

Pricing 2010

Vehicle and asset finance AccessFinance accounts

Transaction fees

How to calculate your transaction fees

Each transaction is charged a base fee of R4,50 plus a percentage of the value of the transaction where applicable. For example, for electronic account payments you pay R4,50 plus 0,70% of the value, subject to a maximum of R17,50. So if you make an electronic account payment of R1 000, the cost will be R4,50 plus R7,00, making a total of R11,50.

Transaction type	Base fee	Fee based on transaction as a % of value	Maximum total fee
Monthly service fees			
Personal accounts	R21,50	N/A	R21,50
Business accounts	R43,00	N/A	R43,00
Deposits			
Cheque deposits	No charge	No charge	No charge
Branch cash deposits	R4,50	1,150%	No maximum
– R0 to R9 999,99	R4,50	1,040%	No maximum
– R10 000 to R39 999,99	R4,50	0,810%	No maximum
– R40 000 or more			
ATM	R4,50	0,796%	No maximum
Cash withdrawals			
Branch withdrawal	R22,00	1,23%	No maximum
Cheque encashment	R22,00	1,23%	No maximum
– below R7 000	R22,00	1,05%	No maximum
– above R7 000			
Plus cheque service fee	R4,50	1,56%	R36,00
Bank cheques	R61,00	N/A	N/A
Standard Bank AutoBank	R4,50	1,02%	No maximum
Other bank ATM fee	R6,70	Plus SBSA ATM fee	No maximum
Payments			
Electronic inter-account transfers	R4,50	N/A	N/A
Electronic account payments	R4,50	0,70%	R17,50
Debit orders (other Standard Bank customer or external)	R4,50	0,70%	R17,50
Maestro debit card	R4,00	0,65%	R15,75
Stop orders (all other accounts)	R4,50	0,70%	R17,50

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Other fees	
AutoBank or AutoPlus balance enquiries or mini-statements	R1,40
Balance enquiries at another bank's ATM	R3,65
Branch balance enquiry	R3,80
Provisional statements	
AutoPlus – one free a month, thereafter	R3,80
Branch – one free a month, thereafter	R9,80
Internet statements	No charge
Branch transaction history	
– 60 days	R10,80
– 90 days	R13,40
– 180 days	R15,90
AutoPlus history statements	
– 60 days	R5,20
– 90 days	R7,80
– 180 days	R10,40
Declined ATM cash withdrawal	
– Standard Bank AutoBank	R2,00
– Other bank's ATM	R3,65
Stop order establishment	R14,40
Internet subscription	R22,00
AutoBank card replacement	R35,00
Monthly service fee on overdrafts of R300 or more	R36,00
Over limit fee. Fee charged for each transaction when overdraft limit is exceeded	R120,00
<i>* Note: this fee is for pre-NCA customers and is per cheque/debit order/standing payment order</i>	
Dishonour or unpaid fee	R115,00
Audit certificates	R76,00
Balance certificates	R3,90
Stop payments	R29,00

This brochure is not a comprehensive list of our prices. For further information, please contact your branch.

Prices include VAT and are subject to change.

Disclaimer

Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information contact your branch.

Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.