



Professional Cheque Account

2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

GET THE RECOGNITION FOR YOUR RELENTLESS AMBITION

A Future Full of Possibilities

As a qualified professional, you're already ahead of the curve. We celebrate every milestone with you and take pride in being your trusted financial partner, as our professional financial solution is designed to see you for who you are becoming. Our great benefits make your banking convenient, personal, support your lifestyle and will help secure your long-term financial success.

BENEFITS OF BEING A PROFESSIONAL CHEQUE ACCOUNT HOLDER

We are delighted to advise that your monthly service fee will remain at R199,00 for 2018. You can continue to enjoy all the great features and benefits of Professional Banking.

MONTHLY FEE: R199,00

UNLIMITED



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



Cash withdrawals at participating retailers.



- 8 Standard Bank ATM cash withdrawals a month.
- 3 Standard Bank AutoBank cash deposits.

FREE



Emailed monthly statements.



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



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

ADDITIONAL BENEFITS OF PROFESSIONAL BANKING



Guaranteed **preferential pricing** on the Black Credit Card and Vehicle & Asset Finance when you apply through your private banker.



A dedicated **Private Banking team** to support you with all your banking needs.



Travel offers with visa advice and forex delivery.



Access to **Standard Bank Café Blue Lounge** and **Connection Hub at OR Tambo International Airport**.



Standard Bank **insurance brokers** can manage your individual and household insurance needs.



Access to a range of investment tools, online webinars and investment content when you open a new Online Share Trading account, including R1 000 FREE start-up capital if you match it to help you start out.



Collect **UCount Reward points** every time you swipe your Standard Bank cheque or credit card.



12 Free domestic Bidvest Lounge visits per year with your professional credit card.



Free instant messaging, 24/7 via WeChat or Facebook Messenger, so that you can do your banking anytime it suits you, no matter where you are.

PROFESSIONAL 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.

Deposits	ATM	Branch
Cash deposit	R1,80 per R100,00 or part thereof	R8,00 + R1,80 per R100,00 or part thereof (min. R40,00)
Cheque deposits	R42,00	R42,00
Cash withdrawals	ATM	Branch
Cash withdrawals	R1,80 per R100,00 or part thereof	R40,00 + R1,80 per R100,00 or part thereof
Other banks ATM Cash withdrawals	R8,00 + R1,80 per R100,00 or part thereof	
Cheque encashment	R100 + R40,00+ R1,80 per R100,00 and part thereof	
Cash withdrawal at a retailer till	R1,80	
International cash withdrawals	R40,00 + R1,80 per R100,00 or part thereof plus 2.75% international transaction fee	

Payments	ATM/Online	Branch
Account payment	Free	R55,00
Inter-account transfer	Free	R55,00
Stop order – establish, amend, cancel ¹	R17,00	
InstantMoney – below R1 000,00	R9,95	
InstantMoney – above R1 000,00	R11,95	
Bank cheque	R115,00	
Cheque issued	R100,00	
Immediate payment	R50,00	
Automatic cheque clearance fee	R115,00	
Payment confirmation		
SMS	R1,10	
Email	R1,10	
Fax	R6,50	
MyUpdates (SMS/Email notifications)**	Free	

¹Alternative to Stop orders – Set-up daily, weekly or monthly scheduled payments on Internet banking or the App for Free.

*Free for 1 cellphone number or email address. R10,00 for additional cellphone 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	Free R1,50 – slip printed at ATM	R7,50
Balance enquiry – Other bank's ATM	R8,00	
Provisional statements	R5,00	R25,00
Posted statements	R20,00	
Emailed formal statement	Free	
Internet statements (view and download)	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
Prepaid purchase		
Prepaid airtime top-up	R1,10	
Prepaid electricity	R1,30	
Prepaid airtime at other bank's ATM	R8,00 + R1,10	
Prepaid electricity top-up at other bank's ATM	R8,00 + R1,30	
Lotto	R2,00	
Other Fees		
Internet, Cellphone, Mobile app subscription	Free	
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	R10,00	
International transaction fee	2.75% of the rand value	

Penalty fees	
POS decline	R8,40
ATM cash decline fee	R2,60
ATM cash decline fee at other bank's ATM	R8,00
Honouring fee	R130,00
Dishonour (Unpaid) fee ¹	R60,00 for 1st three 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 + 11,40% of limit, max. R1 197,00
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

¹ Unpaid Cheques and stop orders will be charged R115,00.

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

PROFESSIONAL CREDIT CARD BENEFITS



Interest rate (Prime **-0,25%**)



Get up to **55 days** interest-free credit.



No transaction fees on swipes on POS machines and online purchases.



Up to **30%* off Emirates flights** booked through leisure desk on www.leisuredesk.co.za



Access offers on the MasterCard® **Buy 1 Get 1 app.**



1GB AlwaysOn Wi-Fi per month for only R19,00 once off, valid for 12 months.



Free **automatic Basic Travel insurance** when you book and pay with your Professional Credit Card.



20% off online purchases at Nic Harry.



Ster-Kinekor benefits when buying movie tickets using your credit card.

CREDIT CARD TRANSACTIONS

Deposits (Cash-in)	ATM/Online	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	ATM/Online	Branch
Cash withdrawals	R2,00 per R100,00 or part thereof	R40,00 + R2,00 per R100,00 or part thereof
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 R100,00 or part thereof	
Cash advance fee on casino chip purchases	R2,00 per R100,00; max. R50,00	
Payments	ATM/Online	Branch
Account payment	R4,00 + R1.35% 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 (fuel transactions) fee	R5,50	
Garage Card Monthly Service fees	R35,00	
Same day replacement (Express delivery) at branch or Face to Face delivery	R400,00	
Face to Face card delivery	R150,00	

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.

Contact your Private banker or call us on 0860 034 778.

INSURE THINGS THAT MATTER



For car, home and 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 and 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.



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 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.



Buy lotto

Buy lotto on your cellphone banking *120*2345#.

CONTACT US

General customer enquiries

South Africa: 0860 123 101*

International: 011 299 4701

*Standard call rates apply

Email: professionals@standardbank.co.za

Lost or stolen cards: 0800 020 600/011 299 4114

Internet: www.standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050/011 641 6114

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

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.

MBUDSMAN
Standard Bank supports the
Ombudsman for Banking Services
Sharecall number 0860 800 900

Standard Bank Moving Forward™

standardbank.co.za/whatsyournext

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

Standard Bank Financial Consultancy is an authorised financial services provider (FSP 3825) a business unit of The Standard Bank of South Africa.

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).