



PRICING GUIDE 2016

AccessSave



AccessSave Fees for 2016

AccessSave

AccessSave is an affordable savings account, save for a goal and get rewarded with Bonus interest when you reach it.

It also allows you the ability to transact on the account after you have placed your 7 days' notice on the account.

Get the best of both by earning interest and transacting across the various convenient channels.

Pay as you transact pricing

Transactions	AccessSave
Deposits	
Cash in at AccessPoints	Free
Cash deposit at ATM	Free
Standard Bank ATM down	Free
Cash deposit in branch	R5,00
Cheque deposit at ATM	R5,00
Cheque deposit in branch	R10,00
Cash withdrawals	
Standard Bank ATM	R6,50
Standard Bank ATM down	R6,50
AccessPoint	R1,50
Point of Sale (Cash withdrawal at till points)	R5,25
Branch	R37,00 + 1.35%
Other banks' ATM	R6,70 + R6,50
International cash withdrawals	R40,00
Payments	
Card purchases only	R5,25
Inter-account transfer Online/ATM	Free
Account payment at ATM/Online	R6,80
Balance enquiry at AccessPoint	Free
Debit order – Internal	R4,90
Stop orders – Internal (to RCP/BRCP/student loans)*	R4,90
PIN reset at ATM	Free
PIN reset in branch	R3,50
Prepaid recharge at ATM, Cellphone/Internet Banking and Standard Bank app	R1,10
Card purchases with cashback	R10,50
POS decline due to insufficient funds	R2,50
External debit order	R10,35
External stop order	R5,90
Establish stop order	R16,00
Amend stop order	R16,00
Cancel stop order	R16,00
Stop payments	R47,50
Special clearance	R95,00

Inter-account transfer branch	R34,50
Account payment in branch	R34,50
Prepaid recharge at other banks' ATM	R6,70 + R1.10
Bank cheque	R85,00
Other product information	
Internet Banking subscription	Free
Cellphone Banking subscription	Free
Telephone Banking subscription	Free
Balance enquiry at ATM (print statement)	R1,10
Balance enquiry – Other banks' ATM	R5,00
Provisional statements – ATM (30/7 days)	R12,00
Transaction history – ATM	
60 days	R8,00
90 – 120 days	R11,00
150 – 180 days	R13,50
Transaction history – Branch	
60 days	R33,00
90 – 120 days	R50,00
150 – 180 days	R50,00
Dishonour fee or unpaid item	R17,00
Internet future dated payments unpaid fee	R31,50
Standard Bank ATM cash decline	R2,50
Other bank's ATM decline	R4,70
Balance enquiry in branch	R30,00
Provisional statements – branch (30 days)	R30,00
Payment confirmation	
– SMS	R1,00
– email	R1,00
– Fax	R3,50
Debit card replacement fee	R125,00

*Business Revolving Credit Plan (BRCP), Revolving Credit Plan (RCP)

Tips on how to manage your account

- Don't carry cash, just swipe.
- Avoid long queues and do banking via your Cellphone, Mobile App and Internet Banking
- It's CHEAPER to get your bank statement at the ATM than at a branch
- Make purchases and cash withdrawals at till points using your Debit Card with improved security features
- Be in control of your money with MyUpdates – SMS notifications for all money-in and money-out transactions on your AccessSave
- Have your salary or wages deposited into your AccessSave, make payments by debit or stop orders and electronic account payments.



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 .



MasterPass

Shopping on your computer, tablet or smartphone online 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

*Network providers' standard data charges will apply.

Terms and conditions apply.

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



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

Authorised financial services and registered credit provider (NCRCP15)

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06).

Moving Forward is a trademark of The Standard Bank of South Africa Limited.

SBSA 214701 – 11/15