

# 2021 PRICING

## Savings and Investments



Standard Bank **IT CAN BE™**

## LET YOUR MONEY WORK FOR YOU

Plan for the future you envision and put your money to work for you. **Our Savings and Investment solutions are expertly made to help you reach your financial goals and make your dreams come true.** Get the maximum value from your Savings and Investment account by understanding how your account fees are charged.

### Additional PlusPlan Benefits Include:

Keep an average balance of R10 000 or more in your PlusPlan account for the entire month to **qualify for these benefits:**

- you do not pay the monthly management fee
- you qualify for 5 free debit transactions a month
- Consolidator PlusPlan accounts qualify for 10 free debit transactions a month

**One free electronic transfer per month** from your MarketLink account into your linked Standard Bank transactional account

**Stop orders** from your Standard Bank transactional account into your savings and investment accounts are free.

#### Debit transactions include:

- cash withdrawal, inter-account transfer, electronic account payment, stop order and debit order
- electronic inter-account transfers from Standard Bank transaction accounts into PureSave and MarketLink accounts are free.

## PlusPlan and MarketLink Fees

### MONTHLY FEES

PlusPlan monthly fee R21 (If min R10 000 kept - no monthly fee charged)

WITHDRAWALS	ONLINE	ATM	BRANCH
SBSA ATM	-	R22 per R1 000 or part thereof	R25 per R1 000 or part thereof. Min R70
Other bank	-	R24 per R1 000 or part thereof	-
International	-	R25 per R1 000 or part thereof + International transaction fee of 2.75%. Min R70	-

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	2 free thereafter R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques*	-	-	-

\* 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.

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	R5,50	R5,50	R75
Immediate payments below R3 000	R10	-	0.3% of value. Min R312 up to a max R1 560
Immediate payments above R3 000	R50	-	0.3% of value. Min R312 up to a max R1 560
Debit Orders	R5	-	-
Stop order	R5	-	-
Stop order - amend, establish, cancel	Free	-	R20
Inter-account transfers	R5,50	R5,50	R75

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R5	R5	-
Up to R500	R8	R8	-
R501 to R1 000	R10,50	R10,50	-
Above R1 000	R12,50	R12,50	-

POINT OF SALE	ONLINE	ATM	BRANCH
Purchases	R1,20	-	-
Purchase with cashback	-	R1,40	-
Cashback only	-	R1,40	-
International purchases	2.75%	-	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Electricity	R1,50	R1,50	-
Lotto	R2,50	R2,50	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates	R1	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R65
POS decline	R8,50	-	-
Unpays	R62	-	-
Future dated	R65	-	-

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R10
Card replacement	-	-	R145
Proof of banking	Free	R5	1 Free then R15
Subsidy letter	-	-	R21

## PureSave Fees

Get anytime access to your funds when you need it.

WITHDRAWALS	ONLINE	ATM	BRANCH
SBSA ATM	-	R7,50 per R1 000 or part thereof	R20 per R1 000 or part thereof. Min R70
Other bank	-	R10 per R1 000 or part thereof	-
International	-	R20 per R1 000 or part thereof + International transaction fee of 2.75%. Min R70	-

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	3 free thereafter R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques*	-	-	-

\* 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.

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	R1,20	R1,20	R75
Immediate payments below R3 000	R10	-	0.3% of value Min R312 up to a max R1 560
Immediate payments above R3 000	R50	-	0.3% of value Min R312 up to a max R1 560
Inter-account transfers	Free	Free	R75

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R5	R5	-
Up to R500	R8	R8	-
R501 to R1 000	R10,50	R10,50	-
Above R1 000	R12,50	R12,50	-

POINT OF SALE	ONLINE	ATM	BRANCH
Purchases	Free	-	-
Purchase with cashback	-	R1,40	-
Cashback only	-	R1,40	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Electricity	R1,50	R1,50	-
Lotto	R2,50	R2,50	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates	R1	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
POS decline	R5	-	-
Future dated	R65	-	-

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R10
Card replacement	-	-	R145
Proof of banking	Free	R5	1 Free then R15
Subsidy letter	-	-	R21

## AccessSave Fees

A 7-day notice savings account where you get access to your money after 7 days from when you gave the bank the notice for withdrawal.

WITHDRAWALS	ONLINE	ATM	BRANCH
SBSA ATM	-	R22 per R1 000 or part thereof	R25 per R1 000 or part thereof. Min R70
Other bank	-	R24 per R1 000 or part thereof	-
International	-	R25 per R1 000 or part thereof + International transaction fee of 2.75%. Min R70	-

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques*	-	-	-

\* 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.

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers	R5,50	R5,50	R75

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates	R1	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R10
Early redemption	-	-	R56
Proof of banking	Free	R5	1 Free then R15
Subsidy letter	-	-	R21

## Tax-Free Call Fees

Make contributions of up to R36 000 per year and R500 000 in your lifetime and enjoy your immediate access to your tax-free funds when you need them. The Tax-Free Call account gives you limited transactional capability, so it's important to understand how this account's fees are charged.

WITHDRAWALS	ONLINE	ATM	BRANCH
Cash	-	-	R25 per R1 000 or part thereof. Min R70

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques <sup>2</sup>	-	-	-

<sup>2</sup> 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.

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R75
Account payment	-	-	R75
Tax free transfers	-	-	R75

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

## Society Scheme

Society Scheme is a savings account specially designed for people who wish to save together towards a collective goal or who already belong to the following:

- Stokvels
- Burial societies, savings or investment clubs
- Travellers clubs and grocery clubs
- School fee clubs and music and jazz clubs or any other type of group savings.

Society Scheme is accessible to people of 18 years and older and is available to Foreign Nationals.

### BENEFITS OF THE SOCIETY SCHEME INCLUDE:

- Opening account deposit of R100
- No monthly management fee for balances greater than R5 000
- An account that keeps an average monthly balance of R5 000 is automatically entered into the monthly Savers Draw Competition
- The first 5 deposits are free (2) ATM, (3) Branch
- A group stands a chance to win the monthly prize of R5 000.
- At the end of the year, a group is randomly selected to win the bonus prize of R50 000.

#### MONTHLY FEES

Society Scheme monthly fee R16,20 (If min R5 000 kept - no monthly fee charged)

#### WITHDRAWALS

	ONLINE	ATM	BRANCH
Cash	-	-	R25 per R1 000 or part thereof.

#### DEPOSITS

	ONLINE	ATM	BRANCH
Cash	-	5 free thereafter R6,50	R18 per R1 000 or part thereof. Min R60
Cheques*	-	-	-

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#### PAYMENTS

	ONLINE	ATM	BRANCH
Account payments	-	-	R23,50
Immediate payments	-	-	0.3% of value. Min R312 up to a max R1 560
Debit Orders	R5	-	-
Stop order	R5	-	-
Stop order - amend, establish, cancel	Free	-	R20
Inter-account transfers	-	-	R5,50

#### STATEMENT FEES

	ONLINE	ATM	BRANCH
Balance enquiry	-	-	R11
Monthly statements: charged per 30 day period	-	-	R32
Posted statement	-	-	R33

#### OTHER FEES

	ONLINE	ATM	BRANCH
Proof of banking	-	-	1 Free then R15



## Call Products Fees

Call products are investment accounts that earn interest and the funds deposited are available on demand (immediate access).

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques*	-	-	-

\* 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.

TRANSFERS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R75

## Shari'ah Call Fees

Enquire today on our available Shari'ah Compliant Savings and Investments Products at [www.standardbank.co.za](http://www.standardbank.co.za) or [shariah@standardbank.co.za](mailto:shariah@standardbank.co.za)

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	3 free thereafter R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques <sup>2</sup>	-	-	-

<sup>2</sup> 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.

TRANSFERS	ONLINE	ATM	BRANCH
Inter-account transfers	R5,50	R5,50	R90

## Notice And Fixed Products



**Fixed Deposit:** An interest-earning deposit account, where a lump sum of money is invested for a fixed period of time. Time periods are from 1 to 60 months at a fixed interest rate.



**Tax-free Fixed:** A fixed term account, where customers can invest up to R36 000 a year and a maximum of R500 000 in your lifetime – and get tax-free guaranteed returns.



**Flexi-advantage:** A fixed term investment, where fixed interest rates are earned. However, the customer has the flexibility to access up to 40% of the funds invested anytime.



**ContractSave:** A term-based savings account that helps a customer reach savings goals by putting aside a fixed amount every month over a period between 1 to 20 years.



**Notice Deposit:** An interest-bearing investment account that allows a customer to access funds 7 – 60 days after placing notice to receive funds.

## Notice And Fixed Fees

DEPOSITS	ATM	BRANCH
Cash	R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
	EARLY REDEMPTION CHARGE	ACCESS PERIOD
<b>AccessSave</b>	R56	7 days
<b>Notice Deposit</b>	Minimum R115	32 days
<b>Fixed Deposit</b>	Minimum R450	1–60 months
<b>Flexi Advantage</b>	Minimum R450	40% immediate access - 3, 6, 9 or 12 months
<b>ContractSave</b>	Minimum R220	1–20 years
<b>Tax-free Deposit</b>	Minimum R450	3, 6, 9, 12 or 24 months
<b>Shari'ah Fixed Deposit</b>	Minimum R450	1–60 months

## STANDARD TRUST LIMITED

Will drafting fee (complex – Standard Trust not nominated executor)	R2 250
Will drafting fee (pre-printed will)	R535
Will drafting fee (online)	R535
Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	Free
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R2 250
Will safe custody annual fee	R171

## 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.

## CONTACT US

### General customer enquiries

South Africa: **0860 123 000**  
International: **+27 11 299 4701**

Or visit your nearest branch

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

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

### Lost or stolen cards

South Africa: **0800 020 600**  
International: **+27 11 299 4114**

### Fraud

South Africa: **0800 222 050**  
International: **+27 11 641 6114**

#### 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).