



## HOME LOANS



Initiation fees					
Natural persons			Juristic entities <sup>1</sup>		
R6 037,50			R13 013,16		
Monthly service fee (Including Safe Custody accounts)					
Usury accounts <sup>2</sup>	Pre-NCA accounts <sup>3</sup>	Liberator <sup>4</sup>	NCA accounts (Before 6 May 2016) <sup>5</sup>	NCA accounts (After 6 May 2016) <sup>6</sup>	Juristic accounts <sup>1</sup>
R5,75	R69,00	R327,75	R57,50	R69,00	R 237,50
Cash deposit fee					
R9,00 + R1,85 per R100,00 or part thereof			Example (Cash deposit of R3 000,00) R9,00 + (30 00/100)x R1,85 = R9,00 + R55,50 = R64,50		
Early termination interest					
Should you wish to cancel your bond before the agreed contracted loan term, you are required to provide 90 days notice in writing. If the required notice has not been given or if it has expired you will be charged 90 days pro-rata interest based on your outstanding balance at the time of request for cancellation.					

<sup>1</sup> Juristic entities are defined as any Company, Close Corporation or Trust.

<sup>2</sup> Loans equal to or less than R500 000,00 and entered into before the introduction of the National Credit Act on 1 June 2007.

<sup>3</sup> Loans greater than R500 000,00 and entered into before the introduction of National Credit Act on 1 June 2007.

<sup>4</sup> Liberator facilities on accounts not governed by the National Credit Act.

<sup>5</sup> Loans entered into between the 1 June 2007 and 6 May 2016, governed by the National Credit Act.

<sup>6</sup> Loans entered into after the 6 May 2016, governed by the National Credit Act.

### Material changes are defined as:

- Change in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to the original loan term
- Voluntary account restructures (not Debt Review)
- Breaches in the existing agreement initiated by you resulting in a new agreement.

## VALUE-ADDED SERVICES



### SnapScan

SnapScan is an innovative app that lets you pay for things with your smartphone.



### MasterPass®

Shopping on your computer, tablet or smartphone online is easier and more secure with MasterPass®.



### App for Smartphones or Tablets

You decide where and when you need to do your banking. Simply open the secure banking app on your smartphone or tablet.



### Tap to Pay™

Buying small items on the run has just become faster with your Mastercard® contactless card from Standard Bank. Waste no time when you pay for purchases up to R200,00.



### Instant Money™

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an Instant Money™ voucher is as easy as buying airtime – even if they don't have a bank account.



### UCount Rewards

Join our rewards programme for just R25,00 a month or R300,00 a year and collect Rewards Points\* every time you shop with your Standard Bank Credit, Cheque or Debit Card.

## CONTACT US

General customer enquiries:

**South Africa:** 0860 123 000

**International:** +27 11 299 4701

**Lost or stolen cards:** 0800 020 600 / 011 299 4114

**Internet:** [www.standardbank.co.za](http://www.standardbank.co.za)

**Email:** [information@standardbank.co.za](mailto:information@standardbank.co.za)

**Cellphone Banking:** \*120\*2345#

**Fraud:** 0800 222 050 / 011 641 6114

\*Fees effective from 1 January 2020 (Including VAT).

#### 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.

#### 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). GMS-12010 – 11/19



Standard Bank supports the  
Ombudsman for Banking Services  
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