

Pricing 2010

Prestige Banking

Prestige Banking is a banking solution for people who are serious about success.

At the core of the Prestige Banking offering is a dedicated Prestige Banker for appointment-based consultations to assist you with all your financial requirements. Your Prestige Banker is backed by a team of highly skilled Prestige consultants through the Prestige Line for your day-to-day banking needs and queries.

Through your Prestige Banker, you have access to Standard Bank Financial Services consultants for expert advice on your financial planning and investment needs as well as a Business Banker for your business requirements.

Prestige Banking pricing options

You can choose from three different fee options.

- Fixed monthly management fee (Plus) – you pay a single monthly management fee for a fixed number of transactions and services.
- Pay as you transact – you pay for each transaction.
- 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.

Fixed monthly management fee (Plus option)	
This fee includes:	
Electronic transactions	55
Cheques	15
Standard Bank ATM cash withdrawals	12
Branch cash withdrawals	3
AutoBank cash deposits	2
Electronic balance enquiries and Standard Bank ATM mini -statements	Unlimited
TravelWallet	Included
Chequecard annual fee	Included
Internet banking subscription fee	Included
Monthly fee	R199

Also included are:

- Annual credit card fee, excluding loyalty programmes
- Annual garage card fees (card linked to current accounts)
- Garage card transaction fees (card linked to current accounts)
- Diners Club annual fee. It will be charged in full if you do not spend at least R60 000 on your card in a calendar year.
- Secondary credit card
- One free bank cheque per month
- Electronic provisional and 30-day statements from an AutoPlus
- Will safe custody
- TravelWallet activation, loading and reloading
- Delivery of foreign exchange (primary account only)
- Inward foreign currency transfers (primary account only)
- Sale and repurchase of travellers cheques (primary account only)
- Bank by fax transactions
- Cheques marked 'good for funds'
- Stop payments

Changes:

From 1 January 2010, vault locker 'A' will no longer be included as part of your bundled pricing.

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Secondary Prestige account

Prestige Banking also offers a secondary Prestige current account for your spouse or life partner with access to the same services and transactional benefits at a reduced monthly fee of R69.

Your spouse or life partner will receive:

- Their own Prestige current account as a secondary account off the main account holder's account
- Their own statements sent to the address of their choice
- No additional fees will be charged on your credit card as it is covered by the main account holder
- A garage card can be linked to the credit card or current account
- A secondary account holder may conduct their account at a branch other than the main account holder's branch
- The account can be opened in the name of the main account holder, or that of the spouse or life partner
- Monthly Internet banking subscription, optional at R22 a month

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Pay as you transact option

Deposits at branch or AutoBank

Cheque deposits	Free
Cash deposits	R3,75 + 1,10% of value

Cash withdrawals

Standard Bank ATM ¹	R3,75 + 1,10% of value
Branch cash withdrawal	R22,00 + 1,20% of value Branch cash withdrawal fee + cheque service fee
– Using a cheque card, credit card or debit card ²	
– Cheque encashment	
International ATM	R25,00 + 1,20% of value

Payments

Prepaid recharges using Standard Bank electronic channels ¹	Free
Electronic inter-account transfers (excluding savings and investment accounts)	R3,75
Stop order ³	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 ³	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 ⁴	R77,00
Internet banking subscription fee	R22,00

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Refund option

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 the 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	Single life	Single life	Single life
18-39	1,28	1,02	1,02	0,94		
40-44	1,92	1,35	1,35	1,32		
45-49	2,44	1,71	1,71	1,64		
50-54	3,69	2,46	2,46	1,85		
55-59	5,62	3,93	3,93	2,65		
60-64	n/a	6,48	6,48	4,12		
64-69	n/a	n/a	n/a	5,18		
70-75	n/a	n/a	n/a	7,27		

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

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	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	
Prestige Plus customers	Free
All carbonised chequebooks	R24,00

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Other Services	
Cheque card annual fee (including lost card protection)*	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	R115,00
Disputed debit orders (if after 40 days and customer proved wrong)	R159,00
Honouring fee	R120,00
Internet future dated payment unpaid	R25,00
Monthly service fee on arranged overdrafts	R23,00
Monthly service fee on unauthorised overdrafts	R57,00
Will safe custody annual fee*	R72,00
Will drafting fee	R410,00

* Included as part of the fixed monthly management fee
(Garage card transaction fee is included if linked to a current account)


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 more cost effective ways 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 Standard Bank 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, AutoPlus, 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.
- Use our Internet pricing calculator to ensure that you are on the most suitable pricing option given your transacting needs. Alternatively, contact your Prestige Banker or the Prestige Line consultants.



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Contact us

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