

## Foreign exchange fees 2011

Transaction type	Buying foreign currency from Standard Bank				Selling foreign currency to Standard Bank		
	Fee*	Minimum	Maximum	Additional telecom-munication fees	Fee*	Minimum	Maximum
Travellers cheques	1,85%	R68,00	No maximum		1,85%	R57,50	No maximum
Travellers cheques (rand)					2,00%		
Travellers cheques bought from Standard Bank/Stanbic Bank						Free (Proof of purchase required)	
Foreign notes (except CMA currencies)	1,85%	R57,50	No maximum		1,85%	R57,50	No maximum
Non-travel related international payments (teletransmissions)	0,45%	R130,00	R610,00	R90,00	0,45%	R130,00	R610,00
Travel-related outward international payments (teletransmissions)	0,45%	R130,00	No maximum	R90,00			
International payments through Business Online International Banking	0,45%	R126,00	R540,00	R90,00	0,425%	R113,00	R568,00
Drafts	0,70%	R170,00	R700,00	R90,00	0,70%	R180,00	R770,00
Travel-related drafts	1,85%	R170,00	No maximum	R90,00			
<b>TravelWallet fees</b>					<b>Rand</b>	<b>Other currencies (USD, EUR, GBP, AUD)</b>	
Card activation fee (fee is not charged on reloading value on card)**					R50,00	R95,00	
Initial loading value fees**					Free	1,85% (minimum R57,50)	
Reloading value fees**					R20,00	1,85% (minimum R57,50)	
Cashout fee (redemption of value from card)					R20,00	1,85% (minimum R57,50)	
Cashout fee if credited to Standard Bank transactional account						Free	
Currency conversion fee (This fee will be charged if you draw money or use your card in a currency that is different from the currency loaded on your card)						2,00%	
<b>Other transactions</b>		<b>Rand</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>AUD</b>	
International MasterCard and Cirrus ATM withdrawal fee (excluding currency conversion fee)			\$2,85	€2,85	£1,85	\$4,20	
ATM withdrawal at Standard Bank ATMs in South Africa		R10,00	\$2,85	€2,85	£1,85	\$4,20	
ATM withdrawal at other banks' ATMs in South Africa		R15,00	\$2,85	€2,85	£1,85	\$4,20	
International MasterCard and Cirrus ATM balance enquiry			\$1,05	€1,05	£0,80	\$1,55	
Balance enquiry at Standard Bank ATMs in South Africa		R2,50	\$1,05	€1,05	£0,80	\$1,55	
Balance enquiry at other banks' ATMs in South Africa		R3,90	\$1,05	€1,05	£0,80	\$1,55	
MasterCard point-of-sale (POS) fee (excluding currency conversion fee)		Free	Free	Free	Free	Free	
Cashback at POS		R15,00					
Emergency cash advances (deducted from the remaining card balance)		1,20% (minimum R20,00)	\$21,00	€21,00	£12,50	\$31,50	
Lost card replacement in South Africa (deducted from the remaining card balance)		R50,00	R95,00	R95,00	R95,00	R95,00	
Lost card replacement outside South Africa (deducted from the remaining card balance)		R95,00	\$105,00	€105,00	£78,50	\$155,00	
Withdrawal attempt with insufficient funds – Standard Bank ATM in South Africa		R2,00					
Withdrawal attempt with insufficient funds – other banks' ATMs in South Africa		R3,65					
SMS balance enquiry in South Africa		R2,00 for all currencies					
SMS balances enquiry outside South Africa		R6,50	\$0,90	€0,65	£0,60	\$1,00	
<b>Limits</b>							
Minimum load and reload values		R500,00	\$100,00	€100,00	£75,00	\$150,00	
Maximum load and reload values (may not be more than exchange control travel allowance)		R50 000,00	\$20 000,00	€20 000,00	£15 000,00	\$30 000,00	
Daily ATM withdrawal limit (other banks' ATMs may have lower limits)		R5 000,00	\$2 500,00	€2 100,00	£1 500,00	\$3 750,00	
Daily POS purchase limits		N/A	\$5 000,00	€4 200,00	£3 000,00	\$7 500,00	
Daily maximum number of POS transactions		8	8	8	8	8	

\* Fee calculated on the rand value of the transaction.

\*\* A 50% discount applies to these TravelWallet fees for Student Achiever customers.

<b>Foreign Currency Account (CFC and FCA)</b>	
<b>Transaction</b>	<b>Fee</b>
<b>Deposit into CFC/FCA</b>	
Transfer from rand current account (branch)	R83,50
Transfer from rand current account (Business Online)	R24,00
Transfer from rand current account (Business Online where manual intervention was required)	R78,50
Deposit using another forex product	Fee related to forex product used will apply
<b>Withdrawal from CFC/FCA accounts</b>	
Transfer to rand current account (branch)*	R83,50
Transfer to rand current account (Business Online)*	R24,00
Transfer to your rand current account (Business Online where manual intervention was required)*	R78,50
Payment from a non-resident account to a third party account*	0,20% (minimum R130,00 maximum R610,00)
plus telecommunication fee*	R90,00
Withdrawal using another forex product	Fee related to forex product used will apply*
<b>Inter-account transfer between own forex currency accounts</b>	
Inter-account transfer between own CFC/FCA accounts	R105,00 USD13,00 €9,50 £7,50
<b>Overdraft fee</b>	
Initiation fee	1,00% (minimum R785,00)
Review fee	0,33% (min R785,00)
<b>Statement fee</b>	
Reissue and fax	R24,00

<b>Direct Delivery</b>	<b>Fee</b>
Direct Delivery (We deliver foreign exchange to approved business premises in Gauteng, Cape Town, Pietermaritzburg or Durban)	R180,00
Non-Metro areas	R360,00
<b>Direct Delivery continued</b>	
Direct Delivery cancellation fee	R180,00
Direct Delivery rescheduling fee	R180,00
<b>Exchange control applications</b>	
Miscellaneous application under R50 000,00	R57,50
Mail applications	From R360,00
Telegraphic applications	From R505,00
Blanket applications	
– Establishments	From R605,00
– Renewals	From R350,00
We reserve the right to charge more for complex exchange control applications.	
<b>Other fees</b>	
Visa letters	R62,50
NEP form	R36,50
Visa letter and/or NEP form if foreign exchange is bought from us	Free
Cancellation fee for orders not collected (if order is cancelled 48 hours before collection this fee will not be charged)	R180,00
<b>Private Bank, PrestigePlus, One Account and ConsolidatorPlus customers</b>	
Your monthly management fee covers the commission on Inward International Payments, TravelWallet card activation fee, loading and reloading fees on TravelWallet, the Direct Delivery service and 50% off the fee when you buy Travellers cheques**	

\* Fee is calculated on rand value of the transaction.

\*\* Consolidator Plus customers and Private Clients qualify for free Travellers cheques.

Terms and conditions apply.

This brochure is not a full list of our prices. For more information, please contact your foreign exchange outlet or Foreign Trade service centre.

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.