



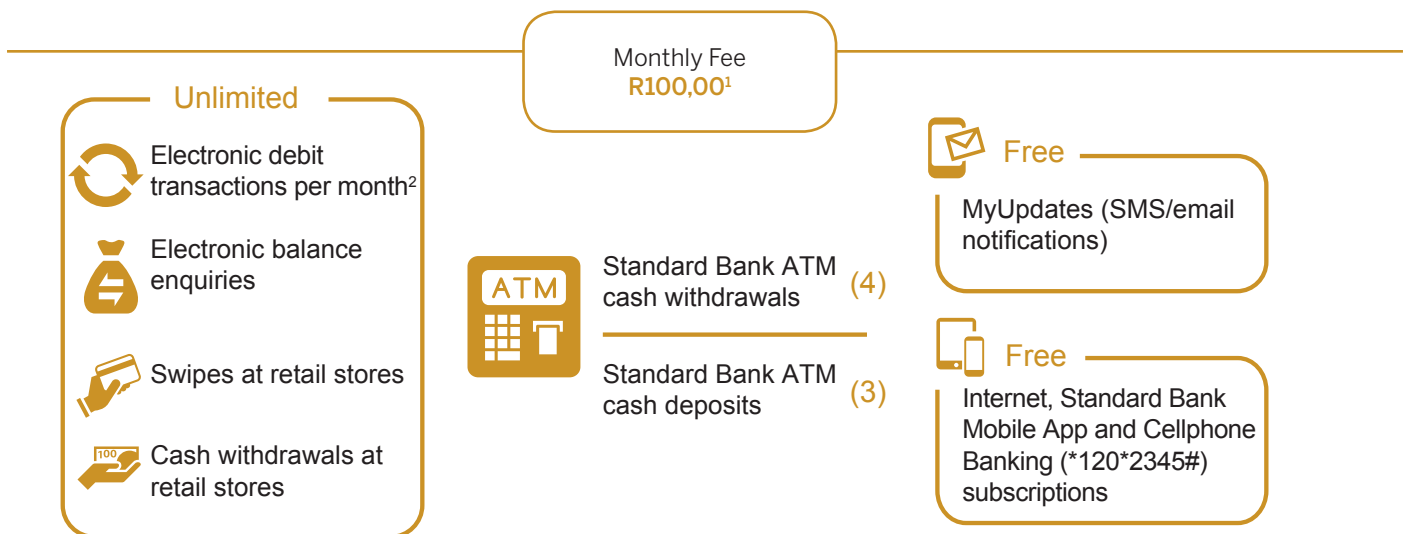
2017 PRICING GUIDE

Elite Banking



ELITE BANKING GIVES YOU VALUE FOR MONEY

Elite banking was designed to suit your lifestyle by providing you with solutions that simplify banking, enabling you to manage your money in a way that works for you. Whether you bank using Cellphone banking, the Banking App or Internet banking, we make sure that you have easy access to your money, everywhere you are.



¹Transactions that exceed the specified maximum will attract "Pay as you transact" fees.

²This includes any combination of debit and stop orders, electronic inter-account transfers, electronic account payments and debit/cheque card transactions.

TIPS ON HOW TO MANAGE YOUR ACCOUNT

The following tips will assist you in banking faster and cheaper – at your own convenience:

- Avoid paying cheque or cash deposit fee and have money transferred into your account.
- Electronic transfers using Internet, Cellphone and Telephone banking and Mobile App is cost-effective.
- Swipe your Debit, Cheque and Credit card when purchasing at retailers.
- Shop online with your Cheque or Credit card.
- Balance enquiries are free on Mobile App, Cellphone, Telephone and Internet Banking channels.

THERE ARE THREE PRICING OPTIONS TO CHOOSE FROM:

- **Fixed monthly service fee** (Plus option) – Pay a fixed monthly service fee for a bundle of transactions and services. – Should the customer exceed the transactions included in the bundle per month, the additional transactions will be priced according to the Pay as you transact (PAYT) option.
- **Pay as you transact with a minimum monthly service fee** – you pay for each transaction.
- **Rebate** – keep a specified minimum daily balance in your account for a full calendar month and we will refund a portion of the service fees incurred

NEED AN ACCOUNT FOR YOUR CHILD?

We realise that your child requires banking which is affordable, convenient and meets their individual financial needs. The following banking solutions are available:

- (sum)¹ account – children between 0 and 16 years
- Student Achiever account – scholars/ students between 16 and 23 years.

For more information visit: www.standardbank.co.za/studentachiever or contact your nearest branch.

PAY AS YOU TRANSACT PRICING

Deposits		Information		Special clearance on cheques deposited	
Cheque deposits ¹		Balance enquiries and mini-statements		Special clearance on cheques deposited	R105,00
– At Standard Bank ATM	R30,00	– At Standard Bank ATM (display)	Free	Stop payments on cheques and debit orders	R52,00
– At branch	R30,00	– At Standard Bank ATM (print)	R1,50	Stop order (establish/change/cancel) fee	R16,80
Cash deposits		– At branch	R7,25	Disputed debit orders (if after 40 days and customer proved wrong)	R210,00
– At Standard Bank ATM	R1,80 per R100,00 and part thereof	– At another bank's ATM	R5,50	Dishonour fee ⁹	R115,00
– At branch	R8,00 + R1,80 per R100,00 and part thereof	Provisional statements		Honouring fee ¹⁰	R130,00
RCP cash deposits ¹¹		– At AutoPlus – 30 days: one free a month, thereafter	R5,00	PIN re-set ATM	Free
– At Standard Bank ATM	R1,80 per R100,00 or part thereof	– At branch	R20,00 per statement	PIN re-set branch	R4,25
– At branch	R8,00 + R1,80 per R100,00 or part thereof	Transaction history		Point of sale decline due to insufficient funds	R7,90
Cash withdrawals		– At AutoPlus – 60 days	R10,00	Internet future dated payment unpaid	R35,00
At Standard Bank ATM ²	R1,80 per R100,00 and part thereof	– At AutoPlus – 90 days	R15,00	Electronic Account Payment Recall	R210,00
Cash withdrawal at POS	R1,80	– At AutoPlus – 180 days	R30,00	Standard Trust Limited fees	
ATM cash withdrawal at another bank's ATM	R6,70 + R1,80 per R100,00 and part thereof	Transaction history		Will drafting fee (complex – Standard Trust nominated executor)	R500,00
At branch		– At branch – 60 days	R40,00	Will drafting fee (complex – Standard Trust not nominated executor)	R2 000,00
– Using cheque, credit or debit card	R35,00 + R1,80 per R100,00 and part thereof	– At branch – 90 days	R60,00	Will drafting fee (pre-printed will)	Free
– Cheque encashment	Branch withdrawal fee + Cheque service fee	– At branch – 120 days	R80,00	Will drafting fee (online)	Free
International ATM	R35,00 + R1,80 per R100,00 and part thereof	– At branch – 150 days	R100,00	Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	R300,00
Payments		– At branch – 180 days	R120,00	Will drafting/will review for over 55 year olds (Standard Trust nominated executor)	Free
Prepaid recharges using Standard Bank		– At branch – 210 days	R150,00	Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R1 500,00
– ATM, Cellphone Banking, Internet Banking and Mobile App	R1,10	– At branch – 240 days	R180,00	Will safe custody annual fee	R150,00
– At other banks ATM	R6,70 + R1,10	– At branch – 360 days	R300,00	Rebate option	
Lotto	R2,00	Internet and Cellphone Banking statements (View/download)	Free	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 monthly service fee.	
Electronic inter-account transfers (excluding savings and investment accounts)	R4,00	Emailed Internet Banking statements		Minimum daily positive balance for the full calendar month	Maximum monthly rebate
Stop order ³		– Daily	R33,00	R10 000 to R19 999	R85,00
– Internal	R4,50	– Weekly	R4,40	R20 000 to R29 999	R125,00
– External	R5,50	– Monthly	R1,10	R30 000 to R49 999	R225,00
Electronic account payment	R5,50	Formal emailed statements	Free	R50 000 to R99 999	R280,00
Cheque/Debit card purchase	Free	Additional E-statement	R2,50	R100 000+	R420,00
Debit card purchase with Cashback	R1,80	Posted Statements	R15,00	– Spouse or secondary accounts will be charged at R100,00 per month.	
Debit order ³		Internet Banking payment confirmation fee			
– Internal	R4,50	– By email	R1,10		
– External	R16,00	– By SMS	R1,10		
Branch inter-account transfers and account payments (to Standard Bank third parties)	R50,00	– By Fax	R6,00		
Cheque service fee	R4,50 + 1.65% of value (maximum total fee max – R85,00)	MyUpdates ^{7,8} (Email/SMS notifications)	Free		
Bank cheque	R105,00	Chequebooks			
Immediate payment	R50,00	Elite non-carbonised chequebooks	R60,00		
Automatic cheque clearance fee ⁶	R100,00	Overdraft fees			
Other monthly fees		Monthly service fee on arranged overdraft limits above R500,00 ⁵	R68,40		
Minimum monthly service fee includes Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, Cheque card purchases, debit orders and cheque service fee ⁴	R55,00	Monthly service fee on unauthorised overdrafts	R68,40		
Internet, Cellphone, Mobile App subscription fee	Free	Initiation fee	R74,10 + 11.4% of limit up to a maximum of R1 197,00		
Monthly Cheque card fee for Pay as you transact	R8,25	Other services			
Garage card linked to a current account monthly fee	R30,00	Declined cash withdrawal			
		– At Standard Bank ATM	R2,60		
		– At another bank's ATM	R4,90		
		Depositing a post-dated cheque	R105,00		
		Garage card purchases	R5,00		
		Replacement card			
		– Debit card	R52,50		
		– Debit card (Chip/EMV card)	R130,00		
		– Cheque card	R130,00		
		International currency conversion fee	2.75% of the rand value		

¹ Deposit fee is charged on each cheque deposited.
² Where there is no Standard Bank ATM available in a town or if it is offline, the Standard Bank ATM cash withdrawal fee applies.

³ Debit and stop orders to another Standard Bank account in favour of personal loan/RCP/WTP/student loans are only charged at R4,20.

⁴ The minimum monthly service fee will be charged if the total combined service fees are not more than this amount.

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

⁶ The 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.

⁷ A 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.

⁸ A R10.00 monthly fee will be charged if you would like to add additional cellphone numbers to receive MyUpdates notifications.

⁹ A charge for a payment that we dishonour due to insufficient funds in your account.

¹⁰ A charge for a payment that we honour when you do not have sufficient funds in your account.

¹¹ RCP cash deposits will be charged from the 5th deposit or value greater than R10 000.



SnapScan

SnapScan is an innovative app that lets you pay for things with your smartphone.



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.



MasterPass™

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



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.



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.



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.

VALUE ADDED SERVICES

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

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.

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