

Pricing 2010

E Plan transaction account

Here is a guide showing the fees you pay on your E Plan account.

Keeping costs down

Here are some tips on how to make the most of your account, spend less on banking fees or even avoid some of them.

- It is cheaper and safer to buy goods using your debit card than to draw cash. Look for outlets with MasterCard, Maestro and Visa signs.
- Draw cash at your Standard Bank ATM and pay less than using another bank's ATM.
- Using Standard Bank AutoBanks to make deposits and withdrawals is cheaper than going into branches.
- Always have enough money in your account to cover your stop orders and debit orders. You will have to pay an extra fee if there is not enough money in your account to cover these transactions.
- Keep your debit card and Stop card separately and in a safe place to avoid paying for card replacements.

Getting the most from your E Plan transaction account

- Earn interest by keeping more than R250 in your savings pocket.
- You will earn bonus interest if you maintain that balance in your account for six months in a row.
- You only earn interest in your savings pocket, so transfer your extra cash from your transactions pocket.
- Do not allow anyone to use your card.
- Do not share your PIN.

Contact details

Customer contact centre

- | | |
|-----------------------|--------------------------------|
| – South Africa | 0860 123 000 |
| – International | +27 11 299 4701 |
| – email | information@standardbank.co.za |
| – Lost or stolen card | 0800 0020 600 |
| – Internet | www.standardbank.co.za |

This brochure is not a comprehensive list of our prices, for further information you can contact us on any of the above.

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Your guide to E Plan fees	
Monthly fees	
Management fee*	R9,00
Cash withdrawals	
Standard Bank ATM	R2,70 + 1,10% of withdrawal amount
Another bank's ATM	R2,70 + 1,10% of withdrawal amount + R6,70
Branch	R22,00 + 1,10% of withdrawal amount
Standard Bank ATM outside RSA	R9,40 + 1,10% of withdrawal amount
International ATM	R25,00 + 1,20% of withdrawal amount
Debit card	
Paying for goods in a store	R2,30
Paying and withdrawing cash at the same time	R5,20
Cashback	R5,20
Prepaid airtime recharge	
ATM, cellphone or telephone banking	Free
At other bank's ATM	R6,70 + R2,70 + 1,10% of value
Deposits	
AutoBank cash deposit (one free a month)	R3,75 + 1,10% of deposit value
Cash deposit (branch)	R3,75 + 1,10% of deposit value
Post-dated cheque	R77,00
Special clearance	R80,00
Inter-account transfers	
Using a Standard Bank ATM, cellphone, telephone or Internet banking	R6,10
Branch	R36,00
Account payments	
Electronic account payment	R6,10
Branch	R36,00
Debit orders	
Debit orders to Standard Bank	R6,10
Debit orders to anyone except Standard Bank	R6,10

Your guide to E Plan fees contd.	
Stop orders	
Each new or changed item	R14,40
Charge per transaction	R6,10
Issuing cheques	
Bank cheque (branch)	R61,00
Provisional statements	
AutoPlus machine (one free a month)	R3,80
Branch (one free a month)	R9,80
History statements at ATM	
60 days	R5,20
90 days	R7,80
180 days	R10,40
History statements at a branch	
60 days	R10,80
90 days	R13,40
180 days	R15,90
Balance enquiries	
At Standard Bank ATM (print)	R1,40
At Standard Bank ATM (display)	Free
At another bank's ATM	R3,65
Branch	R3,80
Other transactions	
Declined cash requests at Standard Bank ATM (display)	R2,00
Declined cash requests at another bank's ATM	R3,65
Stop payments	R29,00
ATM card replacement	
- Magstripe	R35,00
- Chip EMV	R60,50
Dishonour or unpaid fee per item (maximum five a month)	R17,50
MyUpdates Lite (12 SMSs)	No charge
Internet subscription	R22,00

All fees include VAT and are correct as of 1 January 2010

* Customers over the age of 60 years and 11 months receive a discount on their monthly fee and only pay R4,50

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Quick reference to pricing				
Transaction types	Transaction value			
	R100,00	R250,00	R500,00	R1 000,00
Cash withdrawal at Standard Bank ATM	R3,80	R5,45	R8,20	R13,70
Cash withdrawal at another bank's ATM	R10,50	R12,15	R14,90	R20,40
Debit order to Standard Bank account	R6,10	R6,10	R6,10	R6,10
Debit order to other banks	R6,10	R6,10	R6,10	R6,10
Paying for goods in a store using your ATM card	R2,30	R2,30	R2,30	R2,30
Paying for goods in a store using ATM card and withdrawing cash	R5,20	R5,20	R5,20	R5,20
Cash deposit at Standard Bank ATM (one free a month)	R4,85	R6,50	R9,25	R14,75
Cash deposit at branch	R4,85	R6,50	R9,25	R14,75
Balance enquiries at Standard Bank ATM (print)	R1,40			
Balance enquiries at Standard Bank ATM (display)	Free			
Balance enquiries at another bank's ATM	R3,65			
Balance enquiries at branch	R3,80			
Monthly fee (if you are over 60 years and 11 months you pay only R4,50 a month)	R9,00			
Unpaid items fee (maximum of five dishonours charged a month)	R17,50			

This guide indicates how much it will cost you to perform the most common types of transactions for amounts of R100, R250, R500 and R1 000.

The left-hand column shows the type of transaction, the columns on the right indicate how much it will cost to perform the transaction for amounts of R100, R250, R500 and R1 000.

Frequently asked questions

Why am I charged when someone deposits money into my E Plan account?

The handling of cash is labour intensive and carries a risk. This makes cash deposits a costly function. The charge is to recover some of these costs. You can avoid this charge by making sure that your employer pays your salary directly into your account.

Why must I pay R35 to replace my ATM card if I lose it?

All our cards are durable and are designed to last. It is costly to replace these cards and this charge is to recover some of these costs. Your ATM card must be kept in a secure place.

Why is it costly to use another bank's ATM?

When you use another bank's ATM you are actually using two banks for the transaction. Both banks incur costs that they have to recover. We charge the normal fee for the transaction.

In addition the bank whose ATM you are using, charges your bank an interbank fee for using its ATM. The fee is charged as a single fee by us and we then pass on the interbank portion of the total fee to the bank whose ATM you used.