



# 2017 PRICING GUIDE

## Professional Banking

### BUNDLE PRICING

Standard Bank Professional Banking matches your needs as a successful and highly accomplished individual with personalised financial solutions. A highly qualified Private Banking team will deliver the personal attention and give you the recognition you deserve. The comprehensive offering encompasses status and priority, a full suite of products and services, access to your funds at your convenience, a credit portfolio designed to meet your needs and a balanced wealth creation and preservation portfolio.

**Monthly Fee**  
**R199,00<sup>1</sup>**

**Unlimited**

- Electronic debit transactions per month<sup>2</sup>
- Electronic balance enquiries
- Swipes at retail stores
- Cash withdrawals at retail stores

Standard Bank ATM cash withdrawals (8)

Standard Bank ATM cash deposits (3)

Free

MyUpdates (SMS/email notifications)<sup>3,4</sup>

Free

Internet, Standard Bank Mobile App and Cellphone Banking (\*120\*2345#) subscriptions

<sup>1</sup> Transactions that exceed the specified maximum will attract Pay as you transact fees.

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

<sup>3</sup> 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.

<sup>4</sup> A R10,00 monthly fee will be charged if you would like to add additional cellphone numbers to receive MyUpdates.

### PAY AS YOU TRANSACT PRICING

The following fees are excluded from the Bundle	
<b>Cash withdrawals</b>	
Branch withdrawal	
- Using a cheque card	R35,00 + R1,80 per R100,00 or part thereof
- Cheque encashment	Branch withdrawal fee + Cheque service fee
Other banks ATM cash withdrawal	R6,70 + R1,80 per R100,00 or part thereof
ATM cash withdrawal	R1,80 per R100,00 or part thereof
International ATM withdrawals	R35,00 + R1,80 per R100 or part thereof
<b>Cash deposits</b>	
Branch cash deposit	R8,00 + R1,80 per R100,00 or part thereof
ATM cash deposit	R1,80 per R100,00 or part thereof
<b>RCP cash deposits<sup>3</sup></b>	
At Standard Bank ATM	R1,80 per R100,00 or part thereof
At branch	R8,00 + R1,80 per R100,00 or part thereof
<b>Cheque deposits</b>	
At ATM	R30,00
At branch	R30,00
<b>Payments</b>	
Branch inter-account transfers	R50,00
Branch account payment	R50,00
Immediate payment	R50,00
Bank cheque	R105,00
Automatic cheque clearance fee <sup>1</sup>	R100,00
Prepaid recharges	R1,10
Prepaid recharges at other bank ATM	R6,70 + R1,10
Lotto	R2,00
Cheque service fee	R4,50 + 1.65% of value (maximum R85,00)
<b>Unpays</b>	
Point of sale decline due to insufficient funds	R7,90
Honouring fee	R130,00
Dishonour fee	R115,00

Other fees	
PIN reset at branch	R4,25
PIN reset at ATM	Free
Monthly service fee on overdraft limits above R500,00 <sup>2</sup>	R68,40
Garage card linked to current account monthly fee	R30,00
Garage card purchases	R5,00
International currency conversion fee	2.75% of the rand value
Post-dated cheque	R105,00
Declined Cash withdrawal	
- At Standard Bank ATM	R2,60
- At another bank's ATM	R4,90
Special Clearance on cheque deposits	R105,00
Disputed Debit Orders	R210,00
Electronic Account Payment recall	R210,00
Internet future dated payment unpaid	R35,00
Stop payments on cheques and debit orders	R52,00
<b>Information</b>	
Balance enquiries and mini-statements at branch	R7,25
At another bank's ATM	R5,50
<b>Provisional statements</b>	
- At AutoPlus - 30 days: one free a month,	R5,00
- At branch	R20,00 per statement
<b>Transaction history AutoPlus</b>	
- 60 days	R10,00
- 90 days	R15,00
- 180 days	R30,00
<b>Transaction history</b>	
- At branch - 60 days	R40,00
- At branch - 90 days	R60,00
- At branch - 120 days	R80,00
- At branch - 150 days	R100,00
- At branch - 180 days	R120,00
- At branch - 210 days	R150,00
- At branch - 240 days	R180,00
- At branch - 360 days	R300,00
<b>Emailed Internet statements</b>	
- Daily	R33,00
- Weekly	R4,40
- Monthly	R1,10
<b>Posted statements</b>	
Internet Banking payment confirmation fee	
By email	R1,10
By SMS	R1,10
By Fax	R6,00

Standard Trust Limited fees	
Will drafting fee (complex - Standard Trust nominated executor)	R500,00
Will drafting fee (complex - Standard Trust not nominated executor)	R2 000,00
Will drafting fee (pre-printed will)	Free
Will drafting fee (online)	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
Will drafting/will review for over 55 year olds (Standard Trust nominated executor)	Free
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R1 500,00
Will safe custody annual fee	Free

<sup>1</sup> 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.

<sup>2</sup> Monthly overdraft service fee for customers with existing limits on or before 5 May 2016 will be charged R57,00.

<sup>3</sup> RCP cash deposits will be charged from the 5th deposit or value greater than R10,000.

## FURTHER BENEFITS FOR PROFESSIONAL BANKING CUSTOMERS

As a Professional customer you are entitled to the following, in addition to the benefits mentioned above:  
(These additional benefits will incur costs over and above your monthly fee, unless otherwise stated.)

- **Platinum MasterCard® with exclusive benefits such as:**

- Purchase protection;
- Fraud protection from unauthorised charges and ATM robbery.

- **Preferential lending limits and rates for Card, VAF, Personal Loans and Overdraft.**

- **Online Share Trading to kick start your own investment portfolio:**

- 0.4% brokerage (normally 0.5%);
- Waiver of the R90,00 monthly fee after two trades per month (compared to three trades for other customers);
- R1 000,00 seed capital if you match the same amount.

- **Free access to Webtrader.**

- **Clear and transparent wealth management, investment and wealth preservation solutions that fit the distinctive requirements of a Professional customer:**

- Access to a Financial Advisor to deal with all your investment, trust and estate planning, insurance and assurance needs;
- A range of savings and cash investment products with flexible terms and competitive rates to suit your capital preservation, security and return needs.

- **Foreign Exchange:**

- Free TravelWallet card activation and loading (cash-out is free if paid into a Standard Bank account);
- Free Direct Delivery to your business premises or suite in metro areas.

- **Diners Club Cards and Membership:**

- Annual Platinum Diners Club card fees included in the Professionals bundle;
- Selected local and international airport lounge access. To enjoy complimentary lounge access you need to spend a minimum of R15 000,00 per quarter on your Diners Club card, giving you a maximum of 15 free visits per quarter provided the spend threshold is met. Alternatively the lounge fees will apply.
- A complimentary concierge at your service;
  - Free automatic travel insurance;
  - Choose to join the Diners Club Wine Society or Diners Club Connoisseurs, or both;
  - No transaction fees on point of sale transactions.

- **Travel**

Free unlimited access to the new Standard Bank café lounge, **CaféBlue** located at OR Tambo domestic airside.

- **FREE** access to our newly launched **Frontier Social Club** which aims to expose you to exclusive money-can't-buy experiences around South Africa to complement your lifestyle through learning, living and networking events.

## VALUE ADDED SERVICES



### SnapScan

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



### 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 123 101  
– International: +27 11 299 4701

Email: [professionals@standardbank.co.za](mailto:professionals@standardbank.co.za)  
Lost or stolen cards: 0800 020 600/+27 11 299 4114  
Internet: [www.standardbank.co.za](http://www.standardbank.co.za)

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.