



Standard Bank

Your ACHIEVA™ Account

2025 pricing



Go beyond what's possible with banking designed to help you succeed.

Starting 1 January 2025, the ACHIEVA™ Account monthly fee will remain unchanged. You'll continue to enjoy solutions and benefits that gives you more value for your money and unlocks new opportunities for growth.

FREE

cash withdrawals & deposits
of up to R3k at Standard Bank ATMs
per month

FREE

R10 000
personal accident cover

FREE

Will drafting
and more from a trusted
financial adviser

FREE ACCESS

to money management tools

Features and perks of the ACHIEVA™ Account:

Includes

- Personalised ACHIEVA™ Gold Cheque Card for R115 per month
- Personalised ACHIEVA™ Gold Credit Card for an extra R63 per month**
- Free face to face card delivery
- Free R10 000 personal accident cover pay-out to your family in the event of an accidental death
- Free Will drafting and more from a dedicated estate planning expert to help ensure your legacy lives on
- Free** deposits and withdrawals up to R3 000 each per month
- Free 1GB of SB Connect Data monthly
- 24/7 Chat Banking - Enjoy expert help on our Banking App from our dedicated banking team, anytime and anywhere
- Access to Unu Health - Get access to quality and affordable health care with Unu Health App
- Access to our self-service banking platforms which includes internet, telephone, cellphone banking and our Banking App
- Emailed monthly statements

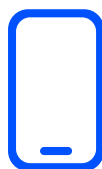
Unlimited

- Internal and external debit orders
- Electronic account payments
- Free point-of-sale (POS) cashback at participating retailers
- Free prepaid airtime and electricity purchases
- Free email or in-app notifications with MyUpdates
- Free email or sms payment confirmation message

*Subject to credit approval **Ts&Cs apply.

Save money and time with SELF-SERVICE BANKING

Bank conveniently and save time with self-service banking. Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, do it on your preferred self-service platform:



Download our **Banking App**



Visit **onlinebanking.standardbank.co.za** to access online banking



Dial ***120*2345#** for cellphone banking



Statements
up to 6 months



Inter account transfers

FREE



Email and SMS proof of payment



Prepaid airtime, data & electricity top-ups



In-app transaction notifications
with MyUpdates

SMART STRATEGIES

for everyday banking



Access your finances conveniently via your choice of online, Banking App, or the ATM and save on fees.



Shop online with a virtual card on our Banking App, **it's safer and ideal for online or overseas payments**



Get cash at the point-of-sale or till instead of the ATM to save on withdrawal fees.



Plan for your financial future with our savings and investment accounts, which have been expertly crafted to help you reach your medium- to long-term goals.



Start loan applications and manage your account 24/7 on our Banking App.



Manage and grow your money with the award-winning My360, Money Management and Credit Score app.



Swipe your card instead of using cash and **earn instant rewards with UCount Rewards**. Opt for a Standard Bank Credit Card and earn from **3* times more UCount Rewards Points**.



Save your money and **redeem your UCount Rewards Points for purchases** at any of our UCount Rewards Retailers. Visit ucount.standardbank.co.za to learn more and register.

SET YOURSELF UP FOR SUCCESS



Get an **ACHIEVA™ transaction account** and a **Gold ACHIEVA™ Credit Card*** to help you start our banking journey.



Manage your money better with our complimentary money management tools. Access credit score monitoring, budgeting assistance, and spending insights, helping you track of where your money goes.



Access LookSee to discover effective tools, resources, property valuation advice, solar solutions and money saving **tips to better manage and service your home.** Visit LookSee.co.za.

*Subject to credit approval



SET YOURSELF UP FOR SUCCESS



Get vehicle financing up to 84 months with a balloon payment option to reduce instalments. Enjoy discounts on takeover deals when transferring financing to Standard Bank, including waived registration and initiation fees, a 12% discount on Netstar tracking devices, and earn 75 UCount Rewards points.



Unlock your potential with UNICAF and get **75% scholarship off your program tuition fees** when you pay using your Credit Card after admission.

Invest in your personal development through **PluggedIn** and **gain access to innovative career assessments** to learn about your strengths, personality, and best-suited career path.



Apply for a home loan with us get up to 108%* of your loan value. Plus get up to 25%* discount on attorney fees (to a maximum of R3 500).

*Ts&Cs apply.

Build a lasting lifestyle and legacy for you and your loved ones



Free Will drafting with a dedicated estate planning expert will help draft a Will to ensure your legacy lives on.



Free R10 000 personal accident cover pay-out to your family in the event of an accidental death



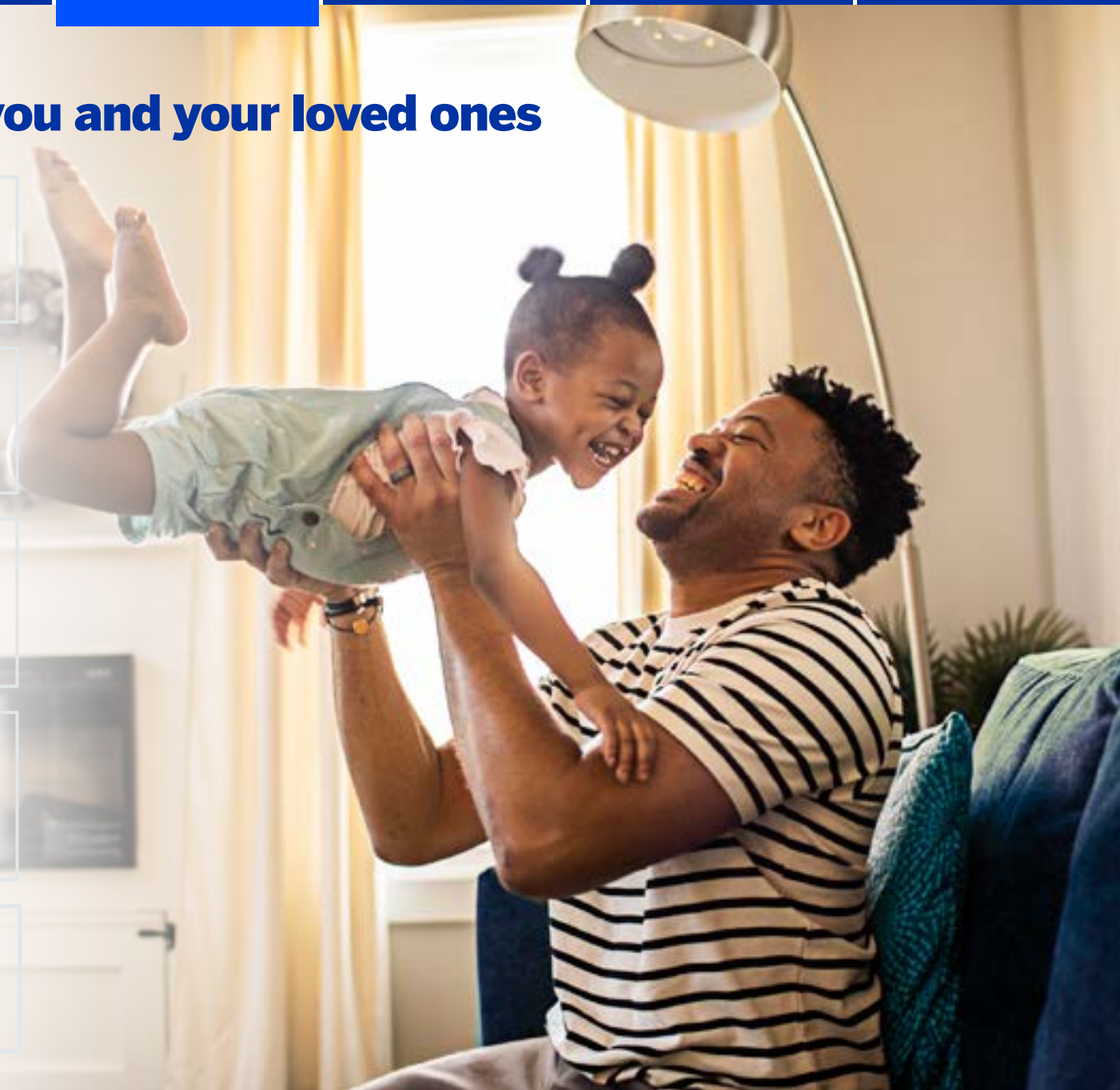
Choose our **Credit Card Protection Plan** for added peace of mind when using your card. It covers your outstanding balance in case of death, disability, critical illness, or retrenchment.



Pay a **primary health plan** for someone who needs it with Unu. From as little as R165 a month, you can give someone you care about access to quality primary healthcare.



Get the affordable Flexible Funeral Plan from only R42.



Explore simple and safe ways to pay

GO CASHLESS & CARDLESS

Pay online or instore quickly and easily with any of these value-added products.



Tap to Pay: No PIN required. Tap-to-pay for items worth R500 or less.



Virtual card: Create a virtual card on the Standard Bank app and shop online more securely at checkout.



Instant Money™: Receive, store, spend and send money from your cellphone without a bank account.



Pay with your smartphone: Link your Standard Bank Card to pay with your smartphone using SnapScan, Masterpass, Samsung Pay, Apple Pay or Google Pay.



Pay with your watch or fitness tracker: Using Garmin Pay or Fitbit Pay.



Buy lotto tickets or prepaid airtime or electricity on the Banking App or through Cellphone Banking by dialling *120*2345#. Plus buy various value-added service vouchers like Spotify, Showmax, PlayStation and Steam from the Banking App.

Transaction fees

Monthly fees

Monthly administration fee	R115
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank	R2.65 per R100 or part thereof	R90 + R4 per R100 or part thereof.
Other bank	R2.65 per R100 or part thereof	–
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R90 + R15 per R100 or part thereof
Notes and coin withdrawal	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R90 + R15 per R100 or part thereof

Deposits	ATM	Branch
Notes	R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof
Coin deposit	–	R90 + R15 per R100 or part thereof
Notes and coin deposit	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90
Account payments	Free	Free	R90
Debit orders	Free	–	–
Stop order (scheduled payments)	Free	–	–
Stop order - amend, establish, cancel	Free	–	R45
Immediate payments (Including PayShap)	Values below R100: R1 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800

Card purchases	Point of sale
Purchases	Free
Cashback	Free
Purchase with cashback	Free
International purchases	2.75% of value
POS decline	R8.50

Transaction fees

Instant Money™

Create voucher	
Below R500	R10
R500 to below R1 000	R15
R1 000 and above	R19

Convenience and value-added services	Online	ATM
Airtime	Free	Standard Bank: Free Other banks: R15
Electricity	Free	Free
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Transaction fees

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print: R1	R20
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period (Posted statements are R75 per statement)	Free up to 6 months thereafter R10 per month	R8.50	R75
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

Notifications

MyUpdates (Free for 1 email address or for in-app notifications. R15 monthly for additional email addresses. SMS notifications will be charged at 45c per SMS, and the total charge will be posted to the account at month end)	In-app: Free SMS: 45c per SMS
Email payment notification (Payment notification sent through the branch is charged at R25)	Free
SMS payment notification	Free

Overdraft fees

Monthly service fee - applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69
Initiation fee	R74.75 + 11.5% of limit. Max R1 207

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other banks: R8.50	–
Stop payments	R2	–	R90
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	–	–
Unpaid stop orders	R130	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days	Values under R500: R5 Values R500 to R1 000: R10	–	R50
Disputed debit orders above 40 days (debit orders cannot be reversed if the payment is older than 6 months)	–	–	R150
Honouring fee (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured.)	R100	–	–

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will "honour" the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free per month, thereafter R45
Subsidy letter	–	–	R22

Contact us



General customer enquiries

South Africa: **0860 123 000**
International: **+27 10 249 0423**

Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**
Dedicated Email: **information@standardbank.co.za**

UCount Rewards

Call: **0860 UCOUNT (82 68 68)**
Email: **enquiries@UCOUNT.co.za**

Lost or stolen cards

South Africa: **0800 020 600**
International: **+27 10 249 0100**

Fraud

South Africa: **0800 020 600**
International: **+27 10 249 0100**



Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.



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

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.

Fees effective from the 1 January 2025 (Including VAT).

Terms and conditions apply. **Authorised financial services and registered credit provider (NCRCP15).** The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).