

## English

### Revised fees for 2009

To get maximum value from any Standard Bank account, it is important to understand how fees are charged. By choosing the right type of account and using it for its intended purposes, you can keep your fees to a minimum. For savings accounts, this typically means maintaining certain balances and keeping withdrawals and payments to the absolute minimum.

The enclosed table sets out the fees on Society Scheme accounts from 1 January 2009. Fee increases are in line with inflation, no new fees have been introduced and the following free transactions will apply:

- cheque deposits;
- five cash deposits a month;
- two branch cheques a month; and
- two debit transactions a month, if you keep a balance of R5 000 in your account.

### Tips for managing fees

Keep fees to a minimum on your Society Scheme account by following the guidelines below:

- make fewer but larger withdrawals;
- find out which transactions are free and under what conditions, and aim to meet these conditions;
- ensure that your account always has sufficient funds in it and observe the account's terms and conditions; and you can avoid being charged the monthly management fee by keeping a minimum balance of R5 000 in your account.

### Minimum balance for Society Scheme

If your account balance drops to zero, money must be deposited into it within three months or it will be closed.

### Save and Win draw\*

If your group keeps a balance of R5 000 or more in the account at all times, you will be automatically entered into our Save and Win draw where you stand a chance of winning a R5 000 monthly prize or even the December bonus prize of R50 000. The higher the balance in your account, the greater your chances in the draw.

For more information on fees, the Save and Win draw, terms and conditions or any other aspect of your account, please call us on 0860 123 456, visit [www.standardbank.co.za](http://www.standardbank.co.za) or any branch.

	Balances below R5 000	Balances above R5 000
Monthly management fee	R11,50	None
Number of free debits, such as cash withdrawals, inter-account transfers and account payments	None	Two
Fee per debit	R15,25	
Bank cheques	The first two cheques issued each month are free. Thereafter a fee of R17,50 is charged for each cheque issued.	
Cash deposit fee	The first five deposits a month are free, thereafter a flat fee of R6,00 is charged.	
Interest	Depends on the account balance. The higher the balance, the more interest you earn.	

\* Terms and conditions apply.