

Pricing 2010

Attorneys Trust current account

Transaction fees for 2010

How to calculate your transaction fees

Most transactions are charged a base fee of R4,50 plus a percentage of the value of the transaction. For example, cheque payments are charged at R4,50 plus 1,32% of the value, subject to a maximum of R19,57, so if you issue a cheque for R1 000 the cost would be R4,50 plus R13,20 (1,32% of the cheque value), making a total fee of R17,70.

Transaction type	Base fee	Fee based on transaction as a % of value	Maximum total fee
Deposits at branch			
Cheque deposits			No charge
Cash deposits	R4,50	+ 0,911%	No maximum
Cash withdrawals			
Cheque encashment below R7 000	R22,00 + 1,23% plus cheque service fee		
Cheque encashment from R7 000	R22,00 + 1,05% plus cheque service fee		
Payments			
Inter-account transfers to own Standard Bank accounts	R4,50		
Electronic account payments	R4,50	+ 0,70%	R17,50
Cheque service fee	R4,50	+ 1,32%	R19,57
Branch inter-account transfers and account payments	R4,50	+ 1,32%	R19,57

Information

AutoBank and AutoPlus balance enquiries or mini-statements	R1,40
Balance enquiries at another bank's ATM	R3,65
Branch balance enquiry	R3,80
Provisional statements	
AutoPlus – one free per month, thereafter	R3,80
Branch – one free per month, thereafter	R10,80
Internet statements	No charge
Transaction history (Branch)	
– 60-day statement	R10,80
– 90-day statement	R13,40
– 180-day statement	R15,90

Other fees

Attorneys Trust sweeping to law society	R36,00
Carbonised chequebook 30 forms	R24,00
100 forms	R70,00
Non-carbonised chequebook 40 forms	R24,00
100 forms	R55,00
200 forms	R100,00
Deposit book– duplicate	No charge
– triplicate	No charge
AutoBank card replacement	R35,00
Post-dated cheque deposit fee	R77,00
Dishonour or unpaid fee	R115,00

Prices include VAT and are subject to change

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Your Attorneys Trust current account 2010 pricing guide will give you a better understanding of our services and the costs related to them. In an effort to make your banking affordable, we have kept price increases to a minimum. The price increases are effective on 1 January 2010.

Managing your financial affairs without having to visit the branch

You can save on bank fees by making use of our cost-effective self-service channels (AutoBank, Internet banking and Business Online). These services are available 24 hours a day, seven days a week and are designed to give you access to information and the ability to transact at a time most convenient to you.

Receiving and making payments via electronic channels will assist you in reducing your bank charges.

Getting the most out of your deposits

Direct deposits via electronic channels remain the most cost-effective option, however we have kept cash deposit increases at a minimum.

- Cash centres continue to serve as a cost-effective channel for large cash deposits.
- Deposit books remain free.
- Cheque deposits into a Standard Bank account are free.

Preventing penalty charges

- Ensure there are sufficient funds in your account to cover cheques you issue. You can monitor your account balances using any of our convenient channels available to you.

Your Attorneys Trust current account

The Attorneys Trust current account caters for trust bank accounts in terms of section 78(1) of the Attorneys Act 53 of 1979, and contains the following features over and above a normal business current account.

- Interest is payable on certain credit balances on a tiered rate basis.
- Specific cheque service fees are applicable to the Attorneys Trust account.
- There is an automatic sweeping facility which, once activated, will transfer interest net of fees to your law society on a monthly basis, saving you valuable administrative time.

Please contact your Business Banker at your nearest branch to activate the sweeping facility.

Ensure that you have sufficient funds within the account at the beginning of the month when the sweeping occurs to prevent a failed sweeping.

If you have any questions about pricing or any of our other services, please call us on **0860 012 345**, visit **www.standardbank.co.za** or speak to your Business Banker at your nearest Standard Bank branch.

Terms and conditions apply.