



Business Banking

Understand your
Bank Fees
2018/2019



FNB

First National Bank



www.fnbnamibia.com.na

how can we help you?

Contents

1. Business Pricing	3
Business Account	3
• <i>Gold Business Account</i>	3
• <i>Platinum Business Account</i>	3
• <i>Enterprise Business Account</i>	3
• <i>Single Fee Pricing Option (SFPO)</i>	4
Standard Pricing	5
Credit Card	8
• <i>Business</i>	8
Online Banking Enterprise	10
• <i>Option 1</i>	10
• <i>Option 2</i>	12
• <i>Standard Pricing (Option 1 and Option 2)</i>	13
International Banking (Foreign Exchange and Trade)	15
2. Small Print	17
3. Branch Telephone Numbers	19

1. Business Pricing

Business Account

FNB believes in providing our customers with choices and helpful banking solutions by devising flexible charge structures on our Business accounts. You can choose from these options whichever best suits your business and banking needs with distinctly different service models.

- **Gold Business Account**

The Gold Business Account is a business account designed for business customers who require an easy to understand, basic transactional banking account. Gold Business Account offers lower service fees and charges to small business customers. Pricing aimed at businesses with annual turnovers below 1 million per annum.

Fee	Gold Business Account
Monthly Account Fee	N\$55.00

- **Platinum Business Account**

The Platinum Business Account is a business account designed for business customers require a business account with a relationship manager. Pricing aimed at businesses with annual turnovers between N\$1 million and N\$10 million per annum.

Fee	Platinum Business Account
Monthly Account Fee	N\$99.00

- **Enterprise Business Account**

The Enterprise Business Account is a designed for high touch business customers who require a business account with a relationship manager. Pricing aimed at businesses with annual turnovers above N\$10 million per annum.

Fee	Enterprise Business Account
Monthly Account Fee	N\$125.00

- **Single Fee Pricing Option (SFPO)**

The Single Fee Pricing Option is aimed at business of all levels that would like to pay single fee for a package of transactions. This pricing features two options, namely Single Fee Pricing Option 1 and Single Fee Pricing Option 2, to choose from. This option also allows businesses to have their monthly account fee waived should they maintain the minimum balance listed below. This is a unique offering in the market and is explained further below.

Fee	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)
Monthly Account Fee	N\$199.00	N\$249.00
Electronic Transactions (Incl Debit Orders, Electronic Payments, Transfers, etc)	First 15 transactions <i>free</i>	First 30 transactions <i>free</i>
Free ATM withdrawals	First 5 ATM withdrawals <i>free</i>	First 10 ATM withdrawals <i>free</i>
ATM Deposits	<i>Free</i> Deposits up to N\$10000.00	<i>Free</i> Deposits up to N\$25000.00
Visa Debit Card Purchase	Included in electronic transactions	Included in electronic transactions
Prepaid Purchases (Online Banking, Cellphone and FNB App)	Unlimited <i>free</i> purchases	Unlimited <i>free</i> purchases
Out of Bundle Fees (Electronic Debits, Debit Card Purchases and Withdrawals)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable
Rebate	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)
Minimum Balance to Waive Monthly Account Fee	N\$50,000.00	N\$75,000.00

B. Standard Pricing

FNB provides standard pricing for the below listed transactions. The below fees are applicable unless stated otherwise.

Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/Stop Orders) – Financial Transactions		Per transaction SDV, 1Day, Corp SDV	Per transaction 2 Day
Band	Transaction Volumes (per month)	Fee	Fee
Tier 1	Less than or equal to 50	N\$15.00	N\$13.50
Tier 2	Greater than 50 but less or equal to 100	N\$14.81	N\$13.33
Tier 3	Greater than 100 but less or equal to 250	N\$12.49	N\$11.24
Tier 4	Greater than 250 but less or equal to 500	N\$10.72	N\$9.65
Tier 5	Greater than 500 but less or equal to 750	N\$9.41	N\$8.47
Tier 6	Greater than 750 but less or equal to 1 000	N\$8.43	N\$7.59
Tier 7	Greater than 1 000 but less or equal to 5 000	N\$7.91	N\$7.12
Tier 8	Greater than 5 000 but less or equal to 10 000	N\$6.87	N\$6.19
Tier 9	Greater than 10 000 but less or equal to 20 000	N\$6.11	N\$5.50
Tier 10	Greater than 20 000 but less or equal to 40 000	N\$5.08	N\$4.57
Tier 11	Greater than 40 000 but less or equal to 100 000	N\$4.33	N\$3.90
Tier 12	Greater than 100 000	N\$3.44	N\$3.10
Real-time gross settlement		N\$74.20	

Non Financials - transactional history enquires, balance enquiries, stop cheque enquiries, scheduled exports of transaction history, restoring of archived/deleted batches, stop cheque enquires, transaction detail search & search recipient payment history		Per transaction
Band	Transaction Volumes (per month)	Fee
Tier 1	Less than or equal to 30	-
Tier 2	Greater than 30 but less or equal to 100	N\$4.42

Tier 3	Greater than 100 but less or equal to 250	N\$4.33
Tier 4	Greater than 250 but less or equal to 500	N\$4.21
Tier 5	Greater than 500 but less or equal to 750	N\$4.11
Tier 6	Greater than 750 but less or equal to 1 000	N\$4.00
Tier 7	Greater than 1 000	N\$3.91

Subscription Fees

Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>

Cash Withdrawals

*Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500
International ATM Cash Withdrawal	N\$45.00 + 2.60%
Cashback at Point of Sale	N\$3.00

Payments, Purchases and Transfers

Visa Debit Card Purchase	N\$5.00
Consultant Assisted (FNB Branch)	N\$65.00
Third Party Payments (Online Banking)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$2.00
Third Party Payments (FNB App)	N\$1.50
Cheque Payments	N\$70.00
Consultant Assisted Payment (FNB Branch)	N\$125.00
Consultant Assisted Stop Payment (FNB Branch)	N\$125.00
Stop Payment (Online Banking)	N\$12.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$2.00
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<i>Free</i>
Consultant Assisted Transfer (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Electronic Transfers (Cellphone Banking)	<i>Free</i>

Beneficiary Notification for Scheduled Payments	
• E-mail	N\$1.10
• SMS	N\$1.30
• Fax	N\$7.00

Statements and Balance Enquiries	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
• Daily	N\$90.00
• Weekly	N\$37.00
• Monthly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.50
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$20.00 per page
Posted Statement	N\$25.00 per statement
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$10.00
Cellphone Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00

Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
Honouring Fee (minimum charge per item paid)	N\$270.00
Inward Unpaid	N\$71.00
Card Replacement Fee	N\$133.00
FNB Declined Electronic Transaction Fee	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

eWallet Send Money Fees	
N\$20.00 to N\$2000.00	N\$10.00
N\$2000.00 to N\$4000.00	N\$20.00
N\$4000.00 to N\$5000.00	N\$30.00

eWallet Fees

ATM Cash Withdrawals	First Withdrawal Free thereafter N\$10.00 per withdrawal
FNB App Geo Payment	N\$1.50
Prepaid Airtime Purchases	N\$2.00
Prepaid Electricity Purchases	Free
DSTV Payment	N\$3.50
Box Office Payment	N\$3.50
eWallet Bulk Send	N\$6.99 per Transaction

C. Credit Card

- Business**

FNB's Credit Card pricing takes into consideration current and future operating conditions, market dynamics and pressures, current commercial banking behaviour and product evolution.

Monthly Account Fees	Standard
Business Silver Card (per Month)	N\$35.00
Commercial Fleet Card (per Month)	N\$60.00

FNB Card Value-add Services Fees	
Comprehensive Global Travel Insurance	<i>Free</i>
Online Banking (Except Payments)	<i>Free</i>
Automatic Debt Protection	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
E-mailing of Statements	<i>Free</i>
Lost Card Protection	<i>Free</i>
Cellphone Banking Subscription	<i>Free</i>

Withdrawals	
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500
Other Bank's ATM	N\$15.00 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$65.00 + 2.50 % of value.
International ATM Withdrawals	N\$60.00 + 2.00 % of value.

Payments, Purchases and Transfers	
Credit Card Purchases	<i>Free</i>
Credit Card Budget Purchases	<i>Free</i> at merchant
International Currency Conversion Fee	2.75% of value
Prepaid Airtime (FNB Cellphone, ATM and Online Banking)	N\$2.00
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	<i>Free</i>
Third Party Payments - Online Banking	N\$11.50
Third Party Payments - Cellphone Banking	N\$2.00
IVR Smart Transfer to Third Party	<i>Free</i>
Inter-account Transfers to FNB	N\$4.50
Transfers & Payments at Branch	N\$65.00

Statements and Balance Enquiries	
Monthly statement (e-mail)	<i>Free</i>
Monthly statement (Post)	N\$25.00
Dual statement (e-mail & Post)	N\$32.00
FNB ATM Mini-statement	N\$4.50
FNB Branch - Statement Reprint (per Page)	N\$20.00
Historical Statements (per Page Print)	N\$17.00
Historical Statements E-mail (per Statement)	N\$12.00
FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	N\$15.00
Online Banking - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$10.00
International Balance Enquiry	N\$10.00

Penalty and Other Fees	
Card Replacement Fee	N\$133.00
Fast Track Card Replacement Fee	N\$475.00
Pin Replacement Fee	N\$37.20
Cheque Clearance Fee	N\$315.00
Special Arrangement Fee	N\$390.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00
Unpaid Fee	N\$300.00
Balance Transfer (Early Settlement Fee – within 6 months)	N\$320.00
Personal Card Delivery Fee (Courier)	N\$260.00
Reschedule Fee	N\$115.00
Budget Facility Setup Fee	N\$46.00
Declined Transaction Fee	N\$11.00
Business Credit Limit Fee	0.37% per Month
Commerical Credit Limit Fee	0.36% per Month
Temporary Credit Fee	N\$75.00
Arrears Fee	N\$160.00

Voucher Retrieval	
Local	N\$120.00
International	N\$320.00

D. Online Banking Enterprise

Fees for our standard and more common Foreign Exchange transactions are listed below. For price information on FNB Online Enterprise is an Internet-based, Electronic Banking Solution designed with business needs in mind. FNB Online Enterprise is suitable for small, medium and large businesses and offers an extensive range of functionality including:

- Optional Dual Authorisation of Payments.
- Post Dating of Payments up to 12 months in advance.
- Real Time Payments to FNB accounts.
- Same Day Value for Payments to other banks.
- Referencing for all transactions.
- Remittance Advices sent via fax, SMS or e-mail.
- SMS Notification of Batch Payments Status.
- 60 days Transaction History on FNB accounts.

There are two pricing options available to FNB Online Enterprise business clients and you have the choice of selecting the option which best suits your requirements:

• *Option 1*

With this option you will pay a monthly subscription fee of N\$138.87 per month, N\$60.89 for a secondary user and N\$45.69 for a tertiary user.

Financial and non-financial transactions are charged as detailed in the tables below:

Financial - transfers, un-nominated payments, nominated payments and collections						
Bands	Transaction Volumes (per month)	% Discount by volumes	Fee per Financial Transaction			
			Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
1	1-50	0.00%	N\$15.78	N\$14.46	N\$14.46	N\$13.67
2	51-100	5.00%	N\$14.99	N\$13.73	N\$13.73	N\$12.98
3	101-250	10.00%	N\$14.20	N\$13.01	N\$13.01	N\$12.30
4	251-500	15.00%	N\$13.41	N\$12.29	N\$12.29	N\$11.62
5	501-750	20.00%	N\$12.62	N\$11.57	N\$11.57	N\$10.93
6	751-1,000	25.00%	N\$11.83	N\$10.84	N\$10.84	N\$10.25
7	1,001>	30.00%	N\$11.05	N\$10.12	N\$10.12	N\$9.57

Transfers	
Intragroup transfers are charged at a maximum of N\$5.95	
Real-time gross settlement	
·Payments > N\$5 million	N\$74.20
eWallet Bulk Send	N\$6.99
Collection Unpaid Items	N\$6.19 per transaction

Non-Financial - transactional history enquiries and file downloads						
Bands	Transaction Volumes (per month)	% Discount by volumes	Fee per Non-Financial Transaction			
			Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
1	1-50	0.00%	N\$7.24	N\$6.50	N\$6.50	N\$6.15
2	51-100	5.00%	N\$6.88	N\$6.17	N\$6.17	N\$5.84
3	101-250	10.00%	N\$6.52	N\$5.85	N\$5.85	N\$5.53
4	251-500	15.00%	N\$6.15	N\$5.52	N\$5.52	N\$5.23
5	501-750	20.00%	N\$5.79	N\$5.20	N\$5.20	N\$4.92
6	751-1,000	25.00%	N\$5.43	N\$4.87	N\$4.87	N\$4.61
7	1,001 >	30.00%	N\$5.07	N\$4.55	N\$4.55	N\$4.30

Definition of discount periods for financial and non-financial transactions:

Peak Periods	25th - 2nd per month
Off Peak Periods	3rd - 24th per month
Business Hours (Week days)	08h00 - 16h00
Business Hours (Saturdays)	08h00 - 12h00
After Hours	All other times

Monthly Subscription Fees	
Access for the first user	N\$138.87
Access for the secondary user	N\$60.89
Access for tertiary user	N\$45.65
Collections Modular Fee	N\$677.24
Cashman Management Fee	N\$779.99
Cashman Reports per scheduled export	N\$20.56
Interim Statement Export Hourly	N\$152.20
15 Minutes Statement Exports	N\$302.48

- **Option 2**

You will not pay a monthly subscription fee, N\$60.89 for a secondary user and N\$45.69 for a tertiary user.

Discounted pricing are charged depending on volume.

Financial – transfers, un-nominated payments, nominated payments & collections			
Band	Transaction Volumes (per month)	Same Day, 1 Day & Corporate Same Day value	2 Day Value
1	Less than or equal to 50	N\$15.00	N\$13.50
2	Greater than 50 but less than or equal to 100	N\$14.81	N\$13.33
3	Greater than 100 but less than or equal to 250	N\$12.49	N\$11.24
4	Greater than 250 but less than or equal to 500	N\$10.72	N\$9.65
5	Greater than 500 but less than or equal to 750	N\$9.41	N\$8.47
6	Greater than 750 but less than or equal to 1,000	N\$8.43	N\$7.59
7	Greater than 1,000 but less than or equal to 5,000	N\$7.91	N\$7.12
8	Greater than 5,000 but less than or equal to 10,000	N\$6.87	N\$6.19
9	Greater than 10,000 but less than or equal to 20,000	N\$6.11	N\$5.50
10	Greater than 20,000 but less than or equal to 40,000	N\$5.08	N\$4.57
11	Greater than 40,000 but less than or equal to 100,000	N\$4.33	N\$3.90
12	Greater than 100,000	N\$3.44	N\$3.10

Transfers	
Intragroup transfers are charged at a maximum of N\$5.95	
Real-time gross settlement	
·Payments > N\$5 million	N\$74.20
eWallet Bulk Send	N\$6.99
Collection Unpaid Items	N\$6.19 per transaction

Non-Financial – balance enquiries & transactional history enquiries

Band	Transaction Volumes (per month)	Per Transaction
Tier 1	Less than or equal to 30	<i>Free</i>
Tier 2	Greater than 30 but less than or equal to 100	N\$4.42
Tier 3	Greater than 100 but less than or equal to 250	N\$4.33
Tier 4	Greater than 250 but less than or equal to 500	N\$4.21
Tier 5	Greater than 500 but less than or equal to 750	N\$4.11
Tier 6	Greater than 750 but less than or equal to 1,000	N\$4.00
Tier 7	Greater than 1,000	N\$3.91

Monthly Subscription Fees

Access for the first user	<i>Free</i>
Access for the secondary user	N\$60.89
Access for tertiary user	N\$45.65
Collections Modular Fee	N\$677.24
Cashman Management Fee	N\$779.99
Cashman Reports per scheduled export	N\$20.56
Interim Statement Export Hourly	N\$152.20
15 Minutes Statement Exports	N\$302.48

• Standard Pricing (Option 1 and Option 2)

Statements

Scheduled exports of Statements per account per month: (not to be charged to Cash Management clients)

• Daily	N\$76.09
• Weekly	N\$34.22
• Monthly	N\$17.12
Historical Statements per account by e-mail	N\$10.27

Set-Up Fees

Set-up Fee (includes first 2 hours training)	N\$650.00
Additional User training:	
On-site at client offices (per hour or part thereof)	N\$650.00
Charge per km	N\$3.47
Classroom training per candidate (min 4 – max 10)	N\$200.00
Support fee : (per Client request only)	
Charge per hour	N\$650.00
Charge per km	N\$3.47

Other Fees	
Reversal of processed EFT	N\$165.00
Query of a disputed item	N\$165.00
Query of a missing payment	N\$52.00
Query fee per transaction older than 1 year	N\$210.00
Recall Transaction (FNB-FNB)	N\$52.00
Recall Transaction (FNB - Other Banks)	N\$165.00
Recall Transaction (Other Bank - FNB)	N\$165.00
Reactivation per Administrator	N\$266.32

Data Storage	
Transaction History/Statements	
• 60 Days	<i>Free</i>
• 90 Days	N\$81.80
• 120 Days	N\$136.97
• 150 Days	N\$216.88
• 180 Days	N\$266.32
Storage of Transfers, Once-off Payments, Recipient Payments and Collection batches	
• 40 Days	<i>Free</i>
• 60 Days	N\$55.15
• 90 Days	N\$81.80
• 120 Days	N\$136.97
• 150 Days	N\$216.88

Other Non-Financial Transactions	
Batch Authorisation Alert by SMS	N\$1.53
Batch Authorisation Alert by E-mail	N\$1.03
Payment Notification by SMS	N\$1.53
Scheduled Payment Notification by SMS	N\$1.53
Payment Notification by E-mail	N\$1.03
Scheduled Payment Notification by E-mail	N\$1.03
Payment Notification by Fax	N\$13.82
Account Verification- Batch	N\$5.13
Account verification-Real Time (FNB Only)	N\$6.37
Stop Payment for Cheques per instruction	N\$11.71

E. International Banking (Foreign Exchange and Trade)

Fees for our standard and more common Foreign Exchange transactions are listed below. For price information on more specialised or structured Foreign Exchange products and services (including Exchange Control advice and structuring), please visit your nearest branch or phone +264 61 2992178.

Fee	Online	Branch
Inward Payments - SWIFT		
Commission	<i>Free</i>	0.65% of N\$ Value
Minimum Charge	<i>Free</i>	N\$108.00
Maximum Charge	<i>Free</i>	N\$687.00
Outward Payments - SWIFT		
Commission	0.36% of N\$ Value	0.65% of N\$ Value
Minimum Charge	N\$60.00	N\$108.00
Maximum Charge	N\$420.00	N\$756.00
Unpaid / Returned	N\$224.00	N\$404.00
Non - STP Compliant	N\$63.00	N\$115.00
Foreign Notes Commission (Buy)	<i>Free</i>	<i>Free</i>
Foreign Notes Commission (Sell)	1.85%	1.85%

Fee	
Exchange Control	
Normal Exchange Control Application	N\$972.00
Urgent Applications	N\$1390.00
Blanket Authorities	N\$1390.00
Introduction of foreign Loans	N\$1390.00
Complex Application	N\$1960.00
BoN Meeting - Per Hour	N\$1438.00
Attestation of Form F178	
Attestation	N\$38.00
1st Follow up Letter	N\$48.00
2nd Follow up Letter	N\$65.00

Attestation of N.E.P.	
Attestation	N\$38.00
1st Follow up Letter	N\$48.00
2nd Follow up Letter	N\$65.00

Fee	Online	Branch
Foreign Currency Account - Inward Payments		
Commission	<i>Free</i>	<i>Free</i>
Foreign Currency Account – Outward Payments		
Commission	0.36% of N\$ Value	0.65% of N\$ Value
Minimum Charge	N\$60.00	N\$108.00
Maximum Charge	N\$420.00	N\$756.00
Unpaid / Returned	N\$224.00	N\$404.00
Non - STP Compliant	N\$63.00	N\$115.00
Foreign Currency Account - Foreign Notes Deposits	<i>Free</i>	<i>Free</i>
Foreign Currency Account - Foreign Notes Sales	1.85%	1.85%

2. Small Print

Our Small Print is straightforward. Here we go:

- First National Bank of Namibia Ltd (FNB) reserves the right to change pricing and amend package pricing at any time or introduce new fees after giving reasonable notice of these changes.
- Errors and Omissions Excluded
- Each facility or product described must be applied for individually. The grant of any facility or product is subject to the applicant meeting and continuing to meet, the normal credit criteria in respect of such facility or product.
- Each facility or product granted to an applicant will be governed by the normal terms and conditions applicable to such facility or product, as agreed with the applicant. In the event of any conflict between such terms and conditions and those contained in this brochure, the normal terms and conditions applicable to such product or facility shall prevail.
- FNB reserves the right to amend at any time the features applicable to any product or facility.
- FNB reviews its fee structures and pricing annually on 1 July, as such, this guide shows our VAT inclusive prices effective from 1 July 2018.

We have highlighted only some of the pricing applicable to the Individual and Business Accounts. You can find out more about other pricing and many other services we offer by:

- Visiting our website on www.fnbnamibia.com.na
- Phoning (061) 299 2222
- Ask for assistance at your nearest FNB Namibia branch.

3. Branch Telephone Numbers

Branch/Agency Name	Telephone Number	
Arandis	+264 64	512600
Aranos	+264 63	272 035
Aussenkehr	+264 63	297 431
Ausspannplatz	+264 61	299 2607
Eenhana	+264 65	263 217
Exclusive Banking	+264 61	299 2525
Gobabis	+264 62	562 067
Grootfontein	+264 67	248 300
Grove Mall	+264 61	428 500
Henties Bay	+264 64	502 700
John Meinert	+264 61	299 2864
Karasburg	+264 63	270 012
Karibib	+264 64	550 024
Katima Mulilo	+264 66	253 711
Katutura	+264 61	310 800
Keetmanshoop	+264 63	228 000
Khomasdal	+264 61	424 400
Klein Windhoek	+264 61	418 600
Kuisebmond	+264 64	280 500
Lüderitz	+264 63	202 077
Maerua Mall	+264 61	299 7820
Mariental	+264 63	345 100
Mondesa	+264 64	406 692
Nkurenkuru	+264 66	264 700
Northern Industrial	+264 61	269 380
Okahandja	+264 62	501 081
Okahao	+264 62	252 044
Okakarara	+264 67	317 706
Okongo	+264 65	288 427
Old Power Station	+264 61	411 200
Omaruru	+264 64	570 023
Omuthiya	+264 65	244 117
Ondangwa	+264 65	282 2000
Ongwediva	+264 65	234 400
Opuwo	+264 65	273 273
Oranjemund	+264 63	230 800
Oshakati	+264 65	220 467
Oshikango	+264 65	266 500
Oshikuku	+264 65	254 694
Otavi	+264 67	234 050
Otjiwarongo	+264 67	308 300
Otjiwarongo Midway	+264 67	300 100
Outapi	+264 65	250 309
Outjo	+264 67	313 002
Platz Am Meer Agency	+264 64	462 781
Private Clients	+264 61	299 8010
Prosperita	+264 61	413 000
Rehoboth	+264 62	522 051
Rosh Pinah	+264 63	290 000
Rundu	+264 66	255 057
Rundu Business Agency	+264 66	269 600
Swakopmund	+264 64	410 2220
Tsumeb	+264 67	221 794
Usakos	+264 64	530 301
Walvis Bay	+264 64	201 8111
Wernhill Agency	+264 61	272 959
Windhoek	+264 61	299 2379

