



PRICING GUIDE 2016

Private Banking

Private Banking fees

Standard Bank Private Banking matches your needs as a successful and highly accomplished individual with personalised financial solutions. A highly qualified Private Banking team will deliver the personal attention you deserve.

The comprehensive offering encompasses status and priority, a full suite of products and services, access to your funds at your convenience, a credit portfolio designed to meet your needs and a balanced wealth creation and preservation portfolio.

Monthly management fee

Great news. We've just made Private Banking even more personal. You can now talk to your Private Banker directly via the new Standard Bank WeChat platform. Imagine ultimate mobility, fingertip financial control, and a truly connected relationship, anytime.

Your Private Banking bundle provides you with personal and tailored service through a dedicated Private Banker supported by a Transactional Banker. In addition, your day-to-day transactional activities can be dealt 24/7 through our Virtual team **(0860 123 101)** or via email on **Privatebanking@standardbank.co.za**

Fixed monthly management fee includes:

Monthly fee ¹	R325,00
Electronic transactions ²	Unlimited
Cheques (issued and deposited)	4
Standard Bank ATM cash withdrawals	8
AutoBank cash deposits	3
Debit/cheque card purchases	Free
Internet Banking, Cellphone Banking and Mobile Banking App subscription fee	Free
Electronic balance enquiries and Standard Bank ATM mini-statements	Free
Telephone Banking	Free
MyUpdates ⁴ (Email/SMS notifications)	Free

¹Transactions in excess of the specified maximum will attract 'Pay as you transact' fees.

²Include debit orders, stop orders, inter-account transfers, account payments, Telephone Banking transactions and debit/cheque card purchases.

³ Discuss with your Private Banker.

⁴ A R2.50 monthly fee will be charged if you want to receive MyUpdates messages for transactions under R100 for Real-time point of sale transactions, electronic account payments and deposits.

A R10.00 monthly fee will be charged if you would like to add additional Cellphone numbers to receive MyUpdates Notifications

Fixed monthly management fee includes:

Cash withdrawal at Point of Sale	Free
Annual Platinum Visa cheque card fee	Free
Annual Platinum MasterCard credit card fee (excluding loyalty programmes and a card initiation fee of R145,00 for customers)	Free
Annual Platinum Diners Club card fee	Free
Non-carbonised chequebook	Free
Open safe custody for wills ³	Free
Lost card protection fee	Free
Internet and Cellphone banking statements	Free
Formal emailed statements	Free
Stop payments	Free

Additional benefits for Private Banking clients

As a Private Banking client you are entitled to the following, in addition to the benefits mentioned above:

(These additional benefits will incur costs over and above your monthly fee, unless otherwise stated.)

- Clear and transparent wealth management, investment and wealth preservation solutions that fit the distinctive requirements of a Private Banking client:
 - Access to a Financial Advisor to deal with all your investment, trust and estate planning, insurance and assurance needs;
 - A range of savings and cash investment products with flexible terms and competitive rates to suit your capital preservation, security and return needs.
- Online Share Trading if you want to manage your own wealth as part of a diversified portfolio:
 - 0.4% brokerage (normally 0.5%);
 - Waiver of the R70 monthly fee after two trades (compared to three trades for other clients).

- Platinum MasterCard® with exclusive benefits such as:
 - Purchase protection;
 - Fraud protection from unauthorised charges and ATM robbery.
- Melville Douglas: offers clients a bespoke portfolio management solution, customised to suit the investment needs and objectives of clients. Your financial management can be conducted by them on your behalf.
- Standard Bank Offshore Platinum Optimum account has a low £2 000 (or equivalent) minimum balance and no minimum income requirement. Combined with a Visa debit card and secure 24/7 Internet Banking, allowing international payments online putting you in control wherever you are in the world.
- Foreign Exchange;
 - Free TravelWallet card activation and loading (cash-out is free if paid into a Standard Bank account);
 - Free Direct Delivery to your business premises or suite in metro areas.
- Diners Club Cards and Membership:
 - Annual Platinum Diners Club card fees included in the Private Banking bundle;
 - Selected local and international airport lounge access;
 - * To enjoy complimentary lounge access you need to spend a minimum of R15 000 per quarter on your Diners Club card, giving you a maximum of 15 free visits per quarter provided the spend threshold is met. Alternatively the lounge fees will apply.
 - A complimentary concierge at your service;
 - Free automatic travel insurance;
 - Choose to join the Diners Club Wine Society or Diners Club Connoisseurs, or both;
 - No transaction fees on point of sale transactions.

The following fees are excluded from the Bundle

Cash withdrawals

Branch cash withdrawal	R33,00 + 1,40% of the withdrawal amount
Other banks ATM cash withdrawal	R6,70 + R4,00 + 1.20% of the withdrawal amount

Cash deposits

ATM Cash deposits	R4,00 + 1.30%
Branch cash deposits	R11,00 + 1,30% of the deposit amount

Payments

Branch inter-account transfers and account payments	R45,00
Immediated payment	R50,00
Bank cheque	R100,00

Unpaid

Point of sale decline due to insufficient funds	R7,50
Honouring fee	R130,00
Dishonour fee	R115,00

Other fees

PIN reset at branch	R4,00
PIN reset at ATM	Free
Prepaid recharges at other banks ATM	R1,10 + R6.70

Overdraft fees

Monthly service fee on overdraft limits above R500 ¹	R68.40
Initiation fee	R74.10 + 11.4% of limit up to a maximum of R1197.00
Monthly service fee on unauthorised overdrafts	R68.40

¹Monthly overdraft service fee for customers with existing limits on or before 5 May 2016 will be charged R57.00.

Information	
Balance enquiries and mini-statements	
At branch	R6,80
At another bank's ATM	R5,25
Provisional statements	
At AutoPlus – 30 days: one free a month, thereafter	R5,25
At branch	R31,50
Transaction history	
At AutoPlus – 60 days	R8,50
At AutoPlus – 90 days	R11,55
At AutoPlus – 180 days	R14,10
Transaction history	
At branch – 60 days	R35,00
At branch – 90 days	R52,50
At branch – 180 days	R52,50
Posted statements	R12,00
Internet Banking payment confirmation fee	
By email	R1,05
By SMS	R1,05
By Fax	R3,70

Other services	
Garage card purchases	R5,00
Other bank's ATM cash declined	R4,90
Card replacement	R130,00

Secondary Account

As a Private Banking customer you are entitled to a Secondary Account for your spouse/life partner at a discounted monthly service fee. This service fee includes the following:

Fixed monthly management fee includes:	
Monthly fee¹	R132,00
Electronic transactions ²	Unlimited
Cheques (issued and deposited)	4
Standard Bank ATM cash withdrawals	8
AutoBank cash deposits	3
Electronic balance enquiries and Standard Bank ATM mini-statements	Unlimited
Annual Platinum Visa cheque card fee	Free
Annual Platinum MasterCard credit card fees when linked to the primary account (excluding loyalty programmes)	Free
Debit/cheque card purchases	Free
Internet Banking, Cellphone Banking and Banking App subscription fee	Free
Telephone Banking	Free
MyUpdates (Email/SMS notifications)	Free
TravelWallet card activation, loading and reloading	Free
Delivery of foreign exchange for personal use†	Free
Open safe custody for Wills†	Free
Lost card protection	Free

†Discuss with your Private Banker.

¹Transactions that exceed the specified maximum will attract 'Pay as you Transact' fees.

²Include debit orders, stop orders, inter-account transfers, account payments, Telephone Banking transactions and debit/cheque card purchases.



UCount Rewards

Join our rewards programme for just R20 a month and collect rewards points every time you shop with your Standard Bank Credit, Cheque or Debit Card. Get up to 20%* back on groceries at 9 major grocery retailers*, up to R2* back in rewards points per litre of fuel at participating Caltex forecourts, up to 5%* back at Participating Rewards Retailers and up to 1.25%* back on all your other purchases. Visit www.standardbank.co.za/UCount for more info.

*See web for details and T&Cs.

Move forward with our innovative payment and banking products!



SnapScan

SnapScan is an innovative app that lets you pay for things with your smartphone. It's a simple, safe and convenient way to pay. Download* the SnapScan app from your app store or go to www.getsnapscan.com, link your bank card and enjoy unbelievably simple payments. SnapScan can be used with any MasterCard® and Visa credit or cheque cards, as well as selected debit cards, issued by any bank in South Africa.



Tap & Pay™

Buying small items on the run has just become faster with your MasterCard® contactless card from Standard Bank. Waste no time when you pay for purchases up to R200. All you need to do is tap your card and go. Apply online at www.standardbank.co.za for yours and use it wherever you see the contactless symbol »).



As a Private Banking customer, you'll get 3GB of 'Always On' free data to use at over 2000 WiFi hotspots so you can start enjoying this instant new level of convenience straightaway, simply for being our valued customer.

You can either Log on to WeChat and ask your Private banker to register you, phone the virtual line on 0860 123 101, or send an email to Privatebanking@standardbank.co.za with your request. The AlwaysOn team will send you an SMS and/or an email with your Always On login to get you connected.

**This offer will expire once the 3GB is used up OR at the end of 3 months from date of registration – whichever one comes first. Click here for a list of over 2,200 locations.*



MasterPass

Shopping on your computer, tablet or smartphone is easier and more secure with MasterPass™. Download* the app and shop, click and checkout faster online! MasterPass can be used with any MasterCard® and Visa credit or cheque card, as well as selected debit cards, issued by any bank in South Africa. Visit www.standardbank.co.za/masterpass for more info.



InstantMoney®

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an InstantMoney voucher is as easy as buying airtime – and funds can be sent by anyone, to anyone – even if they don't have a bank account. Find out more at www.standardbank.co.za/instantmoney



App for Smartphones or Tablets

You decide where and when you need to do your banking. Simply open the secure banking app on your smartphone or tablet, make payments, do transfers, buy prepaid airtime and much more. Download* our revolutionary banking app from your app store or at www.standardbank.co.za/app

**Network providers' standard data charges will apply. Terms and conditions apply.*

Contact us

Private Banking line	
– South Africa	0860 123 101
– International	+27 11 299 4715
Email	privatebanking@standardbank.co.za
Internet site	www.standardbank.co.za
Lost or stolen cards	
– toll free	0800 020 600
– international	+27 11 299 4114
Fraud If you suspect fraud on your account/card	
– toll free	0800 222 050
– international	+27 11 641 6114

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

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 please contact your Private Banker. Standard Bank subscribes to the Code of Banking Practice. Please ask your Private Banker for details.



Standard Bank supports the
Ombudsman for Banking Services
Sharecall number 0860 800 900

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SBSA 215109 – 8/16