

Pricing 2010 – PureSave, PlusPlan and MarketLink accounts

PureSave, PlusPlan and MarketLink Type of transaction	PlusPlan			PureSave			MarketLink		
	Base fee	Fee based on transaction value	Maximum total fee	Base fee	Fee based on transaction value	Maximum total fee	Base fee	Fee based on transaction value	Maximum total fee
Deposits at branch or AutoBank									
Cash deposit (up to R3 000 per deposit)	One free per month			Two free per month			One free per month		
Cash deposit (above R3 000 or after the free deposits)	R4,15	1,10%		R4,15	1,10%		R4,15	1,10%	
Cheque deposit	Free			Free			Free		
Withdrawals and debit card purchases									
Cash withdrawal from Standard Bank AutoBanks (R6,70 more if another bank's ATM is used)	R4,15	1,25%		R4,15	1,25%		R4,15	1,25%	
Cash withdrawal at a branch using ATM card	R22,00	1,20%		R22,00	1,20%		R22,00	1,20%	
Debit card purchase	R4,15			Not applicable			R4,15		
Debit card purchase and withdrawals	R8,30			Not applicable			R8,30		
Payments									
Debit order in favour of another of your Standard Bank accounts	R4,15			Not applicable			R4,15		
Debit order to another company	R4,15	1,30%	R35,50	Not applicable			R4,15	1,30%	R35,50
Stop order to Revolving Credit Plan/Way-to-Pay/Student loans	R4,15			Not applicable			R4,15		
Stop order to all other accounts	R4,15	0,80%	R17,75	Not applicable			R4,15	0,80%	R17,75
Electronic account payments using AutoPlus, Internet, cellphone or telephone banking	R4,15	0,80%	R17,75	Not applicable			R4,15	0,80%	R17,75
Electronic account payments over-the-counter at a branch	R35,50			Not applicable			R35,50		
Prepaid airtime recharge using our self-service banking channels*	Free			Not applicable			Free		
Inter-account transfers									
Using AutoPlus, Internet, cellphone or telephone banking	R4,15	None		R4,15	(First one free each month)		R4,15	(First one free each month)	
Over-the-counter at a branch	R35,50			R35,50			R35,50		
Monthly fees									
Only if minimum balance is less than R1 000	R14,50			Not applicable			Not applicable		
Internet banking fee	R22,00			Not applicable			R22,00		

* Prepaid recharge at another bank's ATM will attract R6,70 plus AutoBank cash withdrawal fee.

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Revised fees for 2010

In order to get maximum value for money when operating your Standard Bank account, it is important that you understand how fees are charged and how much those fees are. By choosing the right type of account and using the account for its intended purpose, you can keep your fees to a minimum. In this brochure are the revised fees applicable to PlusPlan, PureSave and MarketLink accounts from 1 January 2010.

Value added offers

In order to help you reach your savings goals the following benefits are provided on the various products:

- if you maintain a balance of at least R1 000 in your PlusPlan account you do not pay the monthly management fee;
- if you maintain a balance of R6 500 in your PlusPlan account you qualify for five free debit transactions a month. These include cash withdrawals, inter-account transfers, electronic account payments and debit orders;
- electronic inter-account transfers from Standard Bank current and E Plan accounts into PureSave and MarketLink accounts are free of charge; and
- you are also allowed one free electronic transfer from your PureSave and MarketLink accounts into your linked Standard Bank transactional accounts every month.

How to calculate your transaction fees

Some transactions are charged a base fee plus a percentage of the transaction value up to a maximum amount while others are charged a base fee only. For example, an electronic account payment of R500 will attract a base fee of R4,15 plus R4,00 (0,80% of the transaction value of R500) giving a total fee of R8,15.

Managing your bank fees

Keep fees to a minimum on your account by following a few simple guidelines:

- use self-service channels like our ATM network, cellphone banking and Internet banking to operate your account. These services are available 24 hours a day, seven days a week and are much cheaper than going to a branch;
- instead of drawing cash, use features like Electronic Account Payment and Inter-account Transfers via our ATM network and Internet banking;
- take advantage of the free transactions offered on your account during the month; and
- ensure that your accounts have sufficient funds to honour your payments and observe the account terms and conditions.

For more information on the fees or any other aspect of your account, please call Standard Bank Contact Centre on **0860 123 456**, visit www.standardbank.co.za or visit any Standard Bank branch.

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Information fees									
AutoBank mini-statements		R1,40			R1,40			R1,40	
AutoBank balance enquiries (screen display)		Free			Free			Free	
AutoBank balance enquiries (slip print)		R1,40			R1,40			R1,40	
Branch balance enquiries		R3,80			R3,80			R3,80	
Balance enquiries at another bank's ATM		R3,65			R3,65			R3,65	
Provisional statements – AutoPlus 30 day statement	R3,80	One free per month		R3,80	One free per month		R3,80	One free per month	
Provisional statements – Branch 30 day statement	R9,80	One free per month		R9,80	One free per month		R9,80	One free per month	
Internet banking statements		Free			Free			Free	
Transaction history		Branch	AutoPlus		Branch	AutoPlus		Branch	AutoPlus
– 60 days		R10,80	R5,20		R10,80	R5,20		R10,80	R5,20
– 90 days		R13,40	R7,80		R13,40	R7,80		R13,40	R7,80
– 180 days		R15,90	R10,40		R15,90	R10,40		R15,90	R10,40
Other fees									
AutoBank cash withdrawal declined (screen display)		Free			Free			Free	
AutoBank cash withdrawal declined (slip print)		R2,00			R2,00			R2,00	
Establishing or changing a stop order		R14,40			Not applicable			R14,40	
Stop payment		R29,00			Not applicable			R29,00	
Bank cheque		R61,00			R61,00			R61,00	
Each AutoBank card replacement		R35,00			R35,00			R35,00	
Post-dated cheque deposit fee		R77,00			R77,00			R77,00	
Special clearance		R80,00			R80,00			R80,00	
Dishonour fee or unpaid item (Only the first two for the month are charged)		R55,00			Not applicable			R55,00	