

Pricing 2010

Credit card

Credit card fees for 2010

New account initiation	
Principal card	R104,00
Secondary card	Free
Annual service fee: Blue and Achiever credit cards	
Principal card	R165,00
Secondary card	Free
Annual service fee: Gold and British Airways Gold	
Principal card	R263,00
Secondary card	Free
Annual service fee: Titanium	
Principal card	R320,00
Secondary card	Free
Annual service fee: Platinum	
Principal card	R495,00
Secondary card	Free
Annual service fee: Garage card	
Linked to credit card	R108,00
Linked to current account	R108,00
Stand-alone	R125,00
Bundled Prestige linked to current account	Free
MasterCard Blue Online – (unembossed)**	
Monthly service fee	R13,25
Business and Corporate cards	
Business credit card (secondary card is free)	R168,00
Corporate credit card	
Accounts opened before 1 Jan 2010	
– One to 50 cards	R168,00
– 51 to 100 cards	R142,00
– More than 100 cards	Free
New Corporate credit cards opened on or after 1 Jan 2010	
– 1 to 100 cards	R168,00
– more than 100 cards	R80,00
– Aviation credit card	R168,00
Travel agent card – linked to corporate card	Free
– Stand alone	R168,00
Procurement card	R305,00

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Annual memberships				
British Airways Linkage Fee	R220,00			
Travel Insurance (Terms and conditions apply to all travel insurance cover options)				
Cover description	1-15 days	16-90 days	91-180 days	Mandate 1-90 days
Rate all cards				
Automatic cover (up to 75 years of age)	Free	Free	Free	Free
Option 1	R278,00	R455,00	R968,00	R273,00
Option 2	R305,00	R492,00	R1 070,00	R300,00
Option 3	R342,00	R535,00	R1 177,00	R326,00
Seniors cover (age 76 to 84)	R829,00	R1 220,00	No cover	
Pre existing cover				
Option 1	R679,00	R1 118,00	R2 381,00	
Option 2	R781,00	R1 257,00	R2 745,00	
Option 3	R1 134,00	R1 798,00	R3 959,00	
		Base fee	Fee based transaction value fee	Maximum total fee
Other fees				
Card replacement fee – local		R88,00		
Emergency card replacement outside South Africa		R88,00		
Retrieval of statement, 1st free thereafter (per page)		R14,50		
Retrieval of one voucher – South Africa		R50,00		
– International		R200,00		
Delivery of credit card by courier (depending on distance and urgency)		R150,00		
Late payment fee*		R128,00		
Honouring fee* for exceeding credit limit		R120,00		
Arrear fee – 60 days		R18,50		
Cash withdrawals				
Standard Bank AutoBank		R3,75	1,1%	
Personal and corporate cards		R3,75	1,1%	
Another bank's ATM				
– local		R11,00	1,1%	
– international		R25,00	1,2%	
Over the counter (local and international)				
Personal and Corporate cards		R22,00	1,2%	

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	Base fee	Fee based transaction value fee	Maximum total fee
Cash deposits – AutoBank or over the counter			
Cash deposits	1 free, thereafter 3,75	1,1%	
Depositing a post dated cheque	R77,00		
Special clearance of cheques deposited	R80,00		
EFT inwards	1 free, thereafter R3,75		
Balance enquiries			
Standard Bank AutoBank/AutoPlus (including mini-statements)	1 free, thereafter R1,40		
Over the counter	1 free, thereafter R3,80		
Another bank's ATM	R3,65		
Account payments			
Electronic account payment	R3,75	1,1%	Max R25,00
Branch account payment	R3,75	1,3%	Max R34,00
Telephone banking and Internet banking	R3,75	1,1%	Max R25,00
Inter-account transfers			
Standard Bank AutoBank	R3,75		
Telephone banking and Internet banking	R3,75		
Over the counter	R3,75	1,3%	Max R34,00
Provisional Statements			
AutoPlus	1 free, thereafter R3,80		
Over the counter	1 free, thereafter R9,80		
History Statements at branch			
Up to 60 days	R10,80		
Up to 120 days	R13,40		
Up to 180 days	R15,90		
More than 180 days	R18,50		

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	Base fee	Fee based transaction value fee	Maximum total fee
History statements at Standard Bank ATM			
Up to 60 days	R5,20		
Up to 120 days	R7,80		
Up to 180 days	R10,40		
More than 180 days	R11,80		
Issuing of cheques			
Bank cheque issued by a branch	R61,00		
Internet banking			
Monthly subscription per card	Free		
General transactions			
Garage card transactions	R3,65		
International currency conversion fee	2% of rand value of the transaction		
Smart data online – per transaction	R2,75		

* Applicable to accounts opened or upgraded before 1 June 2007.

** No new accounts will be opened for this product after 31 December 2009.

Contact details:

If you have further questions, call us on **0861 201 000** or email us at cardqueries@standardbank.co.za

• For more information on Value Choices call **0861 825 832** or visit www.standardbank.co.za/valuechoices

Standard Bank credit and garage cards fees effective from 1 January 2010

Your Standard Bank credit card is an easy, safe and convenient way to pay for goods and services. It also comes with a range of special offers and discounts which are exclusive to you, and it provides you with unbeatable value including the following:

- Local and international acceptance with 30 million merchants worldwide.
- Credit card can be linked to your Standard Bank cheque card or savings account for easy and convenient management of your money.
- A Budget facility where you have an option to spend R200 or more and repay it over six to 60 months.
- A single credit limit that you may use at your discretion, since you can link additional cards and even a garage card to your credit card.
- Enjoy and save with up to 55 days' interest free credit if the full outstanding balance is paid in full each month.
- A repayment option to meet your needs. You may elect to repay the minimum amount, as low as 5% of the outstanding balance or R25, whichever is greater.
- Value Choices brings you a range of special offers, discounts and promotions exclusive to you as a Standard Bank personal credit cardholder. There are no hidden costs, no points to earn or redeem. Gold, Titanium and Platinum customers receive additional exclusive offers.

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Your credit card also gives you, among others, the following free benefits

- Free Internet, telephone and cellphone banking when linking your Internet profile to your credit card.
- Free and convenient Automatic Payment Order (APO), a payment option that assists you in managing your account without hassles.
- Free travel insurance when purchasing tickets with your Standard Bank credit cards. There is also an option to top-up this cover.
- Free point-of-sale transactions when swiping your card at a merchant.
- One free statement per month directly to your mail account. An email option is available.
- Free secondary cards which are convenient for the primary cardholder's spouse and children.
- Lost card protection, protecting you against fraudulent transactions on your stolen or lost card provided that it is reported.
- Free budget facility.
- Free account limit changes with a dynamic limit option.
- Plus you also get one free per month of the following:
 - Cash deposit.
 - Balance enquiry at a Standard Bank ATM.
 - ATM Provisional statement per month.

Added safety and security

Standard Bank continues to lead the market in offering 'Chip-and-PIN' credit cards thereby enhancing protection of your limit. These smart cards include an electronic Chip (rather like cellphone SIM cards do). The Chip-and-PIN card may be used by entering the cardholder's secret personal identity number (PIN) during the transaction at a merchant.

How to save money with your Standard Bank credit card

Scan our fee guide and you will see that you can cut costs by relying more on our self-service channels (including ATMs, cellphone banking, Internet and telephone banking) and less on branches. If you make several cash deposits a month, think about consolidating them into one. Consider swiping your credit card for purchases instead of drawing cash, as the transaction is free and you also get up to 55 days' interest free credit.

How to calculate a cost

Some transaction fees have two parts – one fixed and one variable. For instance, the fee for a cash withdrawal from our AutoBank machine is R3,75 plus 1,1%. What this means is, if you withdraw R500 the fee is R3,75 plus 1,1% of R500 which totals R9,25 (R3,75 + R5,50).