



# 2021 PRICING Credit Card

Standard Bank **IT CAN BE™**

## TAKE CARE OF YOUR NEEDS WITH EASE

Enrich your lifestyle, take care of your needs, and embrace opportunities that come your way. You can do all of this and more with our range of Standard Bank Credit Cards that are designed to give you instant access to money when you need it.

**We are happy to let you know that we have kept the changes to our credit card service fees to a minimum for 2021,** which means you can continue taking advantage of the credit card's exclusive benefits to enrich your dreams.

### BENEFITS AVAILABLE ON ALL STANDARD BANK CREDIT CARDS



Up to 55 interest free days\* when you pay your balance in full



From 50%\* more UCount Rewards Points for swiping your credit card on qualifying purchases



Up to 20%\* off the base fare on Emirate flights when booking with Leisure Desk



Exclusive access to 2-for-1 food and lifestyle offers on the Mastercard Priceless Specials App (Formerly known as Buy1 Get 1)



Download the Banking App and take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.

# VALUE-ADDED SERVICES<sup>1</sup> FOR 2021

All our credit cards comes with it's own particular set of value-added features:

## Gold

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to 2-for-1 food and lifestyle offers with the Mastercard Priceless Specials App



## Titanium

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get 15%\* off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



## Platinum

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to local airport lounges.
- Get 15%\* off online purchases on Wine-of-the-Month Club.
- Get up to 15%\* off international AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



## Professionals

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Low interest rate of prime - 0.25%.
- Get access to local airport lounges.
- Ge 15%\* off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



## The World Citizen

- Free automatic comprehensive travel insurance when you book and pay your public conveyance ticket with your credit card.
- Personalised travel concierge assistance whenever you need it 24/7.
- Get access to local and international lounges.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.
- Get 15%\* off international AVIS car rentals and complimentary upgrade with every rental, worldwide.



Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call 0860 123 999. For Value-Added Services, please visit [www.Mastercard.com](http://www.Mastercard.com) for terms and conditions.

## CONSUMER CREDIT CARD FEES

### Monthly Service fees

Monthly fee	R40
All secondary cards	R23

### Monthly card fee (only applicable to standalone credit cards)

Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R18
Blue card	R0 (All accounts opened after 04/2019)
Gold card	R18
Titanium standalone card	R39
Platinum standalone card	R59
World Citizen card standalone	R159

### Garage card monthly service fees

Linked to current account	R60
Linked to Mastercard®	R60
Standalone	R60

### Deposits

Cheque deposits at an ATM*	–
Cheque deposits at a branch*	–
Cash deposits at an ATM	Free up to R3 000, thereafter R10 per R1 000 or part thereof
Cash deposits at a branch	R18 per R1 000 or part thereof. Min. R60

\* We are no longer accepting cheque deposits after 31 December aligned with the South African banking industry's exit of cheques, however any cheques received before 31 December and processed in January 2021 are subject to our 2020 cheque pricing of R55.

- **Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- **Monthly service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

### Withdrawals

Cash withdrawals at an ATM	R7,50 per R1 000 or part thereof
Cash withdrawals at a branch	R20 per R1 000 or part thereof. Min. R70
Cash withdrawals at other banks ATM	R10 per R1 000 or part thereof
International ATM	R20 per R1 000 or part thereof + international transaction fee*. Min. R70
Cash advance on casino chips purchases	R2 per R100. Max. R70

\* An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

## Payments

Online inter-account transfers	R4
Branch inter-account transfers	R75
Online account payments	R9
Branch account payments	R75

## Point of Sale (POS)

Purchase only	Free
Purchase with cashback	R1,40 per R100 or part thereof
Cashback only	R1,40 per R100 or part thereof

## Prepaid recharges

Prepaid airtime, SMS, data (ATM or online)	R0,50
Prepaid electricity	R1,50

## Information fees

ATM balance enquiry – no slip	Free
ATM balance enquiry– with slip	R1,60
Branch balance enquiry	R11
Other banks ATM balance enquiry	R9
Voucher retrieval – local	R84
Voucher retrieval– international	R273
ATM provisional statements	R6
Branch provisional statements	R32
Transaction history: charged per 30 day period	R32

## Payment confirmation

SMS	R1,35
Email	R1,10
Fax	R20

## Penalty fees

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170

## Other fees

PIN reset – Branch		R10
POS decline		R9
ATM decline		R9
Other bank ATM decline		R9
E-Commerce decline fee		R9
International transaction fee:	Blue	2,75%
	Gold	2,75%
	Titanium	2,75%
	Young Professional	2,50%
	Platinum	2,50%
	World Citizen	2,25%
	World Elite	2,00%
Garage card fuel transaction fee		R7

## New card fees and card delivery fees

Initiation fee		R180
Card replacement fee – Local		R145
Express delivery (to branch or face-to-face delivery)		R450
Face-to-face card delivery		R159 (Prestige and Private Banking are free)

# WORLD ELITE CREDIT CARD FEES

## Monthly Service fees

Wealth and Investment World Elite credit card	Included in subscription fee
Secondary card	Included in subscription fee

## Deposits

Cash deposits at an ATM	Included in subscription fee
Cash deposits at a branch	Free

## Withdrawals

Cash withdrawals at an ATM	Free
Cash withdrawals at a branch	Free
Cash withdrawals at other banks ATM	Free
International ATM	Free + International transactional fee*
Cash advance on casino chips purchases	R2 per R100. Max. R70

\* An international transaction fee of 2% (of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

## Payments

Online inter-account transfers	Free
Branch inter-account transfers	Free
Online account payments	Free
Branch account payments	Free

## Point of Sale (POS)

Purchase only	Free
Purchase with cashback	Free (Cash advance fee applies)
Cashback only	Free (Cash advance fee applies)

## Prepaid recharges

Prepaid airtime, SMS, data (ATM or online)	Free
Prepaid electricity	Free

## Payment confirmation

SMS	Free
Email	Free
Fax	Free

## Penalty fees

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170

## Information fees

ATM balance enquiry – no slip	Free
ATM balance enquiry – with slip	Free
Branch balance enquiry	Free
Other banks ATM balance enquiry	Free
Voucher retrieval – local	R84
Voucher retrieval – international	R273
ATM provisional statements	Free
Branch provisional statements	R32 (waived where requested from WlonCall)
Transaction history: charged per 30 day period	R32 (waived where requested from WlonCall)

## Other fees

PIN reset – Branch	Free
POS decline	Free
ATM decline	Free
Other bank ATM decline	Free
E-Commerce decline fee	Free
International transaction fee	2% of rand value
Garage card fuel transaction fee	Free

## New card fees and card delivery fees

Initiation fee	Included in subscription fee
Card replacement fee – Local	First card replacement free then R145
Express delivery (to branch or face-to-face delivery)	First Express Delivery free then R450
Face-to-face card delivery	Included in subscription fee

## BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Credit Card account wherever you are. Use our digital banking platforms to view statements, make payments, manage your card and much more.

Visit [www.standardbank.co.za](http://www.standardbank.co.za) to access **online banking** or dial **\*120\*2345#** for **cellphone banking**.

Alternatively, download our Banking App



## CREDIT INTEREST RATES

GOLD		TITANIUM	
Amount	Rate	Amount	Rate
R0 – R49 999	0,10%	R0 – R49 999	0,20%
R50 000 – R99 999	0,50%	R50 000 – R99 999	0,75%
> R99 000	1,00%	> R99 000	1,25%

WORLD ELITE & PROFESSIONAL		PLATINUM & WORLD CITIZEN	
Amount	Rate	Amount	Rate
> R0	1,50%	R0 – R49 999	0,50%
		R50 000 – R99 999	1,00%
		> R99 000	1,50%

## EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

### SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download SnapScan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

### Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your pin.

### Masterpass®



The digital wallet that enables you to make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

### Instant Money™



Receive, store, spend and send money from your cellphone without the need for a bank account.

### Samsung Pay



Just tap your phone to pay at the till, with the Samsung Pay app for secure payments using compatible Samsung Galaxy smartphones.

### Garmin Pay™



Your Garmin device is already an important part of your everyday life, but with Garmin Pay contactless payment solution, you'll have more uses for it than ever before. It's the faster, safer, convenient way to pay.

## CONTACT US

### General customer enquiries

South Africa: **0860 123 000**  
International: **+27 10 249 0423**

Email: **information@standardbank.co.za**  
Internet Banking: **www.standardbank.co.za**  
Cellphone Banking: **\*120\*2345#**

Or visit your nearest branch.

UCount Rewards: **0860 UCOUNT (82 68 68)**  
**enquiries@UCount.co.za**

### Lost or stolen cards

South Africa: **0800 020 600**  
International: **+27 10 249 0100**

### Fraud

South Africa: **0800 222 050**  
International: **+27 10 249 0070**

#### Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information, please contact your branch. Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.

\*Ts&Cs apply.



Standard Bank supports the Ombudsman for  
Banking Services Sharecall number 0860 800 900

**Standard Bank** *IT CAN BE™*

**Authorised financial services and registered credit provider (NCRCP15).**

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).  
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