

EQUITY BANK SOUTH SUDAN PRODUCTS & SERVICES GUIDE 2025



PERSONAL ACCOUNTS		SAVINGS ACCOUNT		PERSONAL CURRENT	
Retail	SSP	USD	SSP	USD	
Counter Cash Withdrawal	1% Min SSP2500	1.5%; min USD 5	1% Min SSP2500	1.5% min USD 5	
Intercountry Cash Withdrawal-USD	Nil	1%	Nil	1%	
Account Closing Fee	10000	10	10000	10	
Ledger Fees	100	1	200	2	
Corporate					
Counter Cash Withdrawal	1% Min SSP2500	1.5%; min USD 5	1% Min SSP2500	1.5% min USD 5	
Cash Handling Fees (<SSP 1,000,000.00 Or < \$ 200,000.00 Cumulative, Per Day)	0%	0	0%	0	
Cash Handling Fees (>SSP 1,000,001.00 Or > \$ 200,001.00 Cumulative, Per Day)	Nil	0.25%	Nil	0.25%	
Cash Handling Fees (Denomination Of SSP 5, 10, 20, 25 & 50)	10%	Nil	10%	Nil	
Intercountry Cash Withdrawal-USD	Nil	1%	Nil	1%	
Account Closing Fee	20000	20	20000	20	
Withdrawal without Cheque book	Nil	Nil	5000	10	
Ledger Fees	400	10	400	10	

BUSINESS ACCOUNTS		SAVINGS ACCOUNT		PERSONAL CURRENT	
Retail	SSP	USD	SSP	USD	
Counter Cash Withdrawal	1% Min SSP2500	1.5%; min USD 5	1% Min SSP2500	1.5% min USD 5	
Intercountry Cash Withdrawal-USD	Nil	1%	Nil	1%	
Account Closing Fee	20000	20	20000	20	
Ledger Fees	400	10	400	10	
Corporate					
Counter Cash Withdrawal	1% Min SSP2500	1.5%; min USD 5	1% Min SSP2500	1.5% min USD 5	
Intercountry Cash Withdrawal-USD	Nil	1%	Nil	1%	
Account Closing Fee	20000	20	20000	20	
Ledger Fees	400	10	400	10	

LOANS & OTHER CREDIT FACILITIES		INTEREST		LACE	CHEQUE BOOKS & BANKER'S CHEQUES	
Retail	SSP	USD			SSP	USD
Business Loan	2% per month	SOFR plus Margin minimum 13% p.a	3%	25 Leaves	\$10 SSP Equivalent	10
Over Drafts	2% per month	SOFR plus Margin minimum 13% p.a	3%	50 Leaves	\$20 SSP Equivalent	20
Equiloan	2% per month	SOFR plus Margin minimum 13% p.a	3%	100 Leaves	\$40 SSP Equivalent	40
Salary Advance	2% per month	SOFR plus Margin minimum 13% p.a	3%	Bankers Cheque - Customer <50M	\$10 SSP Equivalent	10
Development Loan	2% per month	SOFR plus Margin minimum 13% p.a	3%	Bankers Cheque - Customer <50M	\$200 SSP Equivalent	10
Others Credit Terms						
Penalty Interest Rate	6% P.A Above Normal Rate	6% P.A Above Normal Rate				
Cash Covered Loans	1% per month	1% per month				

FOREIGN EXCHANGE SERVICES			
	SSP	USD	
Foreign Currency Cash Withdrawal	2%	1.5%	
Foreign Currency Intercountry Cash Withdrawal	Nil	1.5%	
Foreign Currency Intercountry Cash Deposit (Max 5,000)	Nil	1%	
Swift-Outgoing (From USD A/C)	Nil	1%; min \$50 max \$100	
Swift-Outgoing (From USD A/C >500,000)	Nil	1% max \$1000	
Swift-Outgoing (From SSP A/C)	Nil	1.5%; min SSP 250000	
Swift-Incoming	Nil	Free	

STANDING ORDER			
	SSP	USD	
Standing Order Setup	2%	Free	
Standing Order Amendment	Nil	Free	
S/O Processing To Equity S.s Branches	Nil	Free	
S/O Processing -To Other Banks	0.25%; min SSP 3000 Max 15000	Nil	
Standing Order Stop Payment	Nil	Free	
Standing Order Cancellation	Free	Free	
Unpaid Standing Order	1000	3	

CHEQUE CLEARING/REMITTANCE & OTHER SERVICES			
	SSP	USD	
Inward Clearing-Transaction Fee	5000	5	
Outward Clearing-Transaction Fee	Free	N/A	
Upcountry Branch Cheque Clearing	0.3% min SSP 7500 max SSP 20000	N/A	
Unpaid Cheque-Outward	20000	N/A	
Unpaid Cheque-Inward	\$70 SSP Equivalent	N/A	
Salary Processing	1000	3	
Internal Transfer (Equity- Equity)	5000	5	
Intercountry Transfer	Nil	1% min \$5 max \$100	
Intercountry Cash Deposit (Max 5000)	Nil	1%	
Intercountry Cash withdrawal	Nil	1.5%	
Rtgs Inward & Outward (SSP)	0.25% min SSP 5000 Max 20000	Nil	
Upcountry Rtgs Inward & Outward (SSP)	1.5% min SSP7500	Nil	
Rtgs Inward & Outward (USD)	Nil	1% min USD50 max \$100	
Bank Opinion/Introduction/Credit Reference Letter	\$50 SSSP Equivalent	50	
Interest Certificate	\$50 SSSP Equivalent	50	
Certificate Of Audit Balance Confirmation (Plus Courier Charges)	\$50 SSSP Equivalent	50	
Stop Payment Cheque	15000	40	
Uncleared Effect	3%	3%	
Retrieval Of Documents < 1 Year	\$50 SSSP Equivalent	50	
Retrieval Of Documents > 1 Year	\$100 SSSP Equivalent	100	
Interim Statement (Per Page)	1000	3	
Photocopy (Per Page)	5000	3	
SAFE CUSTODY			
Small Item (Semi-Annual)	50000	150	

SUPREME TARIFF		SAVINGS		PERSONAL CURRENT		BUSINESS CURRENT		CORPORATE INSTITUTIONAL CURRENT	
	SSP	USD	SSP	USD	SSP	USD	SSP	USD	
Supreme Fees	10000	10	10000	10	15000	20	0	0	
Below Minimum Charge	10000	10	10000	10	15000	20	0	0	
Inward Swift	N/A	Free	Nil	Free	Free	Free	0	Free	
Non Supreme Intersol Charge	50000	20	50000	20	50000	20	50000	20	

ALTERNATIVE BUSINESS CHANNELS SERVICES		
INTERNET BANKING	SSP	USD
Retail E-Banking Subscription	Free	Free
Corporate E-Banking Annual Subscription & Maintenance	10000	20
Additional Token Key (Corporate E-Banking)	N/A	20
E-Banking Statement Request (Self downloaded)	Free	Free
E-Banking Funds Transfer - Retail & Corporate	Free	Free
E-Banking PIN Regeneration	Free	Free
E-Banking Balance Enquiry	Free	Free
EFT/RTGS Outward (SSP)	0.25% min SSP 5000 Max 20000	N/A
Swift-Outgoing	N/A	1% min USD25
Ebanking Salary Processing	100	1
EQUITY CARDS SERVICES		
Equity Card Application	2000	N/A
Equity Card Replacement (Lost or Damaged or Pin Forgotten)	2000	N/A
ATM Withdrawal-Equity ATM	500	N/A
Visa Card Application	N/A	5
Visa Card Annual Fee	N/A	5
Visa Card Replacement (Lost or Damaged or Pin Forgotten)	N/A	5
Visa Card Withdrawal-(Equity ATM)	N/A	1.30% min 1
Visa Card Withdrawal-(Other Banks' ATM)	N/A	2.5%
Declined Visa Card Transactions (Other Banks' ATM)	N/A	5
Visa Card Balance Enquiry (Other Banks' ATMs)	N/A	5
MOBILE BANKING (EQUITY MOBILE/WEB/USSD/APP)		
Mini - Statement Request	Free	Free
Funds Transfer within Equity	Free	Free
Balance Enquiry	Free	Free
Intercountry Transfer	Nil	0.8% max \$100
EFT/RTGS Inward & Outward (SSP)	0.25% min SSP 5000 Max 20000	N/A
Swift-Outgoing (From USD A/C)	N/A	1% min USD25 max 100
Transfer to Mobile Wallet	0.3%	Nil
AGENCY BANKING		
Balance Enquiry	10	0.5
Agent Withdrawal - Juba	1% min SSP250	1.5% min USD1
Agent Withdrawal - Remote	2% min SSP250	2% min USD1
Agent Deposit - Juba	1% min SSP250	0.5% min USD1
Agent Deposit - Remote	3% min SSP250	1% min USD1

TRADE FINANCE SERVICES	
IMPORT LETTERS OF CREDIT	USD
Opening Commission	2% per quarter
Amendment	100
Increase In Credit Amount	2% p.q; min 150
Retirement Commission	1% min100 max 500
Acceptance Commission	2% p.q; min 150
Post Import Finance Commission	1% per quarter
Extension Of Maturity Of Bill - LC	1% per quarter
Postage For LC	50
Document Handling	100
LC Discharged Unutilized	100
IMPORT DOCUMENTARY COLLECTION	USD
Document Handling	100
Retirement Commission	160
Amendment	160
Avalising Of Bills	1% p.a; min 150
EXPORT DOCUMENTARY COLLECTION	USD
Document Handling	100
Retirement Commission	100
Discounting Commission	1% p.a; min 150
GUARANTEES	USD
Issuance Commission	3% P.A Minimum \$100
Extension Commission	3% P.A Minimum \$100
Cancellation Of Returned Guarantees	Free
Cancellation Of Guarantees (if not returned)	500
BID BONDS	USD
Issuance Commission	2% p.a Minimum \$100
Extension Commission	2% p.a Minimum \$100
Returned Bid Bonds	200
Custom Bond	2% per quarter
STRUCTURED FINANCE	USD
Deal Structuring Fee	1% of deal amount
Collateral Management Fee	Nil