



2017 PRICING GUIDE

Home Loans



HOME LOANS PRICING 2017

Initiation fees ¹				
Natural persons		Juristic entities ²		
R5 985,00		R12 900,00		
Monthly service fee (Including Safe Custody accounts)				
Usury accounts ³	Pre-NCA accounts ⁴	Pre-NCA liberator ⁴	NCA accounts ⁵	Juristic accounts ²
R5,70	R57,00	R325,00	R68,40	R225,00
Cash deposit fee ⁶ (AccessBond accounts only)				
R8,00 + R1,80 per R100,00		Example (Cash deposit of R3 000,00) R8,00 + (3000/100) x R1,80) = R8,00 + R54,00 = R62,00		
Early termination interest				
Should you wish to cancel your bond before the agreed contracted loan term, you are required to provide 90 days notice in writing. If the required notice has not been given or if it has expired you will be charged 90 days pro-rata interest based on your outstanding balance at the time of request for cancellation.				

¹ Initiation fees are charged on all new loans and on the first further loan where the original loan was registered before 1 June 2007.

² Juristic entities are defined as any Company, Close Corporation or Trust, including Foreign companies and Trust, applications from 3 September 2011.

³ Usury Act is defined as loans equal to or less than R500 000,00 and entered into before the introduction of the National Credit Act on 1 June 2007.

⁴ Loans greater than R500 000,00 and entered into before the introduction of National Credit Act on 1 June 2007. Loan accounts opened prior to 6 May 2016 will remain at R57,00

⁵ Loan entered into or after 1 June 2007 governed by the National Credit Act.







⁶ The first cash deposit fee per month will no longer be free. All cash deposits will attract the cash deposit fee.

Any material change to an agreement entered into before the introduction of National Credit Act on 1 June 2007, will result in a change to your monthly service fee and your total monthly instalment due.

Material changes are defined as:

- Change to existing account holders and/or sureties, including members of a Partnership, Company, Close Corporation or Trusts
- Change in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to loan term
- Voluntary account restructures (not Debt Review)
- Breach in existing agreement, initiated by you resulting in a new agreement.

FEATURES

 <p>SnapScan SnapScan is an innovative app that lets you pay for things with your smartphone.</p>	 <p>MasterPass™ Shopping on your computer, tablet or smartphone online is easier and more secure with MasterPass™.</p>	 <p>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.</p>
 <p>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.</p>	 <p>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.</p>	 <p>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.</p>

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.