

How to calculate your transaction fees

Some transactions are charged a base fee plus a percentage of the transaction value up to a maximum amount while others are charged a base fee only. For example, an electronic account payment of R500 will attract a base fee of R3,90 plus R3,75 (0,75% of the transaction value of R500) giving a total fee of R7,65.

Transaction fees for PlusPlan, PureSave and MarketLink accounts			
Type of transaction	Base fee	Fee based on transaction value	Maximum total fee
Deposits at branch or AutoBank			
Cash deposit ¹	R3,90	1,03%	
Cheque deposit	Free	Free	Free
Withdrawals and debit card purchases			
Cash withdrawal from Standard Bank AutoBanks ²	R3,90	1,25%	
Cash withdrawal at a branch ATM card account		1,15% (minimum R21,00)	
Debit card purchase	R3,90		
Debit card purchase and withdrawals	R7,80		
Payments (not applicable to PureSave accounts)			
Debit order in favour of another of your Standard Bank accounts ³	R3,90		
Debit order to another company	R3,90	1,25%	R33,00
Stop order to Revolving Credit Plan/Way-to-Pay/Student loans	R3,90		
Stop order to all other accounts	R3,90	0,75%	R16,50
Electronic account payments using AutoPlus or Internet, cellphone and telephone banking	R3,90	0,75%	R16,50
Electronic account payments over-the-counter at a branch	R33,00		
Prepaid airtime recharge using our self-service banking channels ⁴	Free	Free	Free
Inter-account transfers			
Using AutoPlus or Internet, cellphone and telephone banking ⁵	R3,90		
Over-the-counter at a branch	R33,00		

Prices include VAT and are subject to change

- 1 The first cash deposit to your MarketLink or PlusPlan account each month is free up to a maximum of R2 500. PureSave customers receive two free cash deposits each month up to a maximum of R2 500 per deposit.
- 2 Using another bank's ATM incurs an additional R6,70.
- 3 Debit orders to another of your Standard Bank accounts, for example your Home Loan, are only charged the base fee.
- 4 Prepaid recharge at another bank's ATM will attract R6,70 plus the AutoBank cash withdrawal fee.
- 5 The first electronic inter-account transfer from your MarketLink and PureSave accounts each month is free.
- 6 Only charged on the first two dishonoured or unpaid items each month.

Fees for PlusPlan, PureSave and MarketLink		
Monthly fees		
PlusPlan accounts with a minimum monthly balance of less than R1 000		R13,50
PlusPlan accounts that maintain a minimum monthly balance of R1 000 or more		Free
Internet banking fee		R22,00
Information fees		
AutoBank mini-statements		R1,20
AutoBank balance enquiries	Screen displays Free	Slip print R1,30
Branch balance enquiries		R3,55
Balance enquiries from another bank's ATM		R3,65
Provisional statements AutoPlus – one free 30 day statement a month, thereafter		R3,55
Branch – one free provisional or 30 day statement a month, thereafter		R9,80
Internet banking statements		Free
Transaction history	Branch	AutoPlus
60 days	R9,80	R4,80
90 days	R12,20	R7,20
180 days	R14,40	R9,60
Other fees		
AutoBank cash withdrawal declined	Screen displays Free	Slip print R2,00
Establishing or changing a stop order		R13,10
Stop payment		R27,00
Bank cheque		R55,50
Each AutoBank card replacement		R32,00
Post-dated cheque deposit fee		R70,00
Special clearance		R70,00
Dishonour fee or unpaid item ⁶		R55,00

Revised Fees for 2009

In order to get maximum value for money when operating your Standard Bank account, it is important that you understand how fees are charged and how much those fees are. By choosing the right type of account and using the account for its intended purpose, you can keep your fees to a minimum. In this brochure are the revised fees applicable to PlusPlan, PureSave and MarketLink accounts from **1 January 2009**.

Value added offers

In order to help you reach your savings goals the following benefits are provided on the various products:

- if you maintain a balance of at least R1 000 in your PlusPlan account you do not pay the monthly management fee;
- if you maintain a balance of R6 500 in your PlusPlan account you qualify for five free debit transactions a month. These include cash withdrawals, inter-account transfers, electronic account payments and debit orders;
- inter-account transfers from Standard Bank current and E Plan accounts into PureSave and MarketLink accounts are free of charge; and
- you are also allowed one free electronic transfer from your PureSave and MarketLink accounts into your linked Standard Bank transactional accounts every month.

Managing your bank fees

Keep fees to a minimum on your account by following a few simple guidelines:

- use self-service channels like our ATM network, cellphone banking and Internet banking to operate your account. These services are available 24 hours a day, seven days a week and are much cheaper than going to a branch;
- instead of drawing cash, use features like Electronic Account Payment and Inter-account Transfers via our ATM network and Internet banking;
- take advantage of the free transactions offered on your account during the month; and
- ensure that your accounts have sufficient funds to honour your payments and observe the account terms and conditions.

For more information on the fees or any other aspect of your account, please call Standard Bank Contact Centre on **0860 123 456**, visit www.standardbank.co.za or visit any Standard Bank branch.