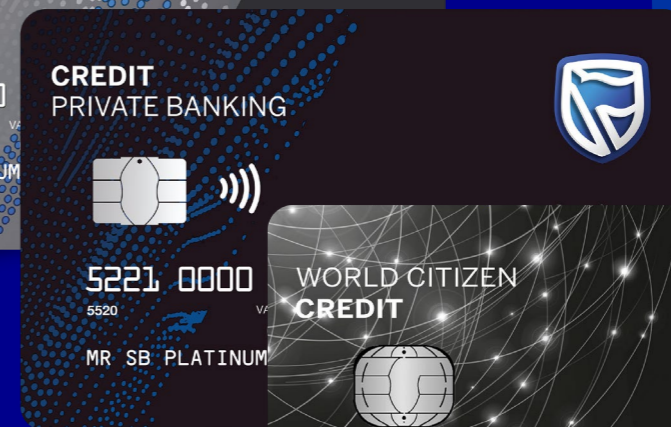




Standard Bank



# Credit Card

2024 pricing

# The Credit Card that gives you the freedom to live, shop and explore.

Whether its unexpected expenses or the everyday shopping experience, let the Standard Bank Credit Card give you the freedom to take care of your needs with ease. Equipped with the best value, benefits, and rewards, choose the Credit Card you prefer and get instant access to money on the go.

In 2024, we're pleased to be able to keep the changes to our services fees to a minimum. You can keep taking care of life at the most affordable rates.

## Tap into the benefits of a Standard Bank Credit Card

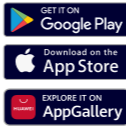
No matter the Credit Card you hold, we offer the following standard benefits for all:



Up to **55 interest free days\*** when you pay your balance in full.



Up to **20%\* off** the base fare on Emirate flights when booking with Leisure Desk.



Download the **Banking App** and take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash, and online payments.



From **50%\* more UCount Rewards Points** for swiping your credit card on qualifying purchases.



Access handpicked experiences and offers in cities around the world with **Priceless Cities**.

# VALUE-ADDED SERVICE<sup>1</sup> FOR 2024

## Gold



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to food, travel and lifestyle offers on Priceless.com.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.

## Titanium



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.
- 6 complimentary visits to the Standard Bank Fluent Lounge at Lanseria Airport and domestic Bidvest lounges.

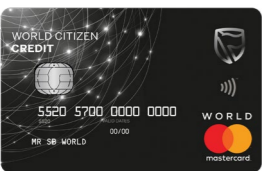
## Platinum



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.
- Get up to 20%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.

- Get complimentary access to the Standard Bank Library Lounge at OR Tambo International Airport, Fluent Lounge at Lanseria International Airport, and domestic Bidvest lounge visits\*.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.
- Receive complimentary Silver status membership and gold tier benefits with Legacy Lifestyle Rewards.

## The World Citizen



- Free automatic comprehensive travel insurance when you book and pay your public conveyance ticket with your credit card.
- Personalised travel concierge assistance when you need it

- Get access to local and international lounges through Mastercard Travepass.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.
- Get up to 35%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.

<sup>1</sup>\*T&C's apply.  
Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call 0860 123 999. For Value-Added Services, please visit [priceless.com/benefits-mea](https://priceless.com/benefits-mea) for terms and conditions.

# Save money and time with **SELF-SERVICE BANKING**

Skip the lines, branch visits and phone calls; use our self-service platforms to:

- Monitor and manage your Credit Card
- Increase your Credit Card limit
- Block or switch off your card
- Create a Virtual Credit Card for ease of secure online shopping

## To activate your preferred self-service platform:



Visit **onlinebanking.standardbank.co.za**  
to access online banking



Dial **\*120\*2345#** for cellphone banking



Download our **Banking App**



# Save money and time, GO CASHLESS & CARDLESS AT CHECKOUT

Pay online or instore safely and easily with any of our other value-added products when you don't have cash or cards on hand.



**Tap to Pay:** Go contactless at the till. Tap-to-pay for items worth R500 or less – it's fast, safe and requires no PIN.



**Instant Money™:** Receive, store, spend and send money from your cellphone without the need for a bank account.



**SnapScan:** Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.



**Virtual card:** You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



**Masterpass:** Easy online shopping with 'click and pay'. Safely make online purchases with the Masterpass app.



**Samsung Pay:** Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



**SBG Mobile Tap to Pay:** Enable your credit card on the Standard Bank App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.

# Save money and time, GO CASHLESS & CARDLESS AT CHECKOUT



**Google Pay:** Use Google Pay to make purchases with your android phone, watch or tablet anywhere you see the contactless icon.



**Apple Pay:** Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.



**Garmin Pay:** Make purchases instantly by simply enter your passcode, choose your credit card, and place your wrist close to the payment terminal.



**Fitbit pay:** Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.

# Consumer credit card fees

Monthly fees	
Monthly Service Fees (Applicable to all credit cards except Student and World Elite)	R40
Student	R16

Secondary cards	
All secondary cards	R26

Garage card monthly service fees	
Linked to current account	R100
Linked to Mastercard®	R100
Standalone	R100

**Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.

Monthly card fee (only applicable to standalone credit cards)	
Student	Free
Blue	Free
Ex- iStore	R49
Blue and Access including all Accelerate, Kaiser Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R23
Gold	R23
Titanium	R49
Platinum	R68
World Citizen	R169

**Monthly service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, in line with the National Credit Act, which forms part of the Principal Debt.

# Consumer credit card fees

Withdrawals	
Cash withdrawal at ATM	R2.40 per R100 or part thereof
Cash withdrawal at branch	R80 + R3 per R100 or part thereof
Quasi Cash & Cash advance on casino chips purchases	R2.80 per 100 max R80 or part thereof
Other banks ATM cash withdrawals	R2.40 per R100
International cash withdrawals	R3 per R100 (min R70) or part thereof + International transaction fee* based on product

\*An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/ stores/ service providers located outside of South Africa

Deposits	
Cash deposits at ATM	R1.40 per R100 or part thereof
Notes cash deposit at branch	R80 + R3 per R100 or part thereof
Coin cash deposits at branch	R80 + R15 per R100 & part thereof
Notes and coin deposit at branch	R80 + R3 per R100 + R15 per R100 & part thereof

Payments	
Inter-account transfers	Online - R4   Branch - R80
Account payments	Online - R9.50   Branch - R80

Payment confirmation	
SMS	R1
Email	R1.50
Fax	R22

# Consumer credit card fees

Point Of Sale (POS)	
Purchase only	Free
Purchase with cashback	R1.40 per R100 or part thereof
Cashback only	R1.40 per R100 or part thereof

Prepaid recharges	
Prepaid airtime, SMS, data (ATM or online)	R0.60
Prepaid electricity	R1.60

New card fees and card delivery fees	
Initiation fee	R190
Card replacement fee – Local	R170
Express delivery (to branch or face-to-face delivery)	R500 (Signature & Private Banking free)
Face-to-face card delivery	Free
Branch delivery	Free

Penalty fees	
Honouring fee*	R145
Default administration fee* (after 60 days of delinquency)	R65
Late payment fee*	R170

\*Only applicable to cards opened before 1 June 2007

Information fees	
ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	R1
Branch balance enquiry	R18
Other banks ATM balance enquiry	R10
Voucher retrieval - local	R90
Voucher retrieval - international	R290
ATM provisional statements	R7.50
Branch provisional statements	R50
Transaction history: charged per 30 day period	R50

Consumer credit card fees

Other fees		
PIN reset at branch		R12
Pin reset at ATM		Free
POS decline		R9
ATM decline		Standard Bank - R9   Other bank - R9
E-Commerce decline fee		R9
International transaction fee:	Blue, Gold, Student & Titanium	2,75%
	Young Professional & Platinum	2,50%
	World Citizen	2,25%
	World Elite	2,00%
Garage card fuel transaction fee		R25

Lounge access - Minimum card spend thresholds					
Card type	Minimum spend thresholds*	SBSA - Fluent	SBSA - Library	Domestic - Bidvest	International – Mastercard Travelpass
Titanium	R5 000	Standard: 6 visits			N/A
Young Professionals	R5 000	Standard: 12 visits			N/A
Platinum	R8 000	Standard: 12 visits			N/A
World Citizen	R10 000	Standard: 12 (with 1 guest per visit)			
World Citizen	R20 000	Bonus: Unlimited (with 1 guest per visit)			

\*Please note that you will be charged a fee should you not meet the minimum spend threshold on your credit card. Domestic lounges = R200 International lounges = R400

# World Elite fees

Monthly service fees	
Wealth and Investment World Elite Credit Card	Included in subscription fee
Secondary card	Included in subscription fee

Withdrawals	
Cash withdrawals at an ATM	Free
Cash withdrawals at a branch	Free
Cash withdrawals at other banks ATM	Free
International ATM	Free + International transactional fee*
Cash advance on casino chips purchases	R2.80 per R100. Max R80

\* An international transaction fee of 2% (of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

Point of Sale (POS)	
Purchase only	Free
Purchase with cashback	Free (Cash advance fee applies)
Cashback only	Free (Cash advance fee applies)

Deposits	
Cash deposits at ATM	Included in subscription fee
Cash deposits at branch	Free

Payments	
Online inter-account transfers	Free
Branch inter-account transfers	R80
Online account payments	Free
Branch account payments	R80

Prepaid recharges	
Prepaid airtime, SMS, data (ATM or online)	Free
Prepaid electricity	Free

Penalty fees	
Honouring fee*	R145
Default administration fee* (after 60 days of delinquency)	R65
Late payment fee*	R170

\*Only applicable to cards opened before 1 June 2007

# World Elite fees

Other fees	
PIN reset – Branch	Free
POS decline	Free
ATM decline	Free
Other bank ATM decline	Free
E-Commerce decline fee	Free
International transaction fee	2% of Rand value
Garage card fuel transaction fee	Free

New card fees and card delivery fees	
Initiation fee	Included in subscription fee
Card replacement fee – Local	R170
Express delivery (to branch or face-to-face delivery)	First express delivery free then R500
Face-to-face card delivery	Included in subscription fee
Branch delivery	Free

Payment confirmation	
SMS	Free
Email	Free
Fax	Free

Information fees	
ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	Free
Branch balance enquiry	Free
Other banks ATM balance enquiry	Free
Voucher retrieval - local	R90
Voucher retrieval - international	R290
ATM provisional statements	Free
Branch provisional statements (waived where requested from WlonCall)	R50
Transaction history: charged per 30 day period (waived where requested from WlonCall)	R50

# Contact us



## General customer enquiries

South Africa:

0860 123 000

International:

+27 10 249 0423

Internet Banking:

www.standardbank.co.za

Cellphone Banking:

\*120\*2345#

Dedicated Email:

information@standardbank.co.za

## UCount Rewards

Call:

0860 UCOUNT (82 68 68)

Email:

enquiries@UCount.co.za

## Lost or stolen cards

South Africa:

0800 020 600

International:

+27 10 249 0100

## Fraud

South Africa:

0800 020 600

International:

+27 10 249 0100



**Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.**



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

### 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.

**Fees effective from the 1 January 2024 (Including VAT).**

\*\*Ts&Cs apply.