



2017 PRICING GUIDE

Consolidator



BUNDLE PRICING

As your trusted banking partner, we understand that banking is more than just transacting on your current account and that protecting and building your legacy demands a lot of your time and effort. As a result of your hard work and dedication, we strive to bring you more value for your money in 2017 through our range of exclusive solutions that you rightfully deserve. This entire offering hopes to see you through your journey of building and protecting your legacy.

Monthly Fee
R45,00^{1,2}

Unlimited

- Electronic debit transactions per month
- Electronic balance enquiries
- Swipes at retail stores
- Cash withdrawals at retail stores

- Standard Bank ATM cash withdrawals (4)
- Branch cash withdrawals (2)
- Standard Bank ATM cash deposits (3)
- Cheques (deposited or issued) (4)

- Free**
MyUpdates (SMS/email notifications)
- Free**
Internet, Standard Bank Mobile App and Cellphone Banking (*120*2345#) subscriptions
- Free**
TravelWallet (activation and Loading card fee)
- Free**
Direct delivery service (Foreign currency)

¹Transactions in excess of the specified maximum and those not shown above will attract Pay as you transact fees.

²Consolidator Plus customers who choose the rebate option and maintain a daily minimum positive balance of at least R10 000,00 for the full calendar month will have their monthly fee refunded.

VALUE ADDED SERVICES



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.



MasterPass™

Shopping on your computer, tablet or smartphone online is easier and more secure with MasterPass™.



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.



Tap to 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 R200,00.



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.



UCount Rewards

Join our rewards programme for just R20,00 a month and collect rewards points every time you shop with your Standard Bank Credit, Cheque or Debit Card.

Contact us

General customer enquiries
 – South Africa: 0860 123 000
 – International: +27 11 299 4701

Email: elite@standardbank.co.za
 Lost or stolen cards: 0800 020 600/+27 11 299 4114
 Internet: www.standardbank.co.za/elite

Cellphone Banking: *120*2345#
 Fraud: 0800 222 050/+27 11 641 6114

PAY AS YOU TRANSACT PRICING

Deposits		Other monthly fees		Other services – applicable to all options	
Cheque deposits ¹		Internet Banking subscription fee	Free	Declined cash withdrawal	
– At Standard Bank ATM	R30,00 per cheque	Annual cheque card fee for Pay as you transact	Free	– At Standard Bank ATM	R2,60
– At branch	R30,00 per cheque	Garage card linked to a current account monthly fee	R30,00	– At another bank's ATM	R4,90
Cash deposits		Information		Depositing a post-dated cheque	R105,00
– At Standard Bank ATM	R1,80 per R100,00 and part thereof	Balance enquiries and mini-statements:		Garage card purchases	R5,00
– At branch	R8,00 + R1,80 per R100,00 and part thereof	– At Standard Bank ATM (display)	Free	Replacement card	
RCP cash deposits ⁹		– At Standard Bank ATM (print)	R1,50	– Debit card (magstripe)	R52,50
– At Standard Bank ATM	R1,80 per R100,00 or part thereof	– At branch	R7,25	– Debit card (Chip/EMV card)	R130,00
– At branch	R8,00 + R1,80 per R100,00 or part thereof	– At another bank's ATM	R5,50	– Cheque card	R130,00
Cash withdrawals		Provisional statements:		Special clearance on cheques deposited	R105,00
– At Standard Bank ATM ²	R1,80 per R100,00 and part thereof	– At AutoPlus – 7 – 30 days: one free a month, thereafter	R5,00	Stop payments on cheques and debit orders	R52,00
Cash withdrawal at POS	R1,80	– At branch – one free a month, thereafter	R20,00 per statement	Stop order (establish, amend/cancel) fee	R16,80
ATM cash withdrawal at another bank's ATM	R6,70 + R1,80 per R100,00 and part thereof	Transaction history:		Internet future dated payment unpaid fee	R35,00
Branch cash withdrawal		– At AutoPlus – 60 days	R10,00	Dishonour fee ⁸	R115,00
– Using a cheque card, credit card or debit card	R35,00 + R1,80 per R100,00 and part thereof	– At AutoPlus – 90 days	R15,00	Honouring fee	R130,00
– Cheque encashment	Branch cash withdrawal fee + cheque service fee	– At AutoPlus – 180 days	R30,00	PIN re-set ATM	Free
International ATM	R35,00 + 1,80 per 100,00 and part thereof	Transaction history:		PIN re-set branch	R4,25
		– At branch – 60 days	R40,00	Point of sale decline due to insufficient funds	R7,90
		– At branch – 90 days	R60,00	Disputed debit orders (if after 40 days and customer proved wrong)	R210,00
		– At branch – 120 days	R80,00	Electronic Account Payment Recall	R210,00
		– At branch – 150 days	R100,00	International currency conversion fee	2,75% of the rand value
		– At branch – 180 days	R120,00	Standard Trust Limited fees	
		– At branch – 210 days	R150,00	Will drafting fee (complex – Standard Trust nominated executor)	R500,00
		– At branch – 240 days	R180,00	Will drafting fee (complex – Standard Trust not nominated executor)	R2 000,00
		– At branch – 360 days	R300,00	Will drafting fee (pre-printed will)	Free
		Internet and Cellphone banking statements (View/download)	Free	Will drafting fee (online)	Free
		Formal emailed statements	Free	Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	R300,00
		Emailed Internet Banking statements:		Will drafting/will review for over 55 year olds (Standard Trust nominated executor)	Free
		– Daily	R33,00	Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R1 500,00
		– Weekly	R4,40	Will safe custody annual fee	R150,00
		– Monthly	R1,10	Will safe custody Consolidator	Free
		Posted statements	R15,00	Rebate option	
		Internet Banking payment confirmation fee:		The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders, cheques and cheque card purchases. It also applies to the minimum service fee.	
		– By email	R1,10	Minimum daily positive balance for the full calendar month	Maximum Monthly rebate
		– By SMS	R1,10	R10 000 to R19 999	R85,00
		– By Fax	R6,00	R20 000 to R29 999	R125,00
		MyUpdates (SMS notifications) ^{5, 6}	Free	R30 000 to R49 999	R225,00
		Overdraft fees		R50 000 to R99 999	R280,00
		Initiation fee	R74,10 + 11,4% of limit up to a maximum of R1 197,00	R100 000+	R420,00
		Monthly service fee on arranged overdraft limits above R500,00 ⁷	R68,40		
		Monthly service fee on unauthorised overdrafts	R68,40		
		Cheque service fee			
		Bank cheque			
		Automatic cheque clearance fee ⁴			
		Immediate payment			

¹Deposit fee is levied per cheque deposited.

²Where there is no Standard Bank ATM available in a town or if it is offline, the Standard Bank ATM cash withdrawal fee is applicable.

³Debit and stop orders to another Standard Bank account in favour of personal loans/RCP/WTP/student loans are only charged a fee of R4,50.

⁴The fee applies when a customer makes cheque deposit and receives immediate clearance on the funds. That means the account does not have a "U" status (uncleared funds) on file.

⁵A R2,50 monthly fee will be charged if you want to receive MyUpdates messages for transactions under R100,00 for real-time point of sale transactions, electronic account payments and deposits.

⁶A R10,00 monthly fee per cellphone number will be charged if you would like to add additional cellphone numbers to receive MyUpdate notifications.

⁷Monthly overdraft service fee for customers with existing limits on or before 6 May 2016 will be charged R57,00

⁸A charge for a payment that we dishonour due to insufficient funds in your account.

⁹RCP cash deposits will be charged from the 5th deposit or value greater than R10 000.

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.