



Standard Bank

Your MyMo Plus Account

2024 pricing



A MyMo Plus account makes affordable banking simple

As you work hard towards making your financial dreams a reality and make positive money moves, let the MyMo Plus account help you meet your personal banking needs and give you more value for your money.

Along with great benefits to help you achieve your goals, we are delighted to inform you that there is no change to the monthly fee on your MyMo Plus account.

R9.50

Instant Money™
values below R500

FREE

unlimited card
swipes

FREE

cash withdrawals and
deposits of up to R3k
at Standard Bank ATMs per month

FREE

Will drafting
and dedicated estate planning advice*

The benefits of your MyMo Plus account for only R115 per month:

Includes

- Free Standard Bank ATM cash withdrawals up to R3 000.
- Free Standard Bank ATM cash deposits up to R3 000.
- Access to Internet, telephone, cellphone banking and our Banking App for tablets and smartphones.
- 2 free Instant Money vouchers per year**
- Free prepaid airtime, data and electricity top-ups.
- Free email and sms payment confirmation.

Unlimited

- Card swipes
- Debit orders
- Electronic transactions and inter-account transfers

*Ts&Cs apply. **Fee will still be charged for the voucher creation, but that the fee will be rebated back to their account at the end of the month

Save money and time with SELF-SERVICE BANKING

Skip the queues, branch visits and phone calls; 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:



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



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



Download our **Banking App**



Statements
up to 6 months



Proof of Banking



Inter account transfers



**Prepaid
airtime, data
& electricity
top-ups**



In-app transaction notifications
with MyUpdates

Save money and time with these SMART TIPS



Save on payment, deposit and account management fees by **using self-service banking** to take care of your money on a day-to-day.



Get cash at the **point-of-sale or till** instead of the ATM to save on withdrawal fees.



Avoid paying cash deposit fees and have money transferred into your account.



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



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



Swipe your card instead of using cash and **earn instant rewards with UCount Rewards**. Get double UCount Rewards Points when you use a Standard Bank Credit Card.



Save your money and **redeem your UCount Rewards Points** for purchases at any of our UCount Rewards Retailers. Visit **ucount.standardbank.co.za** to learn more and register.

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

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.



Tap to Pay: Go contactless at the till. Tap-to-pay for items worth R500 or less.



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



Easyscan at Pick n Pay: A cashless and cardless way to pay that makes shopping quicker, safer, and easier. Scan QR code on a Pick 'n Pay payment machine, using our Banking App.



Standard Bank App Tap to Pay: Enable your credit card on the Banking App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.

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



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



Virtual card: You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



Scan to Pay: A safe and convenient way to pay for goods and services by scanning a QR code.



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



Google Pay: Use Google Pay to make purchases with your android phone, watch or tablet anywhere you see the contactless icon.



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



Garmin Pay: Make purchases instantly by simply enter your passcode, choose your credit card, and place your wrist close to the payment terminal.



Fitbit pay: Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.

Choose the right savings account, you will thank yourself later

Make staying ahead of your goals possible by building a savings that will help you grab opportunities or see you through challenging times. Discover our comprehensive Savings and Investment accounts at www.standardbank.co.za.



Notice Deposit: An account that provides a customer with a range of notice periods (7 – 60 days) while still earning competitive rates.



Flexi Advantage: An account that allows you to save and access up to 40%* of the funds immediately without paying a penalty.



Fixed Deposit: An Investment account where a lump sum is invested for a fixed period of time (1 - 60 months) at a fixed interest rate.



Tax-free Call: Invest, tax free up to R36 000 per year with immediate access to your funds.

Transaction fees

Monthly fees	
Monthly administration fee	R115
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof.
Other bank	R2.40 per R100 or part thereof	-
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	Free	Free	R80
Immediate payments	Below R2 000 - R10 R2 000 and above - R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	Free	-	-
Stop order (scheduled payments)	Free	-	-
Stop order - amend, establish, cancel	Free	-	R35

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

Transaction fees

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

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

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R15
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)	Free
SMS payment notification requested for payment	Free

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free Other banks - R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days (debit orders cannot be reversed if the payment is older than 6 months)	-	-	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).