



Student Achiever Account

2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

GREATNESS IS CREATED

You have the ambition. You have the dream. You have the talent!

What's Next? We are here to help you make it happen.

Take the first step on your journey with the bank that is not just a bank, but a partner who is on your side. A Student Achiever Account from Standard Bank gives students like you between the ages of 16 and 24 the benefits a student needs. More importantly this account allows you the flexibility, a progressive and ambitious character like yours deserves. It's more than a bank account, it's a powerful tool to help you make real progress in the real world.

MONTHLY FEE: R5,25

FREE



8 free electronic debit transactions per month include:*

- Cash withdrawals at retail stores
- Cash withdrawals with purchases at retail stores
- Electronic inter-account transfers
- Prepaid airtime purchases



Free bank card



Free swipes at retail stores



2 Standard Bank ATM cash withdrawals

2 Standard Bank AutoBank cash deposits

UNLIMITED



Electronic balance enquiries and mini-statements



MyUpdates (SMS/Email notifications)#



Free Internet, Standard Bank Mobile App and Cellphone Banking subscriptions



50% discount on your TravelWallet card applicable to students



Low interest rates on student loans

*Where 8 electronic transactions are exceeded (9 or more electronic transactions) a monthly service fee of R25,00 will be charged.

*Customers over 23 years will be charged R69,00. The R25,00 fee will be charged in addition to the R69,00.

#For all transactions of R100,00 or more. SMS notifications for transactions below R100,00 will be charged R2,50.

#Free for 1 cellphone number or email address. A fee of R10,00 will be charged for additional cellphone numbers or email addresses.

Standard Bank is both on and at your side, every step of this once-in-a-lifetime journey towards making your Next a reality. From your High School life, to your Higher Education – no matter what you're studying, we want to be there when your Next becomes your now.

PAY AS YOU TRANSACT

Deposits	ATM or Online	Branch
Cash Deposit	R1,80 per R100,00 or part thereof	R8,00 + R1,80 per R100,00 or part thereof (min R40,00)
Cash withdrawals		
Cash withdrawal	R1,80 per R100,00 or part thereof	R40,00 + R1,80 per R100,00 or part thereof
Cash withdrawals at Other banks ATM	R8,00 + R1,80 per R100,00 and part thereof	
International Cash withdrawals	R40,00; R1,80 per R100,00 or part thereof	
Payments		
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	
Inter-account transfer	R4,00	R55,00
Account payment	R5,50	R55,00
InstantMoney – below R1 000,00	R9,95	
InstantMoney – above R1 000,00	R11,95	
Prepaid Purchases		
Prepaid airtime top-up	R1,10	
Prepaid airtime top-up at Other bank's ATM	R8,00 + R1,10	
Prepaid electricity	R1,30	
Prepaid electricity top-up at Other bank's ATM	R8,00 + R1,30	
Lotto	R2,00	
Point of sale (POS) fees		
Purchases	Free	
Purchases with cash back	R1,80	
Cash back only	R1,80	
Information fees		
Balance enquiry without slip	Free	-
Balance enquiry with slip	R1,50	R7,50
Balance enquiry – Other bank's ATM	R8,00	-
Payment confirmation		
SMS	R1,10	
Email	R1,10	R5,00
Fax	R6,50	
MyUpdates (SMS/Email notifications)*#	Free	
Other fees		
Pin reset	Free	R4,50
Card Replacement – Debit Magstripe	-	R52,50
Card Replacement – Debit EMV/chequecard	-	R130,00
Penalty fees		
POS decline	R8,40	
ATM cash decline fee	R2,60	
ATM cash decline fee at other bank's ATM	R8,00	
Dishonour (Unpaid) fee ¹	R60,00 for 1st 3 per year (R145,00 thereafter)	

*For all transactions of R100,00 or more. SMS notifications for transactions below R100,00 will be charged R2,50.

#Free for 1 cellphone number or email address. A fee of R10,00 will be charged for additional cellphone numbers or email addresses.

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

TIPS ON HOW TO MANAGE YOUR ACCOUNT

- Use unlimited swipes to **purchase in-store** as it is safer and more cost-effective for you.
- Using **digital channels** such as cellphone banking and the Standard Bank Mobile App are more cost-effective and easier. Banking at your fingertips allows you to:
 - avoid long queues
 - buy airtime
 - buy electricity
 - check balances
 - make payments and more.
- You don't need airtime to buy airtime, just dial ***130*2345#**. Register for cellphone banking to use this feature.
- In order to avoid paying the branch cash deposit fee, rather try to **have deposits paid electronically** into your account.

VALUE-ADDED SERVICES



SnapScan

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



Prepaid

Buy prepaid airtime or electricity on Internet Banking, mobile app or *120*2345#.



Success in maths and science opens doors, and Standard Bank knows that!

That is why Standard Bank has partnered with Siyavula to help you master the skills you need to get there, with online platform learning from Grade 8 – 12.

By being a loyal Standard Bank account holder, you could qualify for up to 50% discount off the current Siyavula base fee:

- | | | |
|--|---|--------------------------|
| 1. As a parent banking with Standard Bank | – | 20% off the Siyavula fee |
| 2. As a student banking with Standard Bank | – | 20% off the Siyavula fee |
| 3. As a parent and student banking with Standard Bank | – | 40% off the Siyavula fee |
| 4. For a school banking with Standard Bank | – | 10% off the Siyavula fee |
| 5. For a parent, student and school banking with Standard Bank | – | 50% off the Siyavula fee |

CONTACT US

General customer enquiries

South Africa: 0860 123 000*
International: +27 11 299 4701

*Standard call rates apply.

Email: information@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

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

standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

Authorised financial services and registered credit provider (NCRCP15).

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