

2022 PRICING



SAVINGS AND INVESTMENTS



Standard Bank **IT CAN BE™**

CREATE YOUR TOMORROW NOW

Put your money to work so you can reach your financial goals and create the future you dream of. Our Savings and Investments solutions offer competitive rates, flexible terms and are suitable for your diverse needs. Whatever your plans, grow your money and make them happen with the Saving and Investment solution of your choice.

To ensure you get the best value, we're pleased to let you know that **we're keeping the changes to our savings and investment accounts service fees minimal in 2022**. This means you can continue taking advantage of the benefits each account offers to enrich your dreams.

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 1 Free branch cash withdrawal and 4 free debit transactions per month.
- Consolidator PlusPlan accounts qualify for 1 free branch cash withdrawal and 9 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 R22 (If min R10 000 kept - no monthly fee charged)

WITHDRAWALS	ONLINE	ATM	BRANCH
Standard Bank ATM	-	R23 per R1 000 or part thereof	R80 + R2,25 per R100
Other bank	-	R25 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof + International transaction fee 2.75% of value (min R70)	-
Coin withdrawal	-	-	R80 + R5 per R100 or part thereof
Notes and coin withdrawal	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	2 free thereafter R1 per R100 or part thereof	R80 + R2,25 per R100
Coin deposit	-	-	R80 + R5 per R100 or part thereof
Notes and Coin deposit	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers (transfers to Savings and Investments are free)	R5,50	R5,50	R80
Account payments	R1,20	R1,20	R80
Immediate payments below R2 000	R10	-	0.3% of value. Min R326 to a max of R1 560
Immediate payments R2 000 and above	R50	-	0.3% of value. Min R326 to a max of R1 560
Debit Orders	R5	-	-
Stop orders (scheduled payments)	R5	-	-
Stop order - amend, establish, cancel	Free	-	R25

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R6	R6	-
Up to R500	R8,50	R8,50	-
R501 to R1 000	R11	R11	-
Above R1 000	R13	R13	-

CARD PURCHASES	POINT OF SALE
Purchases	R1,20
Purchase with cashback	R1,40
Cashback only	R1,40
International purchases	R1,20 + 2.75% of value

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Electricity	R1,50	R1,50	-
Lotto	R2,70	R2,70	-
Voucher purchase	R2,50	-	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,70	R15
Balance enquiry other bank	-	R9,50	-
Monthly statements: charged per 30 day period	Free	R6,50	R40
Posted statement	-	-	R40
Monthly estatements	R10	-	-
Weekly estatements	R30	-	-
Daily estatements	R50	-	-

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	R1	-	-
Email payment notification	R1,10	-	R20
SMS payment notification	R1,35	-	-

*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses. For transactions below R100, is the charge R1 per month or per transaction, i.e. PAYT

UNSUCCESSFUL/ DISPUTED TRANSACTION FEES	ONLINE	ATM	BRANCH
Standard Bank ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R70
POS decline	R8,50	-	-
Unpays	R62	-	-
Future dated	R65	-	-
Disputed debit orders under 40 days	R5	-	R40
Disputed debit orders above 40 days	-	-	R135

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Card replacement	-	-	R145
Proof of banking	Free	1 Free then R5	1 Free then R20
Subsidy letter	-	-	R22

PureSave Fees

Get anytime access to your funds when you need it.

WITHDRAWALS	ONLINE	ATM	BRANCH
Standard Bank	-	R8 per R1 000 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank	-	R10,50 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75% of value	-
Coin withdrawal	-	-	R80 + R5 per R100 or part thereof
Notes and coin withdrawal	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	3 free thereafter R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Coin deposit	-	-	R80 + R5 per R100 or part thereof
Notes and Coin deposit	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	R1,20	R1,20	R80
Immediate payments below R2 000	R10	-	0.3% of value. Min R326 to a max of R1 627
Immediate payments above R2 000	R50	-	0.3% of value. Min R326 to a max of R1 627
Inter-account transfers	Free	Free	R80

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R6	R6	-
Up to R500	R8,50	R8,50	-
R501 to R1 000	R11	R11	-
Above R1 000	R13	R13	-

CARD PURCHASES		POINT OF SALE	
Purchases		Free	
Purchase with cashback		R1,40	
Cashback only		R1,40	
International		2.75% of value	
POS decline	R5	-	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Electricity	R1,50	R1,50	-
Lotto	R2,70	R2,70	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,70	R15
Balance other bank	-	R9,50	-
Monthly statements: charged per 30 day period	Free	R6,50	R40
Posted statement	-	-	R40
Monthly estatements	R10	-	-
Weekly estatement	R30	-	-
Daily estatements	R50	-	-

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	Free	-	-
Email payment notification	R1,10	-	R20
SMS payment notification	R1,35	-	-

*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses. SMS Notification for transaction below R100 will be charged R1.

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

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Card replacement	-	-	R145
Proof of banking	Free	1 free then R5	1 Free then R20
Subsidy letter	-	-	R22

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
Standard Bank	-	R23 per R1 000 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank	-	R25 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof + International transaction fee of 2.75%. (min R70)	-
Coin withdrawal	-	-	R80 + R5 per R100 or part thereof
Notes and coin withdrawal	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Coin deposit	-	-	R80 + R5 per R100 or part thereof
Notes and Coin deposit	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers	R5,50	R5,50	R80

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,70	R15
Balance other bank	-	R9,50	-
Monthly statements: charged per 30 day period	Free	R6,50	R40
Posted statement	-	-	R40

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates	R1	-	-
Email payment notification	R1,10	-	R20
SMS payment notification	R1,35	-	-

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Early redemption	-	-	R59
Proof of banking	Free	R5	1 Free then R20
Subsidy letter	-	-	R22

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	-	-	R80 + R2,25 per R100 or part thereof

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R80
Account payment	-	-	R80
Tax free transfers	-	-	R80

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,70	R15
Balance enquiry other bank	-	R9,50	-
Monthly statements: charged per 30 day period	Free	R6,50	R40
Posted statement	-	-	R40

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 (3) ATM, (2) 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 R10 000 kept - no monthly fee charged)

WITHDRAWALS	ONLINE	ATM	BRANCH
Cash	-	-	R25 per R1 000 or part thereof. (min R70)
Coin withdrawal	-	-	Branch R45,00 per R1000 or part thereof min R70
DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	3 Free R6,50	2 Free thereafter R18 per R1 000 or part thereof. (min R60)
Coin deposit	-	-	R40 per R1000 or part thereof Min R60
Notes and Coin deposit	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof
PAYMENTS	ONLINE	ATM	BRANCH
Account payments	-	-	R25
Immediate payments	-	-	0.3% of value. Min R326 to a max of R1 627
Debit Orders	R5	-	-
Stop order	R5	-	-
Stop order - amend, establish, cancel	Free	-	R25
Inter-account transfers	-	-	R5,50

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	-	-	R15
Monthly statements: charged per 30 day period	-	R6,50	R40
Posted statement	-	-	R40

OTHER FEES	ONLINE	ATM	BRANCH
Proof of banking	-	-	1 Free then R20

Call Products Fees

Call products are investment accounts that earn interest and the funds deposited are available on demand (immediate access). These include MoneyMarket Select, MoneyMarket Call and Call deposits.

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof

TRANSFERS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R80

Shari'ah Call Fees

A Shari'ah Call Deposit is an investment account that earns profit and the funds are available on demand.

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof

TRANSFERS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R80

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.



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.



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



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.



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.



Shari'ah Fixed Deposit: A Shari'ah-compliant term investment product, where a lump sum of money is invested for a fixed period of time. Investment periods are from 1 to 60 months.

Notice Fees

DEPOSITS	ATM	BRANCH
Cash	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Coins deposit	-	Branch R40 per R1000 or part thereof Min R60

	EARLY REDEMPTION CHARGE	ACCESS PERIOD
AccessSave	R59	7 days
Notice Deposit	Minimum R120	32 days
Fixed Deposit	Minimum R470	1–60 months
Flexi Advantage	Minimum R470	40% immediate access - 3, 6, 9 or 12 months
ContractSave	Minimum R230	1–20 years
Tax-free Deposit	Minimum R470	3, 6, 9, 12 or 24 months
Shari'ah Fixed Deposit	Minimum R470	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.

Shyft



Transfer funds overseas with Shyft – Standard Bank's award-winning foreign exchange app which allows you to purchase, send and store USD, EUR, GBP and AUD*. With Shyft, you can also order a Mastercard® multicurrency card and create Mastercard® virtual cards for international online shopping, all from your Apple or Android mobile phone.

EasyScan



For secure and convenient, cardless and cashless payments at the till, Standard Bank EasyScan is the answer to making safer payments straight from our Banking App. Simply scan the EasyScan QR code at the till and your balance will immediately reflect your payment.

* Within an individual's Single Discretionary Allowance of R 1m per annum

CONTACT US

General customer enquiries

South Africa: **0860 123 000**
International: **+27 10 249 0423**
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 10 249 0100**

Fraud

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

**Fees effective from the 1 January 2022 (Including VAT).*



Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.

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.



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