



# Elite Banking

2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

## WORKING FOR YOUR MONEY OR MAKING MONEY WORK FOR YOU?

Whatever your current priority and no matter what Next you have in mind for yourself, Elite Banking provides you with solutions that make banking easier and more efficient. Let Elite Banking help you manage your money in a way that works for you, while taking your unique lifestyle and ambitions into account.

## THERE ARE THREE PRICING OPTIONS TO CHOOSE FROM:

- Fixed monthly service fee (Bundle option)**
  - Pay a fixed monthly service fee for a bundle of transactions and services
  - Should the number of transactions included in the bundle per month be exceeded, 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 you a portion of the service fees incurred

## BENEFITS OF AN ELITE BANKING ACCOUNT

MONTHLY FEE: R100,00

### UNLIMITED



Electronic transactions include purchases, debit orders, electronic account payments and electronic inter-account transfers.



SMS notifications with the MyUpdates service to keep track of every transaction on your account.



- 4** Standard Bank ATM cash withdrawals a month.
- 3** Standard Bank ATM cash deposits.

### FREE



Emailed monthly statements.



Cash withdrawals at participating retailers.



Access to Internet, Telephone and Cellphone Banking and our Mobile Banking App for tablets and smartphones.

## ▸ PAY AS YOU TRANSACT PRICING

These fees are charged for transactions that are not included and covered by the bundle fee or when the maximum number of transaction included in the bundle fee has been exceeded

Pay as you transact	
Minimum monthly service fee*	R60,00

\* Includes ATM withdrawals, electronic inter-account transfers, electronic account payments, cheque card purchases and debit orders. If the combined value of the transaction fees exceed the minimum service fee at the end of the month, the higher amount will be charged.

Deposits (Cash-in)	ATM	Branch
Cash deposit	R1,80 per R100,00 or part thereof	R8,00 + R1,80 per R100,00 or part thereof (R40,00 min.)
Cheque deposits	R42,00	R42,00
Post dated cheque	R115,00	
Cash withdrawals (Cash-out)	ATM	Branch
Cash withdrawals	R1,80 per R100 or part thereof	R40,00 + R1,80 per R100,00 or part thereof
Other banks ATM cash withdrawals	R 8,00 + R 1,80 per R100,00 or part thereof	
Cheque encashment	R100,00 + R40,00 + R 1,80 per R100,00 or part thereof	
Cash withdrawal at a retailer till	R 1,80	
International ATM Cash withdrawals	R 40,00 + 1,80 per R100,00 or part thereof	
Payments	ATM/Online	Branch
Account payment	R5,50	R55,00
Inter-account transfer	R4,00	R55,00
InstantMoney – below R1000,00	R9,95	
InstantMoney – above R1000,00	R11,95	
Debit orders – internal	R4,50	
Debit orders – external	R16,50	
Stop orders – internal	R4,50	
Stop orders – external	R5,50	
Stop order – establish, amend, cancel*	R17,00	
Bank cheque	R115,00	
Cheque issued	R100,00	
Automatic cheque clearance fee	R115,00	
Card purchases (Swipe)	FREE	

\*Alternative to stop orders – set up daily, weekly or monthly scheduled payments on Internet banking or on the Mobile App for free.

Prepaid Purchase	
Prepaid airtime top-up	R1,10
Prepaid electricity	R1,30
Prepaid electricity at Other bank's ATM	R8,00+ R1,30
Prepaid airtime top-up at Other bank's ATM	R8,00+ R1,10
Lotto	R2,00
Other fees	
Internet, Cellphone Banking and Mobile App subscription	FREE
Monthly cheque card fee	R8 ,75
Monthly garage card fee linked to a current account	R35,00
Garage card transaction fee	R5,50
Pin reset at ATM	FREE
Pin reset at branch	R4,50
Card Replacement – Debit Magstripe	R52,50
Card Replacement – Debit EMV/ cheque/credit	R130,00
Special clearance	R115,00
Subsidy letter fee	R10,00
Proof of banking details	R 10,00
International transaction fee	2,75% of the rand value
Penalty Fees	
POS decline	R8,40
ATM cash decline fee	R2,60
Cash decline fee at Other bank's ATM	R8,00
Honouring fee	R130,00
Dishonour (Unpaid) fee <sup>1</sup>	R60,00 for 1st 3 per year then R145,00 thereafter
Internet future dated payments – Unpaid fee	R60,00
Electronic account payment recall	R290,00
Overdraft fees	
Monthly service fee-limits over R500,00	R68,40
Monthly service fee-no limit*	R68,40
Initiation fee	R74,10 + 11,4% of limit; R1197,00 (max)

<sup>1</sup> Unpaid cheques and stop orders will be charged R115,00 unpaid fee.

\*Charged when a customer has no overdraft limit on the account but goes into debit balance position.

## ✓ PAY AS YOU TRANSACT PRICING

Payment confirmation	
SMS	R1,10
Email	R1,10
Fax	R6,50
My Updates (SMS or Email notifications)*#	FREE

\*Free for 1 cellphone number or email address, R10,00 for additional cell phone numbers/email addresses

\*SMS notification for transaction below R100,00 will be charged R2,50

Chequebooks		
Non-carbonised chequebook fee	R65,00	
Information fees	ATM	Branch
Balance enquiry	R1,50	R7,50
Balance enquiry - without slip	FREE	-
Balance enquiry - Other bank's ATM	R8,00	-
Provisional statements	R5,00	R25,00
Posted statements	-	R20,00
Internet statements	FREE	-
Emailed formal statement	FREE	-
Transaction history	ATM	Branch
60 days	R10,00	R50,00
90 days	R15,00	R75,00
120 days	-	R100,00
150 days	-	R125,00
180 days	R30,00	R150,00
210 days	-	R180,00
240 days	-	R210,00
360 days	-	R330,00

Standard Trust Limited	
Will drafting fee (Standard Trust nominated executor)	R500,00
Pre-printed Will or iDraft Will	R500,00
Will drafting fee (Standard Trust not nominated executor)	R2 000,00
Will review (Standard Trust nominated executor) fee may be waived by the intermediary	R250,00
Will drafting for over 55 years old, provided that asset values exceeds R2 million (Standard Trust nominated executor)	FREE
Estate Planning consultation where there is no preparation for a will	R1 500,00
Will safe custody annual fee (Safe Custody fee for Staff, Wealth and Investment, Private Bank, Consolidator and Prestige Bundled is free)	R160,00

## ✓ REBATE PRICING OPTION

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.

Minimum daily positive balance for the full calendar month	Maximum monthly rebate
R10 000 – R19 999	R85,00
R20 000 – R29 999	R125,00
R30 000 – R49 999	R225,00
R50 000 – R99 999	R280,00
R100 000+	R420,00

## ✓ CREDIT CARD PRICING

Deposits (Cash-in)	ATM	Branch
Cash Deposit	1 free per statement cycle thereafter R2,00 per R100,00	R8,00 + R2,00 per R100,00 or part thereof
Cheque Deposits	R30,00	R50,00
Cash withdrawals (Cash-out)	ATM	Branch
Cash withdrawals	R2,00 per R100,00 or part thereof	R40,00 + R2,00 per R100,00
Other banks ATM Cash withdrawals	R8,00 + R2,00 per R100,00 or part thereof	-
Cash withdrawal at a retailer till	R2,00	-
International Cash withdrawals	R40,00 + R2,00 per R100 or part thereof	-
Cash advance fee on Casino Chip Purchases	R2,00 per R100,00 max, R50,00	-
Payments	ATM	Branch
Account payment	R4,00 + 1,35% max, R25,00	R55,00
Inter-account transfer	R4,00	R55,00
Card purchases	FREE	-
Penalty fees		
Default Administration fee – after 60 days of delinquency (Applicable to accounts opened after 1 June 2007)	R55,00	
Late payment fee (Only applicable to opened before 1 June 2007)	R145,00	

Other fees		
Credit card initiation fee	R165,00	
Retrieval voucher	Local	R70,00
	International	R240,00
Garage card transaction fee (fuel transactions)	R5,50	
Garage card monthly service fees	R35,00	
Same day card replacement (Express delivery) to branch or Face to Face	R400,00	
Face to Face card delivery	R150,00	

## SAVE

Open a savings account today to save for your Next. For specific rates, please visit [www.standardbank.co.za](http://www.standardbank.co.za)



Notice Deposit



Fixed Deposit



Tax-free Call



Flexi advantage

## BORROW



### RCP

The Revolving Credit Plan offers you a revolving line of credit to help you extend your budget.



### CARD

Our credit range comes with many free features, such as MyUpdates SMS alerts, lost card protection, basic travel insurance, Internet Banking, Mobile App and Telephone Banking.

## NEED AN ACCOUNT FOR YOUR CHILD?

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

- (sum)<sup>1</sup> 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](http://www.standardbank.co.za/studentachiever) or contact your nearest branch.

## THE FOLLOWING TIPS WILL ASSIST YOU IN BANKING FASTER AND CHEAPER – AT YOUR OWN CONVENIENCE



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App is cost-effective.



Avoid paying cheque or cash deposit fees by having funds transferred into your account.

## FINANCIAL PLANNING

Our group of Standard Bank companies, have a host of wealth management products and services through which you can manage and grow your wealth. Our financial planners will take the time to get to know you, your family and your business requirements and create a financial plan unique to your needs. Call us on **0860 034 778**.

## INSURE THINGS THAT MATTER



For car, home and household contents insurance, contact Standard Bank Insurance Brokers on **0860 123 999**



Protect your debt with Credit Life, a protection plan that covers vehicles, credit cards and personal loans. Contact Standard Bank Insurance Brokers on **0860 123 999**



Standard Bank direct life offers you the ability to protect you and your family against death, disability, severe illness and the inability to work. Contact us on **0860 225 533**



Get access to FuneralPlan, Accident and Health policies. Contact Standard Bank Insurance Brokers on **0860 123 999**

## VALUE-ADDED SERVICES



### SnapScan

SnapScan is an innovative app that lets you pay for goods 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 R500,00.



### MasterPass®

Shopping online on your computer, tablet or smartphone 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 – 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 R22,00 a month and collect rewards points\* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



### Shyft

Make the most of Shyft – our award winning forex app, exclusive to Standard Bank clients. Buy, store, send, spend and exchange your forex at the touch of a button on your mobile phone or tablet.



### Prepaid

Buy prepaid airtime or electricity on Internet Banking, Mobile App or \*120\*2345#.

## CONTACT US

### General customer enquiries

**South Africa:** 0860 123 000\*

**International:** +27 11 299 4701

**Lost or stolen cards:** 0800 020 600 (toll-free) / 011 299 4114

\*Standard call rates apply.

**Internet:** [www.standardbank.co.za](http://www.standardbank.co.za)

**Email:** [elite@standardbank.co.za](mailto:elite@standardbank.co.za)

**Cellphone Banking:** \*120\*2345#

**Fraud:** 0800 222 050 (toll-free) / 011 641 6114

\*Fees effective from 1 January 2018 (Including VAT).

**SBIB – Standard Bank Insurance Brokers is an authorised financial services provider (FSP 224).**

SBFC – Standard Bank Financial Consultancy is an authorised financial services provider (FPS 3825) a business unit of The Standard Bank of South Africa. DFS – Frank Financial Services is a juristic representative of The Standard Bank of South Africa. The Standard Bank of South Africa is an authorised Financial Services provider (FSP 11287).

**Authorised financial services and registered credit provider (NCRCP15).**

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### 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.

\*Terms and Conditions apply.

