Capricorn Group.



Capricorn Private Wealth
a member of **Capricorn Group**