



Standard Bank

Your MyMo Account

2024 pricing



A MyMo account makes affordable banking simple

There has been a slight increase in your monthly MyMo account charge from 1 January 2024 along with better methods to stretch your money further.

It offers excellent value for only R6.95 per month:

FREE

access to discounts
& vouchers through
Varsity Vibe**

FREE

unlimited card
swipes

FREE

access to our
Banking App*
for managing your account on the go

FREE

Will drafting

ATM cash deposit
per R100

R1.40

ATM cash withdrawals
per R1 000 up to R2 000

R9

Prepaid airtime
top-up fee

60c

Instant Money™
values below R500 for only

R9.50

*Ts&Cs apply. **Only accessible to 16-25 year olds

Standard Bank in collaboration with Varsity Vibe

If you are between the ages of 16 and 25 you get a free subscription to Varsity Vibe: Unlock exclusive deals and discounts across more than 100 retailers on everything from fashion to food, beauty and so much more with Varsity Vibe, South Africa's first youth focused discount platform. Sign up for FREE and SAVE.



How do you sign up?



Download and open the Varsity Vibe App



Select join now and create your account



Tap the blue Standard Bank button



Enter your ID number (SA citizens) or passport number

You can also visit the Varsity Vibe website to subscribe for free discounts.

Some of the retailers includes: H&M, Dis-Chem, Burger King, Nando's, Superbalist, vida e caffè, The FIX, Cotton On, Typo, Cape Union Mart and many more. Visit standardbank.co.za for the full list.

Save money and time with SELF-SERVICE BANKING

Skip the lines, our self-service platforms are here to make payments, deposits, transfers, and other account management easy and convenient.

To activate your preferred self-service platform:



Download our **Banking App**







Dial ***120*2345#** for cellphone banking



Visit **onlinebanking.standardbank.co.za** to access online banking



Statements
up to 6 months



Proof of banking




Card purchases



Electronic fund transfers



Balance enquiries

Save money and time with these **SMART TIPS**



Buy prepaid airtime or electricity on Internet Banking, the Banking App or by dialling ***120*2345#**.



Go for **point-of-sale cashback withdrawals** instead of the ATM to save on withdrawal fees.



Make payments and transfers, check your balances, and get stamped bank statements on **our Banking App**.



Buy lotto tickets on the Banking App or through Cellphone Banking by dialling ***120*2345#**.



Save money and time, GO CASHLESS & CARDLESS AT THE TILL

When you don't have cash, 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.



Tap to Pay: Go contactless at the till. Tap-to-pay for items worth R500 or less – it's fast, safe and requires no PIN.



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



Samsung Pay: Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



SnapScan: Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.



Apple Pay: Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.

Make future plans today and you will thank yourself later

Stay ahead of your goals by planning for the future and building savings that will allow you to seize chances or weather difficult times. Visit www.standardbank.co.za to learn more about our comprehensive Savings accounts and Flexible Plans.



PureSave account

Open and pay zero monthly fees on this no-debit-order savings account that allows you to transact and shop for what you want today, while saving and earning interest for tomorrow.



Society Scheme savings account

Enjoy unique benefits when you save together as a stokvel, burial society, social or investment club. Pay zero monthly fee if you keep a balance of R10 000 or more.



Flexible Life plan

Leave your family a lump sum payout to help kick-start their future when you no longer can.



Flexible Funeral plan

For as little as *R42 per month, your loved ones don't need to worry about your funeral expenses should the unexpected happen.



Transaction fees

Monthly fees	
Monthly administration fee	R6.95
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank	R9 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	R80 + R3 per R100 or part thereof.
Other bank	R10.50 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	-
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin withdrawal	-	R80 + R15 per R100 or part thereof
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Deposits	ATM	Branch
Notes	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof
Notes and coin deposit	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R80
Account payments	R1.25	R1.25	R80
Immediate payments below R2 000	R10	-	0.32% of value. Min R345. Max R1 730
Immediate payments R2 000 and above	R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	R3.50	-	-
Stop order (scheduled payments)	R1.25	-	-
Stop order - amend, establish, cancel	Free	-	R35

Instant Money™	ATM	Branch
Create voucher using Instant Money Wallet	R9.50	R9.50
Below R500	R9.50	R9.50
R500 to below R1 000	R13	R13
R1 000 and above	R16	R16

Transaction fees

Card purchases	Point of sale
Purchases	Free
Cashback	R1.40
Purchase with cashback	R1.40
International purchases	2.75% of value
POS decline	R8.50

Prepays	Online	ATM
Airtime	R0.60	Standard Bank - R0.60 Other bank - R15
Electricity	R1.60	R1.60
Lotto	R2.90	R2.90
Voucher purchase	R2.90	-

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R18
Balance enquiry other bank	-	R10.50	-
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)	Free up to 6 months thereafter R10 per month	R7.50	R50
eStatements	Monthly - R15 Weekly - R30 Daily - R60	-	-

Transaction fees

Notifications

MyUpdates (Free for 1 email address or for in-app notifications. R11 monthly for additional email addresses. SMS notifications will be charged at 30c per SMS, and the total charge will be posted to the account at month end)	In-app - Free SMS - 30c per SMS
Email payment notification (Payment notification sent through the branch is charged at R25)	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free Other banks - R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	R10	-	-
Unpaid stop orders	R10	-	-
Future dated	R10	-	-
Disputed debit orders under 40 days	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days	-	-	R150
Honouring fee (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured.)	R100	-	

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will "honour" the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Transaction fees

Overdraft fees			
Monthly service fee – applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69		
Initiation fee	R74,75 + 11.5% of limit. Max R1 207		

Other fees	Online	ATM	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	1 Free per month, thereafter R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R22

Contact us

General customer enquiries

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

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



UCount Rewards

Call: **0860 UCOUNT (82 68 68)**
Email: **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**



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.



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

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.

Fees effective from the 1 January 2024 (Including VAT).

Terms and conditions 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).