

# 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](mailto:information@standardbank.co.za)
- Lost or stolen card 0800 0020 600
- Internet [www.standardbank.co.za](http://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   |  |
|---|--|
| <b>Monthly fees</b>   |  |
| Management fee*   | R9,00                                      |
| <b>Cash withdrawals</b>   |  |
| 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        |
| <b>Debit card</b>   |  |
| Paying for goods in a store   | R2,30                                      |
| Paying and withdrawing cash at the same time                        | R5,20                                      |
| Cashback  | R5,20                                      |
| <b>Prepaid airtime recharge</b>                                     |  |
| ATM, cellphone or telephone banking                                 | Free                                       |
| At other bank's ATM   | R6,70 + R2,70 + 1,10% of value             |
| <b>Deposits</b>   |  |
| 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                                     |
| <b>Inter-account transfers</b>                                      |  |
| Using a Standard Bank ATM, cellphone, telephone or Internet banking | R6,10                                      |
| Branch  | R36,00                                     |
| <b>Account payments</b>   |  |
| Electronic account payment  | R6,10                                      |
| Branch  | R36,00                                     |
| <b>Debit orders</b>   |  |
| Debit orders to Standard Bank                                       | R6,10                                      |
| Debit orders to anyone except Standard Bank                         | R6,10                                      |

| Your guide to E Plan fees contd.                        |           |
|---|-----------|
| <b>Stop orders</b>                                      |           |
| Each new or changed item                                | R14,40    |
| Charge per transaction                                  | R6,10     |
| <b>Issuing cheques</b>                                  |           |
| Bank cheque (branch)                                    | R61,00    |
| <b>Provisional statements</b>                           |           |
| AutoPlus machine (one free a month)                     | R3,80     |
| Branch (one free a month)                               | R9,80     |
| <b>History statements at ATM</b>                        |           |
| 60 days   | R5,20     |
| 90 days   | R7,80     |
| 180 days  | R10,40    |
| <b>History statements at a branch</b>                   |           |
| 60 days   | R10,80    |
| 90 days   | R13,40    |
| 180 days  | R15,90    |
| <b>Balance enquiries</b>                                |           |
| At Standard Bank ATM (print)                            | R1,40     |
| At Standard Bank ATM (display)                          | Free      |
| At another bank's ATM                                   | R3,65     |
| Branch  | R3,80     |
| <b>Other transactions</b>                               |           |
| Declined cash requests at Standard Bank ATM (display)   | R2,00     |
| Declined cash requests at another bank's ATM            | R3,65     |
| Stop payments   | R29,00    |
| <b>ATM card replacement</b>                             |           |
| - 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.