

Pricing 2010

Personal current accounts

Pricing option 1 – Pay as you transact

	CTA/Classic cheque/Achiever/Elite/ Consolidator ¹ (60 years and over)
Deposits at branch or AutoBank	
Cheque deposits	Free
Cash deposits	R3,75 + 1,10% of value
Cash withdrawals	
Standard Bank ATM ²	R3,75 + 1,10% of value
Branch cash withdrawal – Using a cheque card, credit card or debit card ³ – Cheque encashment	R22,00 + 1,20% of value Branch cash withdrawal fee + cheque service fee
International ATM	R25,00 + 1,20% of value
Payments	
Prepaid recharges using Standard Bank electronic channels ²	Free
Electronic inter-account transfers (excluding savings and investment accounts)	R3,75
Stop order ⁴	R3,75 + 0,75% of value (max total fee R17,00)
Electronic account payments	R3,75 + 0,75% of value (max total fee R17,00)
Cheque card purchase	R3,75 + 0,75% of value (max total fee R17,00)
Debit card purchase	R3,75 + 0,75% of value (max total fee R17,00)
Debit order ⁴	R3,75 + 1,30% of value (max total fee R34,00)
Branch inter-account transfers and account payments (to Standard Bank third parties)	R3,75 + 1,30% of value (max total fee R34,00)
Cheque service fee	R3,75 + 1,30% of value (max total fee R36,00)
Bank cheque	R61,00
Other monthly fees	
Monthly service fee on arranged overdrafts	R23,00
Monthly service fee on unauthorised overdrafts	R57,00
Minimum monthly service fee includes Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, cheque card purchases, debit orders and cheque service fee ⁵	R47,00 (Classic cheque) R59,00 (Achiever) No minimum (Consolidator) R77,00 (Elite)
Monthly management fee	R21,50 (CTA)
Internet banking subscription fee	R22,00 (free for Consolidator)

¹ Consolidator customers pay a discounted base fee of R2,90 instead of R3,75 as indicated. Other fees (minimum, ad valorem, maximum fee etc.) will still apply.

² Cash withdrawal and prepaid recharges at another bank's ATM will attract R6,70 plus the AutoBank cash withdrawal fee.

³ Where there is no Standard Bank ATM available in a town or if it is offline, the Standard Bank ATM cash withdrawal fee is applicable.

⁴ Debit orders to another Standard Bank account and stop orders in favour of personal loans RCP/WTP/student loans are only charged the base fee of R3,75 (R2,90 for Consolidator customers).

⁵ The minimum monthly service will be levied if the total combined transactions do not exceed this amount.

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Pricing option 2 – Fixed monthly fee (Plus)

Note: Transactions in excess of the specified maximum and those not shown in this table, will attract 'Pay as you transact' fees.

	Consolidator ⁷	Classic	Achiever GO ⁸	Achiever	Elite
The fee includes:					
AutoBank cash deposits ¹	2	2	1	2	2
AutoBank cash withdrawals ²	8	8	4	8	8
Branch cash withdrawals (using a card or cheque) ³	3	3		3	3
Cheques ³	10	10		10	10
Electronic transactions ⁴	30	30	10	40	50
Electronic balance enquiries, mini-statements and electronic prepaid top-ups via Standard Bank	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Internet subscription ⁵	Included	Included	Included	Included	Included
Annual cheque card fee	Included	Included	Included	Included	Included
TravelWallet ⁶	Included	Excluded	Excluded	Excluded	Excluded
Monthly fee	R39	R95	R59	R139	R169

- Achiever GO customers get one free cash deposit at a Standard Bank ATM or branch. The deposit is capped to R5 000 (Excess deposit amount will attract 'Pay as you transact' cash deposit fees).
- Excludes other bank cash withdrawal.
- Include cheque encashment. The cheque portion of the cheque encashment transaction is covered up to the maximum number of cheques and the same applies to branch cash withdrawals. Please consult your branch for more details.
- This includes any combination of debit and stop orders, electronic inter-account transfers, electronic account payments and cheque card transactions.
- This fee covers Internet banking access for the primary cardholder only.
- TravelWallet includes card activation fee, loading and reloading value fees.
- Consolidator Plus customers who choose the refund option and maintain a daily minimum positive balance of at least R10 000 for the full calendar month will have their monthly fee refunded.
- Only for 18-26 year olds.

Pricing option 3 – Refund*

The refund is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders, cheque service fee and cheque card purchases. It also applies to the minimum monthly service fee.

Minimum daily positive balance for the full calendar month*	Maximum monthly refund
R10 000 to R19 999	R82,00
R20 000 to R29 999	R120,00
R30 000 to R49 999	R218,00
R50 000 to R99 999	R273,00
R100 000+	R409,00

* No interest is paid on positive balances on rebate option

Personal/Owner Loan Protection Plan

Age	Plan A Death, disability and dread disease	Plan B Death and disability	Plan C Death only
	Single life	Single life	Single life
18-39	1,28	1,02	0,94
40-44	1,92	1,35	1,32
45-49	2,44	1,71	1,64
50-54	3,69	2,46	1,85
55-59	5,62	3,93	2,65
60-64	n/a	6,48	4,12
64-69	n/a	n/a	5,18
70-75	n/a	n/a	7,27

To calculate: Divide your outstanding balance by R1 000, then multiply by the rate under your age band = monthly premium. (The premium decreases monthly).

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The following fees apply unless specifically excluded.

Information

Balance enquiries and mini-statements	
At Standard Bank ATM (display)	Free
At Standard Bank ATM (print)	R1,40
At branch	R3,80
At another bank's ATM	R3,65
Provisional statements	
AutoPlus – seven days one free a month, thereafter	R2,70
AutoPlus – 30 days one free a month, thereafter	R3,80
Branch – one free a month for Consolidator only, thereafter	R9,80
Transaction history	
At AutoPlus – 60 days	R5,20
At AutoPlus – 90 days	R7,80
At AutoPlus – 180 days	R10,40
Transaction history	
At Branch – 60 days	R10,80
At Branch – 90 days	R13,40
At Branch – 180 days	R15,90
Internet and cellphone banking statements	Free
Internet banking payment confirmation fee	
By email	R0,65
By SMS	R0,85
By Fax	R3,00
MyUpdates (Monthly subscription fee)	
Lite	Free
Maxi	R17,00

Chequebooks

Non-carbonised chequebook with 30 cheques for Classic Plus, Achiever Plus, Elite and Consolidator	Free
Non-carbonised chequebooks with 30 cheques for Classic and Achiever not on Plus	R24,00
All carbonised chequebooks	R24,00

Other services – applicable to all options

Cheque card annual fee (including lost card protection) ¹	R67,00
Declined cash withdrawal	
At Standard Bank ATM	R2,00
At another bank's ATM	R3,65
Depositing a post-dated cheque	R77,00
Garage card transaction fee	R3,65
Replacement card	
Debit card	R35,00
Debit card (Chip/EMV card)	R60,50
Cheque card	R88,00
Special clearance on cheques deposited	R80,00
Stop payments on cheques and debit orders	R29,00
Stop order (establish/amend/cancel) fee	R14,40
Dishonour fee ²	R115,00
Honouring fee ³	R120,00
Disputed debit orders (if after 40 days and customer proved wrong)	R159,00
Internet future dated payment unpaid	R25,00
Will safe custody annual fee	R72,00
Will drafting fee	R410,00

¹ Included in fixed monthly fee option.

² A charge for a payment that we dishonour due to insufficient funds in your account.

³ A charge for a payment that we honour which results in your account exceeding the arranged overdraft limit.

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Transaction account pricing for 2010

Personal current accounts help you to manage your money, making it accessible and giving you the means to move funds around. Whatever you need to do, one of our personal transaction accounts will give you the means to do it. For more information on our range of accounts, please refer to the 'Transaction accounts' brochure in our branches, our website or ask a branch consultant for assistance.

This pricing guide covers the fees for personal current accounts. These fees are effective from **1 January 2010**.

Current account fee options

You can choose from three different fee options.

1. Pay as you transact – you pay for each transaction.
For more details see 'Option 1' on the attached table.
2. Refund – if you keep a daily minimum balance in your account for a full calendar month we will refund a portion of the service fees incurred under the 'Pay as you transact' option, up to a specified amount based on the balance kept in your account.
3. Fixed monthly fee (Plus) – you pay a single monthly fee for a fixed number of transactions.

Have you always used the branch or other banks' ATMs to do certain transactions?

The following tips will assist you in banking faster and cheaper – at your own convenience:

- Use Internet, telephone or cellphone banking as a more cost effective way to perform most of the transactions you do in the branch (remember, there is no monthly subscription fee for cellphone banking).
- Draw cash at a Standard Bank ATM if you are not already doing so – and remember to always use our ATMs to avoid paying additional fees for using other bank's ATMs.
- Do you write out too many cheques every month? Consider using your cheque card, or a debit card to make in-store payments. Use the Internet, Standard Bank ATM, or cellphone banking to pay monthly bills.
- If you don't use your overdraft often, keep your limit at R300 or less so you don't get charged a monthly overdraft service fee.

Make an active decision to start practicing good banking behaviour:

- Avoid administration fees by ensuring that there is always sufficient money to cover any expenses coming off your account. You can carefully monitor the funds in your account by obtaining your account balance as often as you need on cellphone/Internet banking. Remember cellphone/Internet banking balance enquiries are free.
- To ensure that you have the best account and pricing option, visit your closest branch and discuss your needs with a consultant. We have also developed an Internet pricing calculator which enables customers to decide on the best pricing option, given your transacting requirements.
- Open a savings account if you have not got one already to help you save for the future. Link the savings account to your current account, making it easier for you to transfer money into your savings account on Internet, cellphone banking or our ATMs. Electronic inter-account transfers from current account to savings and investment accounts are free.

Contact details

General customer enquiries	
– South Africa	0860 123 000
– International	+27 11 299 4701
Email	information@standardbank.co.za
Lost or stolen cards	0800 020 600
Internet	www.standardbank.co.za
Cellphone banking	www.standardbank.mobi