



# Personal Foreign Exchange

## FOREIGN EXCHANGE PRICING 2017

### Foreign exchange fees as at January 2017

Transaction type	Buying foreign currency from Standard Bank				Selling foreign currency to Standard Bank			
	Fee*	Minimum	Maximum	Additional tele-communication fees	Fee*	Minimum	Maximum	
Foreign notes (except CMA currencies)	2.00%	R90,00	No maximum		2.00%	R90,00	No maximum	
Admin fee when purchasing foreign notes + sales of foreign notes	R65,00				R65,00			
Travellers cheques					2.15%	R80,00	No maximum	
Non-travel related international payments (tele-transmissions)	0.50%	R152,00	R713,00	R115,00	0.50%	R152,00	R713,00	
Travel-related outward international payments (tele-transmissions)	0.50%	R152,00	No maximum	R115,00				
International payment via Online channels	0.50%	R140,00	R640,00	R100,00				
<b>TravelWallet fees</b>								
						Other currencies (USD, EUR, GBP, AUD)		
Card activation fee (fee is not charged on reloading value on card)**						R120,00		
Loading value fee**						2.00% (minimum R80,00)		
Cashout fee (redemption of value from card)						2.00% (minimum R80,00)		
Cashout fee if credited to Standard Bank Transactional account						Free		
Currency conversion fee (This fee will be charged if you draw money or use the card in a currency that is different from the currency loaded on your card.)						2.75%		
<b>Other transactions</b>					<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>AUD</b>
International MasterCard® and Cirrus ATM withdrawal fee** (excluding currency conversion fee)					\$3,30	€3,30	£2,20	\$4,80
International MasterCard® and Cirrus ATM balance enquiry fee					\$1,30	€1,30	£1,00	\$1,80
MasterCard® point of sale (POS) fee (excluding currency conversion fee)					Free	Free	Free	Free
Cash back at point of sale								
Emergency cash advances (deducted from the remaining card balance)					\$28,00	€28,00	£18,00	\$42,00
Lost card replacement in South Africa (deducted from the remaining card balance)					R130,00	R130,00	R130,00	R130,00
Lost card replacement outside South Africa (deducted from the remaining card balance)					\$150,00	€150,00	£1113,00	\$228,00
SMS balance enquiry outside South Africa					\$0,90	€0,65	£0,60	\$1,00
SMS Update Free								
<b>Limits</b>								
Minimum load and reload values					\$100,00	€100,00	£75,00	\$150,00
Maximum load and reload values (may not exceed exchange control travel allowance)					\$60 000,00	€50 000,00	£40 000,00	\$65 000,00
Daily ATM withdrawal limit (different bank's ATM, may have lower limits)					\$2 500,00	€2 100,00	£1 500,00	\$3 750,00
Daily point of sale purchase limit					\$7 500,00	€7 500,00	£5 000,00	\$7 000,00
Maximum number of daily point of sale transactions					12	12	12	12
* Fee calculated on the rand value of the transaction.								
** International banks may charge an additional fee.								

<b>Foreign Currency Account (CFC and FCA)</b>	
<b>Deposits and withdrawals or CFC/FCA accounts*</b>	
Transfer to/from rand current account (branch)	R120,00
Transfer to/from rand current account (Business Online)	R40,00
Transfer to/from rand current account (Business Online where manual intervention was required)	R115,00
Deposit or withdrawal using another forex product	Fee related to forex product used will apply
Payment from a non-resident account to a third party account – plus telecommunication fee	0.50% (minimum R160,00 maximum R760,00) R115,00
<b>Inter-account transfer between own foreign currency accounts</b>	
Inter-account transfer between own CFC/FCA accounts	R145,00 \$18,00 €14,00 £12,00
<b>Direct Delivery service fees</b>	
Direct Delivery (We deliver foreign exchange to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg)	R230,00
Delivery for 10 or more customers	R150,00 full order
<b>Exchange Control applications fees</b>	
Miscellaneous application under R2 000,00	R80,00
Miscellaneous application over R2 000,00 but under R50 000,00	R500,00
Mail applications	R500,00
Electronic applications	R680,00
Blanket applications – Establishments – Renewals	R830,00 R500,00
Standard Bank reserves the right to charge more for complex exchange control applications.	
<b>Other fees</b>	
Visa letters	R100,00
Visa letter, letter of good standing if foreign exchange is purchased from us	Free
<b>Discounts</b>	
Customers qualify for the following discounts based on their type of current account:	
Student Achiever	– 50% discount on TravelWallet card activation and loading
Elite Plus	– Free TravelWallet card activation
Prestige Plus, Private Bank and One account	– Free TravelWallet card activation and loading – Free Direct Delivery service
Consolidator Plus	– Free TravelWallet card activation and loading – Free Direct Delivery service
Private Clients	– Free TravelWallet card activation and loading – Free Inward International Payments – Free Direct Delivery service

#### 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.