



Standard Bank

# Your Savings & Investments

2024 pricing



## Experience the benefits of smart financial planning.

At Standard Bank, we understand that success is not about planning alone, but supporting your plans with smart tools and solutions to help you reach your financial goals. Let our Savings and Investments solutions be the partner you trust to create the future you dream of. From flexible terms, competitive rates, your capital guaranteed and much more, Standard Bank Savings and Investments are here for you.

In 2024, you can expect to keep growing your wealth with minimal changes to our savings and investments service fees. Keep securing your future with right solutions that suit your needs.

### USE OUR DIGITAL PLATFORMS TO

- Help you reach your goals by setting up scheduled payments
- Save time and money on transaction fees by making transfers and inter-account payments

### EARN INTEREST

by keeping your balances within the required minimum balances

## Earn UCount Rewards



Join our UCount Rewards Programme and **earn UCount Rewards Points that you can redeem into your PureSave Account or Notice Deposit account.**



Earn Tiering Points based on the type of Savings and Investment product you have and the balance you hold in the account. The **higher your balance, the higher your tier which means you earn more UCount Rewards Points.**

# Save money and time

## SMART TIPS

Skip the lines, branch visits and phone calls; link your bank card to be able to access your Savings & Investment account on our self-service banking platforms.



Download our **Banking App**



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



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



## PureSave fees

Save and earn interest for your future.

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	Free up to R3 000 thereafter 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

Instant Money™	Online
Create voucher using Instant Money Wallet	R9.50
Below R500	R9.50
R500 to below R1 000	R11.50
R1 000 and above	R16

## PureSave fees

Card purchases	Point of sale
Purchases	R1.20
Purchase with cashback	R1.40
Cashback only	R1.40
POS decline	R8.50

Payments	Online	ATM	Branch
Account payments	R1.25	R1.25	R80
Immediate payments	Below R2 000 - R10   R2 000 and above - R50	-	0.32% of value. Min R345. Max R1 730
Inter-account transfers	Free	Free	R80

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	1 free then R7.50	1 free then R50
eStatements	Monthly - R15   Weekly - R30   Daily - R60	-	-

# PureSave fees

Prepays	Online	ATM
Airtime	R0.60	R0.60
Electricity	R1.60	R1.60
Lotto	R2.90	-

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 the end of the month)	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

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free   Other bank - R8.50	-
Future dated	R130	-	-

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	-	-	R24

## Tax-free Call fees

Use this reliable account to get tax-free returns and immediate access to your money on savings up to R36 000 per year and R500 000 in your lifetime. The Tax-Free Call account offers limited transactional capability, so it's important to understand how this account's fees are charged. Remember to avoid tax penalties stick to the R36 000 per year limit and this applies to all your accounts with different institutions.

Withdrawals	Branch
Cash	R80 + R3 per R100 or part thereof

Deposits	ATM	Branch
Cash	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R80
Account payments	-	-	R80
Tax free transfers	-	-	R80

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	R7.50	R50

## Notice & fixed products

Choose the right account to grow your money over a fixed period.



**Fixed deposit:** Invest a lump sum of money over 1 to 60 months and earn a fixed interest rate.



**Flexi-advantage:** Earn a fixed interest rate on your funds and access up to 40% of your money when you need it.



**ContractSave:** Reach your savings goals by saving a fixed amount each month over 1 to 20 years.



**Notice deposit\*:** Earn interest on your funds with the flexibility to access your money in 7 – 60 days after placing a notice to withdraw.

\*If a stokvel has a Notice Deposit, the fees are the same as those for individuals.



## Notice fees

Deposits	ATM	Branch
Cash	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof

	Early redemption charge	Access period
AccessSave	R70	7 days
Notice Deposit	Minimum R130* (If this transaction is done through the branch an additional fee of R10 is levied)	7 to 60 days
Fixed Deposit	Minimum R500*	1 to 60 months
Flexi Advantage	Minimum R500*	40% immediate access - 3, 6, 9 or 12 months
ContractSave	R250	1 to 20 years

\*Early redemption charge calculated as follows:  $(2.25\% \text{ of the value being withdrawn}) \times (\text{Days to maturity} / 365)$

Standard Trust Limited	
Will drafting fee (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL not is the nominated executor)	R2 410
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	R150

# Society Scheme

Made for groups that want to save together for a common goal, i.e.

- 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

If you have a Stokvel Notice deposit, you will incur the fees applicable to Notice Deposit individual clients

**Note:** This account is available for Foreign Nationals and people 18 years and older.



## Benefits of saving with a Society Scheme account:

- Opening deposit of only R100
- 5 FREE deposits at ATM's and 2 FREE deposits at branch
- No monthly management fee for balances greater than R10 000



## Smart tips when handling cash:

- Avoid costly fees by depositing cash at an ATM instead of a branch.
- For safety reasons avoid cash withdrawals, rather make use of internet banking to make an account payment or transfer.
- If you must withdraw cash don't do so all at once and avoid peak times like the end of a month.

### Monthly fees

Monthly administration fee

R18 (If min R10 000 kept – no monthly fee charged)



## Society Scheme fees

Withdrawals		Branch
Cash		R26 per R1 000 or part thereof. (min R70)
Coin withdrawal		R80 + R15 per R100 or part thereof

  

Deposits	ATM	Branch
Cash	5 Free thereafter R7	2 Free thereafter R18 per R1 000 or part thereof. (min R70)
Coin deposit	-	R80 + R15 per R100 or part thereof

  

Payments		Branch
Account payments		R27
Immediate payments		0.32% of value. Min R345. Max R1 730
Stop order- amend, establish, cancel		R35
Inter-account transfers		R5.50

  

Statement fees		Branch
Balance enquiry		R15
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)		R50
Posted statements		R50

# PlusPlan & MarketLink

Enjoy these benefits as you save towards your goals:



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

- pay no monthly management fee.
- Consolidator PlusPlan accounts qualify for 9 debit transactions per month.
- get 4 free debit transactions per month.



**One free electronic transfer per month** from your PureSave and MarketLink accounts 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		
Monthly administration fee (PlusPlan only)	R25 (If min R10 000 kept - no monthly fee charged)	
Withdrawals	ATM	Branch
Standard Bank	R27 per R1 000 or part thereof	R80 + R3 per R100 or part thereof
Other bank	R27 per R1 000 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	2 free thereafter 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
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 the end of the month)	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	

## PlusPlan and MarketLink fees

Instant Money™	Online
Create voucher using Instant Money Wallet	R9.50
Below R500	R9.50
R500 to below R1 000	R11.50
R1 000 and above	R16

Payments	Online	ATM	Branch
Inter-account transfers	R6	R6	R80
Account payments	R1.25	R1.25	R80
Immediate payments	Below R2 000 - R10   R2 000 and above - R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	R6	-	-
Stop order (scheduled payments)	R6	-	-
Stop order - amend, establish, cancel	Free	-	R35

## PlusPlan and MarketLink fees

Card purchases	Point of sale
Purchases	R1.20
Purchase with cashback	R1.40
Cashback only	R1.40
International purchases	R2 + 2.75% of value

Prepays	Online	ATM
Airtime	R0.60	R0.60
Electricity	R1.60	R1.60
Lotto	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	R7.50	R50
eStatements	Monthly - R15   Weekly - R30   Daily - R60	-	Charged as per monthly statement fees

## PlusPlan and MarketLink fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free   Other bank - R8.50	-
Stop payments	R2	-	R80
POS decline	R8.50	-	-
Unpays	First 3 free thereafter R130 in a 12 month cycle	-	-
Future dated	R1.25	-	-
Disputed debit orders under 40 days	Values under R500 - R5   Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days	-	-	R150

Other fees	Online	ATM	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R24



## AccessSave fees

Stay on track with your savings with this 7-day notice savings account.

Withdrawals	ATM	Branch
Standard Bank	R27 per R1 000 or part thereof	R80 + R3 per R100 or part thereof
Other bank	R27 per R1 000 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

## AccessSave fees

Payments	Online	ATM	Branch
Inter-account transfers	R6	R6	R80

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	Free	R7.50	R50
Posted statement	-	-	R50

Other fees	Online	ATM	Branch
Proof of banking	Free	R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R24

# Call products pricing

Earn interest on these investment accounts and access your money on demand:

**MoneyMarket Select**

**MoneyMarket Call**

**Call Deposits**

Deposits	ATM	Branch
Cash	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof

Transfers	Online	ATM	Branch
Inter-account transfers	Free	Free	R80

## Shari'ah Fixed Deposit

With a Shari'ah-compliant term investment product you can save a lump sum for a fixed term to earn competitive profit share.

	Early redemption charge	Access period
Shari'ah Fixed Deposit	Minimum R500*	1 to 60 months

\*Early redemption charge calculated as follows:  $(2.25\% \text{ of the value being withdrawn}) \times (\text{Days to maturity} / 365)$

## Shari'ah Call Account

Earn a share of your profit on your positive account balance.

Deposits	ATM	Branch
Cash	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof

Transfers	Online	ATM	Branch
Inter-account transfers	Free	Free	R80

# 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).**

\*\*Ts&Cs apply.