

## **Banking Fees and Charges Report**

**June 2017**

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### 1. Introduction

This report presents a comparison of banking fees and charges for 6 commercial banks<sup>1</sup> in Namibia and Nampost as at **31 July 2016**. The next report to be released soon will provide with 2017 charges.

The Bank of Namibia’s position regarding its’s policy on bank fees and charges changed in 2010 with the amendment of the Payment System Management Act 18 of 2003, for section 2 (d) to include “to ensure that the fees or charges payable by a user are in the public interest, promote competition, efficiency and cost effectiveness in service delivery and comply with the standards determined by the Bank”. This was effected primarily as a means to address financial inclusion with the understanding that prices for payment services had formed a barrier to financial access and to complement the requirements stipulated in *BID-13: Disclosure of Bank Charges, Fees and Commission*).

The banking fees information in this report has been collected through the banking fees surveys structured to fit the analysis via the Dynamic Competition Scheme Model (“the Model”), developed to allow for comparability of banking fees information. The Model allows for the comparability of banking fees and charges, taking into consideration the pricing structure of each banking activity including bundled pricing.

This report focuses on ten (10) banking activities that appear to be frequently used by the average consumer when conducting banking as shown in the information collected from the banking industry.

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<sup>1</sup> FNB, Nedbank, Standard bank, Bank Windhoek, SME Bank, E-Bank

## 2. Method of fees comparison and transaction profiles

The transaction profiles used in this report are categorized in 3 customer segments namely, Safety Seekers, Traditionalist, and Balancers. These segments were adopted from the 2014 study by Ernest & Young on Global Consumer Banking Survey whereby segments were developed by using a multi-disciplinary approach to group more than 32 000 customers in 32 countries<sup>2</sup> into eight distinct segments that share common banking behaviors. While it was acknowledged that the proportion of customers falling within each segment may vary from country to country, Ernst and Young contends that the segments' respective characteristics are universal. While there may be some debate over the appropriateness of the names given to these segments, they provide a comprehensive and useful description of bank customers and their channel preferences. While eight customer segments might be too great a degree of refinement, it is arguably more useful that a simplistic one based on income.

During 2015, the Bank conducted a pilot study on the enhancement of transparency of fees/charges in the commercial banking sector in Namibia with a view to, enable the Bank to collect, analyze and compare fees and charges raised by commercial banks in Namibia, with a view to allowing: the regulatory authority to enhance transparency and encourage competition through information sharing.

Using the customer segments groupings from the Ernest & Young study, during the 2015 pilot study, the Bank asked commercial banks to provide the number of account holders for each account and assign each bank account to the segment which would best describe the customer banking profile for which the account was designed. The range of bank accounts assigned to each segment showed that while every segment is represented in Namibia, the numbers of account holders makes some segments very small. The pilot study indicated that majority of the Namibian banking consumers fall in three segments namely, Safety Seekers, Traditionalist, and Balancers. The customer segments are not defined according to income level, but rather by their banking behaviors as categorized in different usage intensities per month.

In this report, the estimated total average monthly fees per customer segment were calculated by categorizing the customer segments into 3 usage intensities namely; minimal, moderate, and heavy. The usage intensities per month are estimated to be as follows:

<b>Transaction Activity</b>	<b>Number of transactions for Minimal Usage Intensity</b>	<b>Number of transactions for Moderate Usage Intensity</b>	<b>Number of transactions for Heavy Usage Intensity</b>
Withdrawals	4	4	4
Cash deposit	1	1	1
Card payments		8	16
Transfers		2	2
Debit or stop orders		5	11
<b>Total</b>	<b>5</b>	<b>20</b>	<b>34</b>

<sup>2</sup> Amongst the participant countries in which this study was conducted, those from the African continent were Egypt, Kenya, Nigeria and South Africa.

## CUSTOMER SEGMENTS

### **Safety Seekers**

Safety Seekers are younger with limited cash flow and savings. They value keeping personal and financial information safe as well as fee transparency. They have strong preference for using the branch for most of their banking transactions.

### **Traditionalists**

Traditionalists have basic education and relatively low incomes with only a few banking products. They value being rewarded for their loyalty. They are heavy users of ATMs and branches – although they can be persuaded to other remote channels and to increase their engagement with their service provider if offered new ways to do business.

### **Balancers**

Balancers generally have more modest assets relative to their income, and do not switch accounts frequently. While they are comfortable with online channels, they value the relationship aspects offered by traditional banks, fee transparency and assistance with problem resolution.

### **3. Comparison of monthly fees for ten banking activities per customer segment and usage intensity**

The monthly fees reflected in this report indicate the estimated average total monthly fees incurred by an average consumer in the different usage intensities and falling within the three consumer segments: Safety Seekers, Traditionalists, Balancers. The reports also indicate the list of average fees paid per transaction service provided the number of transactions in a given usage intensity.

Usage profile:	Minimal
Customer Segment:	Safety Seekers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque Pay-as-you-transaction	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transaction
Account statement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash withdrawals	77.29	79.87	82.11	26.48	23.06	72.73	67.34	71.88	56.98	44.17	72.27	11.55	-	30.40	31.00	77.41	76.06	81.54
Account payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter-account transfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly service fee	-	75.52	58.87	-	91.69	9.64	5.55	25.32	9.71	48.19	-	5.97	-	-	-	71.59	-	8.96
Debit order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stop order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card purchases (Point of Sale)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card replacement fee	1.24	1.27	1.22	0.29	0.28	1.08	1.09	1.13	0.85	0.87	0.86	0.47	0.82	0.83	0.79	1.00	1.03	1.02
Dishonoured payments	-	11.25	11.31	1.19	1.16	3.87	1.65	7.84	9.50	9.58	9.89	-	7.43	7.11	7.16	11.90	11.55	11.49
<b>Total monthly fee</b>	<b>78.53</b>	<b>167.91</b>	<b>153.50</b>	<b>27.96</b>	<b>116.19</b>	<b>87.32</b>	<b>75.63</b>	<b>106.17</b>	<b>77.05</b>	<b>102.83</b>	<b>83.02</b>	<b>17.99</b>	<b>8.26</b>	<b>38.34</b>	<b>38.94</b>	<b>161.90</b>	<b>88.65</b>	<b>103.01</b>

Usage profile:	Moderate
Customer Segment:	Safety Seekers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	2.80	5.96	6.04	3.99	4.13	5.77	5.69	6.02	2.80	2.70	2.86	-	0.43	0.43	0.42	6.47	6.56	6.60
Cash withdrawals	74.32	89.82	87.41	28.73	26.11	77.44	69.53	78.95	71.04	60.26	84.90	11.37	-	43.00	43.12	78.93	78.92	78.77
Account payments	47.60	47.91	49.68	13.94	-	10.25	10.29	10.31	42.38	41.20	41.11	-	23.25	14.85	14.23	16.58	16.35	16.53
Inter-account transfers	4.62	4.38	4.47	-	-	1.43	1.34	1.37	1.92	2.06	2.05	10.35	8.21	7.58	7.84	9.13	9.16	9.18
Monthly service fee	-	75.01	56.71	-	88.47	10.07	5.67	25.46	9.48	46.29	-	5.70	-	-	-	67.23	-	8.75
Debit order payments to 3rd party accounts	35.37	68.94	65.72	10.76	-	23.04	34.49	61.51	62.53	61.83	57.30	34.83	-	-	-	76.77	77.43	77.19
Stop order payments to 3rd party accounts	22.56	22.29	22.18	3.47	-	11.09	11.54	10.84	20.48	20.34	18.41	11.56	-	-	-	10.31	9.57	10.22
Debit card purchases (Point of Sale)	28.06	27.24	27.66	28.33	-	43.39	34.43	42.73	24.21	51.30	23.89	42.82	-	-	-	43.81	44.09	43.85
Debit card replacement fee	10.59	10.36	10.50	2.44	2.38	9.23	9.21	9.02	7.40	7.22	7.17	3.92	6.39	6.75	6.79	8.74	8.14	8.57
Dishonoured payments	-	23.16	23.23	2.46	2.50	7.66	3.52	16.35	19.85	19.82	19.66	-	15.84	15.98	15.27	24.34	24.42	23.83
<b>Total monthly fee</b>	<b>225.92</b>	<b>375.08</b>	<b>353.59</b>	<b>94.12</b>	<b>123.59</b>	<b>199.35</b>	<b>185.71</b>	<b>262.55</b>	<b>262.09</b>	<b>313.02</b>	<b>257.35</b>	<b>120.54</b>	<b>54.12</b>	<b>88.59</b>	<b>87.68</b>	<b>342.30</b>	<b>274.65</b>	<b>283.49</b>

Usage profile:	Heavy
Customer Segment:	Safety Seekers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NIMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	2.84	6.03	5.88	4.10	3.93	5.62	5.87	6.15	2.77	2.76	2.70	-	0.44	0.42	0.41	6.60	6.76	6.49
Cash withdrawals	82.51	153.86	148.84	34.98	31.89	94.73	90.41	95.76	117.99	118.84	119.61	11.20	-	90.29	87.14	120.47	76.53	77.26
Account payments	148.29	145.52	143.24	43.42	-	31.38	29.38	29.74	121.83	127.98	123.76	-	111.44	68.24	44.47	85.56	81.45	82.59
Inter-account transfers	3.11	3.32	3.14	-	-	1.02	0.98	1.00	1.45	1.46	1.47	7.63	5.58	5.45	5.37	6.39	6.57	6.35
Monthly service fee	-	75.62	57.81	-	89.49	10.13	5.21	25.51	9.23	48.24	-	6.01	-	-	-	70.59	-	9.26
Debit order payments to 3rd party accounts	83.19	152.82	160.66	25.04	-	51.97	79.45	137.70	141.91	141.33	128.95	81.70	-	-	-	179.86	176.28	180.24
Stop order payments to 3rd party accounts	21.20	21.95	22.17	3.39	-	11.04	11.47	11.40	20.30	20.61	17.72	11.37	-	-	-	10.03	10.20	10.10
Debit card purchases (Point of Sale)	55.38	55.99	55.29	57.67	-	87.53	67.78	86.54	48.31	103.89	49.32	82.54	-	-	-	85.90	87.45	85.56
Debit card replacement fee	2.08	2.03	2.07	0.47	0.48	1.86	1.85	1.93	1.42	1.40	1.44	0.79	1.36	1.36	1.38	1.61	1.70	1.63
Dishonoured payments	-	23.92	22.99	2.45	2.44	7.83	3.56	16.63	19.57	20.52	20.34	-	15.98	15.43	15.48	25.21	24.83	24.51
<b>Total monthly fee</b>	<b>398.60</b>	<b>641.06</b>	<b>622.08</b>	<b>171.54</b>	<b>128.23</b>	<b>303.11</b>	<b>295.94</b>	<b>412.35</b>	<b>484.79</b>	<b>587.03</b>	<b>465.30</b>	<b>201.25</b>	<b>134.80</b>	<b>181.21</b>	<b>154.25</b>	<b>592.22</b>	<b>471.76</b>	<b>483.97</b>

Usage profile:	Minimal
Customer Segment:	Traditionalists

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash withdrawals	63.50	67.29	69.18	27.18	22.14	56.71	51.06	56.52	65.03	44.27	74.52	6.29	-	23.30	23.97	65.03	64.10	68.71
Account payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter-account transfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly service fee	-	75.52	58.87	-	91.69	9.64	5.55	25.32	9.71	48.19	-	5.97	-	-	-	71.59	-	8.96
Debit order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stop order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card purchases (Point of Sale)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card replacement fee	1.24	1.27	1.22	0.29	0.28	1.08	1.09	1.13	0.85	0.87	0.86	0.47	0.82	0.83	0.79	1.00	1.03	1.02
Dishonoured payments	-	11.25	11.31	1.19	1.16	3.87	1.65	7.84	9.50	9.58	9.89	-	7.43	7.11	7.16	11.90	11.55	11.49
<b>Total monthly fee</b>	<b>64.74</b>	<b>155.33</b>	<b>140.57</b>	<b>28.66</b>	<b>115.26</b>	<b>71.30</b>	<b>59.35</b>	<b>90.81</b>	<b>85.10</b>	<b>102.92</b>	<b>85.27</b>	<b>12.73</b>	<b>8.26</b>	<b>31.24</b>	<b>31.91</b>	<b>149.51</b>	<b>76.68</b>	<b>90.18</b>



Usage profile:	Moderate
Customer Segment:	Traditionalists

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	7.82	11.28	11.43	3.99	4.13	8.38	8.28	10.24	7.81	7.53	7.99	-	1.21	1.20	1.18	11.43	11.59	11.65
Cash withdrawals	61.06	78.49	76.38	28.58	24.30	59.35	51.80	61.00	77.33	60.35	86.92	6.19	-	37.24	37.35	66.94	66.50	66.38
Account payments	52.89	53.24	55.20	13.94	-	10.98	11.02	11.04	68.17	66.26	66.12	-	24.43	16.20	15.53	20.12	19.84	20.06
Inter-account transfers	5.98	5.66	5.77	-	-	2.59	2.43	2.49	17.99	19.27	19.19	10.35	9.09	8.39	8.68	11.03	11.07	11.09
Monthly service fee	-	75.01	56.71	-	88.47	10.07	5.67	25.46	9.48	46.29	-	5.70	-	-	-	67.23	-	8.75
Debit order payments to 3rd party accounts	35.37	68.94	65.72	10.76	-	23.04	34.49	61.51	62.53	61.83	57.30	34.83	-	-	-	76.77	77.43	77.19
Stop order payments to 3rd party accounts	22.56	22.29	22.18	3.47	-	11.09	11.54	10.84	20.48	20.34	18.41	11.56	-	-	-	10.31	9.57	10.22
Debit card purchases (Point of Sale)	28.06	27.24	27.66	28.33	-	43.39	34.43	42.73	24.21	51.30	23.89	42.82	-	-	-	43.81	44.09	43.85
Debit card replacement fee	10.59	10.36	10.50	2.44	2.38	9.23	9.21	9.02	7.40	7.22	7.17	3.92	6.39	6.75	6.79	8.74	8.14	8.57
Dishonoured payments	-	23.16	23.23	2.46	2.50	7.66	3.52	16.35	19.85	19.82	19.66	-	15.84	15.98	15.27	24.34	24.42	23.83
<b>Total monthly fee</b>	<b>224.34</b>	<b>375.68</b>	<b>354.78</b>	<b>93.97</b>	<b>121.78</b>	<b>185.78</b>	<b>172.40</b>	<b>250.68</b>	<b>315.25</b>	<b>360.22</b>	<b>306.64</b>	<b>115.37</b>	<b>56.95</b>	<b>85.77</b>	<b>84.80</b>	<b>340.71</b>	<b>272.67</b>	<b>281.59</b>

Usage profile:	Heavy
Customer Segment:	Traditionalists

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transaction	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transaction
Account statement	7.93	11.40	11.12	4.10	3.93	8.17	8.53	10.47	7.74	7.71	7.54	-	1.23	1.18	1.16	11.66	11.95	11.46
Cash withdrawals	70.46	147.10	142.29	32.00	27.35	69.34	64.37	70.61	119.24	118.99	120.92	6.10	-	88.32	85.23	110.86	64.48	65.10
Account payments	164.79	161.71	159.18	43.42	-	33.61	31.47	31.86	195.97	205.86	199.07	-	114.43	71.88	48.51	95.81	91.21	92.48
Inter-account transfers	4.02	4.29	4.05	-	-	1.85	1.78	1.82	13.57	13.64	13.78	7.63	6.18	6.04	5.95	8.63	8.88	8.57
Monthly service fee	-	75.62	57.81	-	89.49	10.13	5.21	25.51	9.23	48.24	-	6.01	-	-	-	70.59	-	9.26
Debit order payments to 3rd party accounts	83.19	152.82	160.66	25.04	-	51.97	79.45	137.70	141.91	141.33	128.95	81.70	-	-	-	179.86	176.28	180.24
Stop order payments to 3rd party accounts	21.20	21.95	22.17	3.39	-	11.04	11.47	11.40	20.30	20.61	17.72	11.37	-	-	-	10.03	10.20	10.10
Debit card purchases (Point of Sale)	55.38	55.99	55.29	57.67	-	87.53	67.78	86.54	48.31	103.89	49.32	82.54	-	-	-	85.90	87.45	85.56
Debit card replacement fee	2.08	2.03	2.07	0.47	0.48	1.86	1.85	1.93	1.42	1.40	1.44	0.79	1.36	1.36	1.38	1.61	1.70	1.63
Dishonoured payments	-	23.92	22.99	2.45	2.44	7.83	3.56	16.63	19.57	20.52	20.34	-	15.98	15.43	15.48	25.21	24.83	24.51
<b>Total monthly fee</b>	<b>409.07</b>	<b>656.83</b>	<b>637.63</b>	<b>168.55</b>	<b>123.69</b>	<b>283.34</b>	<b>275.45</b>	<b>394.45</b>	<b>577.27</b>	<b>682.19</b>	<b>559.07</b>	<b>196.15</b>	<b>139.19</b>	<b>184.21</b>	<b>157.71</b>	<b>600.17</b>	<b>476.97</b>	<b>488.91</b>

Usage profile:	Minimal
Customer Segment:	Balancers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash withdrawals	50.58	55.52	57.08	27.65	21.18	43.96	38.16	44.32	72.04	44.32	77.03	2.41	-	16.65	17.38	53.43	52.89	56.69
Account payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter-account transfers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly service fee	-	75.52	58.87	-	91.69	9.64	5.55	25.32	9.71	48.19	-	5.97	-	-	-	71.59	-	8.96
Debit order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stop order payments to 3rd party accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card purchases (Point of Sale)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debit card replacement fee	1.24	1.27	1.22	0.29	0.28	1.08	1.09	1.13	0.85	0.87	0.86	0.47	0.82	0.83	0.79	1.00	1.03	1.02
Dishonoured payments	-	11.25	11.31	1.19	1.16	3.87	1.65	7.84	9.50	9.58	9.89	-	7.43	7.11	7.16	11.90	11.55	11.49
<b>Total monthly fee</b>	<b>51.82</b>	<b>143.56</b>	<b>128.47</b>	<b>29.13</b>	<b>114.31</b>	<b>58.54</b>	<b>46.45</b>	<b>78.60</b>	<b>92.11</b>	<b>102.97</b>	<b>87.78</b>	<b>8.85</b>	<b>8.26</b>	<b>24.59</b>	<b>25.33</b>	<b>137.91</b>	<b>65.48</b>	<b>78.16</b>

Usage profile:	Moderate
Customer Segment:	Balancers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	MMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque - Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	4.84	9.14	9.27	3.99	4.13	6.28	6.20	8.34	4.83	4.66	4.94	-	0.75	0.74	0.73	8.01	8.13	8.17
Cash withdrawals	48.64	67.88	66.06	28.38	22.63	44.97	37.78	46.76	82.79	60.40	89.11	2.37	-	31.85	31.94	55.72	54.88	54.77
Account payments	51.91	52.26	54.18	13.94	-	10.44	10.48	10.50	64.72	62.91	62.77	-	24.21	15.95	15.28	19.46	19.20	19.40
Inter-account transfers	5.73	5.43	5.53	-	-	2.29	2.14	2.19	15.84	16.97	16.90	10.35	8.93	8.24	8.53	10.67	10.72	10.73
Monthly service fee	-	75.01	56.71	-	88.47	10.07	5.67	25.46	9.48	46.29	-	5.70	-	-	-	67.23	-	8.75
Debit order payments to 3rd party accounts	35.37	68.94	65.72	10.76	-	23.04	34.49	61.51	62.53	61.83	57.30	34.83	-	-	-	76.77	77.43	77.19
Stop order payments to 3rd party accounts	22.56	22.29	22.18	3.47	-	11.09	11.54	10.84	20.48	20.34	18.41	11.56	-	-	-	10.31	9.57	10.22
Debit card purchases (Point of Sale)	28.06	27.24	27.66	28.33	-	43.39	34.43	42.73	24.21	51.30	23.89	42.82	-	-	-	43.81	44.09	43.85
Debit card replacement fee	10.59	10.36	10.50	2.44	2.38	9.23	9.21	9.02	7.40	7.22	7.17	3.92	6.39	6.75	6.79	8.74	8.14	8.57
Dishonoured payments	-	23.16	23.23	2.46	2.50	7.66	3.52	16.35	19.85	19.82	19.66	-	15.84	15.98	15.27	24.34	24.42	23.83
<b>Total monthly fee</b>	<b>207.71</b>	<b>361.72</b>	<b>341.04</b>	<b>93.76</b>	<b>120.11</b>	<b>168.45</b>	<b>155.47</b>	<b>233.70</b>	<b>312.13</b>	<b>351.74</b>	<b>300.14</b>	<b>111.54</b>	<b>56.11</b>	<b>79.51</b>	<b>78.55</b>	<b>325.06</b>	<b>256.57</b>	<b>265.49</b>

Usage profile:	Heavy
Customer Segment:	Balancers

	BWH - EasySave	BWH - Ordinary cheque account	BWH - Transaction Account	EBK - Ebank Easy	EBK - Ebank Smart	FNB - Bankwise regular	FNB - Cardwise Regular	FNB - Lifestyle account - Pay as you use	NBN - Diamond Savings Account	NBN - Nedbank Silver Account	NBN - Nedbank4All	NMP - SmartCard Individual	SME - Executive Banking Gold Account	SME - Savings Account	SME - Silver Professional Cheque Account	SBN - Achiever Cheque Pay-as-you-transact	SBN - BasicBlue Account	SBN - Classic Cheque - Pay-as-you-transact
Account statement	4.91	9.25	9.02	4.10	3.93	6.12	6.39	8.52	4.79	4.77	4.66	-	0.76	0.73	0.72	8.17	8.38	8.03
Cash withdrawals	59.19	140.76	136.16	29.57	23.55	49.24	43.81	50.72	120.35	119.13	122.15	2.33	-	86.47	83.45	101.87	53.21	53.72
Account payments	161.75	158.72	156.23	43.42	-	31.96	29.93	30.30	186.05	195.43	188.99	-	113.87	71.20	47.75	93.92	89.41	90.65
Inter-account transfers	3.85	4.12	3.89	-	-	1.64	1.57	1.60	11.95	12.01	12.13	7.63	6.07	5.93	5.84	8.21	8.45	8.16
Monthly service fee	-	75.62	57.81	-	89.49	10.13	5.21	25.51	9.23	48.24	-	6.01	-	-	-	70.59	-	9.26
Debit order payments to 3rd party accounts	83.19	152.82	160.66	25.04	-	51.97	79.45	137.70	141.91	141.33	128.95	81.70	-	-	-	179.86	176.28	180.24
Stop order payments to 3rd party accounts	21.20	21.95	22.17	3.39	-	11.04	11.47	11.40	20.30	20.61	17.72	11.37	-	-	-	10.03	10.20	10.10
Debit card purchases (Point of Sale)	55.38	55.99	55.29	57.67	-	87.53	67.78	86.54	48.31	103.89	49.32	82.54	-	-	-	85.90	87.45	85.56
Debit card replacement fee	2.08	2.03	2.07	0.47	0.48	1.86	1.85	1.93	1.42	1.40	1.44	0.79	1.36	1.36	1.38	1.61	1.70	1.63
Dishonoured payments	-	23.92	22.99	2.45	2.44	7.83	3.56	16.63	19.57	20.52	20.34	-	15.98	15.43	15.48	25.21	24.83	24.51
<b>Total monthly fee</b>	<b>391.55</b>	<b>645.17</b>	<b>626.29</b>	<b>166.12</b>	<b>119.89</b>	<b>259.31</b>	<b>251.00</b>	<b>370.84</b>	<b>563.87</b>	<b>667.34</b>	<b>545.69</b>	<b>192.38</b>	<b>138.04</b>	<b>181.12</b>	<b>154.61</b>	<b>585.37</b>	<b>459.89</b>	<b>471.85</b>