



Standard Bank

Your Consolidator Account

2025 pricing



Manage and grow your money with Consolidator banking for added peace of mind.

Starting 1 January 2025, the Consolidator Account monthly bundled fee will remain unchanged. We're pleased to keep bringing you the same excellent service and expanded value that takes your money further.

What's included with the Consolidator Account:

R10

Instant Money™ values below R500

70c

Prepaid airtime top-up fee

R1.60

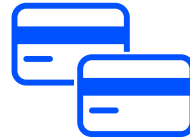
ATM cash deposit fee per R100

FREE

cash withdrawals at participating retailers

Bank with the Consolidator Account pricing option that suits your needs

Bundle service fee



Pay a set monthly fee that covers a specified number of transactions and services each month. If you exceed the included transactions, additional transactions will be charged as per fee table.

Consolidator Pay-As-You-Transact



Pay a minimum monthly service fee and only for the transactions you make.

Rebate



Keep a minimum daily balance throughout the entire month and get refunded your monthly administration fee.

Enjoy more from your bundled Consolidator account for R49 per month

Includes, per month

- Free Standard Bank ATM cash withdrawals up to R5 000.
- Free Standard Bank ATM cash deposits up to R5 000.
- Two free branch withdrawals.
- One free branch deposit.
- Emailed monthly statements.

Unlimited

- Cash withdrawals at participating retailers.
- Access to Internet, telephone, cellphone banking and our Banking App for tablets and smartphones.
- Electronic transactions including debit orders, electronic inter-account transfers, electronic account payments, and purchases.
- In-app notifications with MyUpdates to keep track of your account transactions.

Make the most of your money with **EVERYDAY VALUE ADDED SERVICES**



Take advantage of **Shyft**, an award-winning foreign currency app from Standard Bank, **to send and receive USD, EUR, GBP, and AUD** within your Single Discretionary Allowance of R 1 million annually.



Access **LookSee** to discover effective tools, resources, property valuation advice, solar solutions and money saving tips to **better manage and service your home**. Visit [LookSee.co.za](https://www.looksee.co.za).



Join our **UCount Rewards** program and **get instant UCount Rewards** by swiping your Standard Bank card at retailers instead of using cash. Opt for a Standard Bank Credit Card and double your UCount Rewards Points.

Bank conveniently and save time with **SELF-SERVICE BANKING**

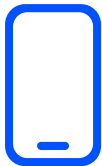
Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, do it on your preferred self-service platform:



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



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



Download our **Banking App**



Statements
up to 6 months



**Proof of
Banking**



**Inter
account
transfers**



**Balance
Enquiries**



**In-app transaction
notifications**

Explore simple and safe ways to GO CASHLESS & CARDLESS

Pay online or instore quickly and easily with any of these value-added products.



Tap to Pay: No PIN required. Tap-to-pay for items worth R500 or less.



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



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



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

Explore simple and safe ways to GO CASHLESS & CARDLESS



Scan to Pay: A safe and convenient way to pay for goods and services by scanning a QR code.



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



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.

Keep your nest egg growing consistently with the right **SAVINGS & INVESTMENTS**



Notice Deposit: An account that offers you various notice periods (7-60 days) while still providing competitive interest rates.



Fixed Deposit: Invest a lump sum for a fixed period (between 1 and 60 months) at a fixed interest rate.



Flexi Advantage: Save and access up to 40%* of the funds immediately without paying a penalty.



Tax-free Call: Invest, tax free up to R36 000 per year with immediate access to your funds.

OFFSHORE INVESTMENTS & ESTATE 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.

For financial planning from our Standard Bank Financial Consultants: 0860 034 778.

For more information on Standard Bank Offshore accounts: 0860 333 383

Transaction fees

Monthly fees	
Monthly administration fee (PAYT)	Free
Monthly administration fee (Bundled)	R49
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank: Out of bundle	R2.65 per R100 or part thereof	R90 + R4 per R100 or part thereof
Standard Bank: Pay-as-you transact	R10 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.65 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and other bank ATM withdrawals.	R90 + R4 per R100 or part thereof
Other bank: Out of bundle	R2.65 per R100 or part thereof	–
Other bank: Pay-as-you transact	R10.50 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.65 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and other bank ATM withdrawals.	–
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R90 + R15 per R100 or part thereof
Notes and coin withdrawal	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R90 + R15 per R100 or part thereof

Transaction fees

Deposits	ATM	Branch
Notes	R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof
Coin deposit	–	R90 + R15 per R100 or part thereof
Notes and coin deposit	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Payments	Online	ATM	Branch
Inter-account transfers (transfers to other transactional accounts is charged at R5)	Free	Free	R90
Account payments	R1.25	R1.25	R90
Debit orders	R3.50	–	–
Stop order (scheduled payments)	R1.25	–	–
Stop order - amend, establish, cancel	Free	–	R45
Immediate payments (Including PayShap)	Values below R100: R1 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800

Transaction fees

Card purchases	Point of sale
Purchases	Free
Cashback/ Withdrawal at retailer Purchase with cashback	Free
International purchases	2.75% of value
POS decline	R8.50

Convenience and value-added services	Online	ATM
Airtime	70c	Standard Bank: 70c Other banks: R15
Electricity	Values below R100: R1.20 Values from R100: R1.80	Values below R100: R1.20 Values from R100: R1.80
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Traffic fine payments	R2.50	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Transaction fees

Instant Money™			
Create voucher:			
Below R500	R10		
R500 to below R1 000	R15		
R1 000 and above	R19		

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print: R1	R20
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period (Posted statements are R75 per statement)	Free up to 6 months	R8.50	R75
eStatements greater than 6 months	R10	–	Charged as per monthly statement fees
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

Overdraft fees	
Monthly service fee – applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69
Initiation fee	R74.75 + 11.5% of limit. Max R1 207

Transaction fees

Notifications	
MyUpdates (Free for 1 email address or for in-app notifications. R15 monthly for additional email addresses. SMS notifications will be charged at 45c per SMS, and the total charge will be posted to the account at month end)	In-app: Free SMS: 45c per SMS
Email payment notification	80c
SMS payment notification	R1.20
Scheduled payment monthly notification	R1

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other bank: R8.50	–
Stop payments	R2	–	R90
Unpaid debit orders	Free for first 3 unpaids in a past 12-month cycle thereafter R130 each	–	–
Unpaid stop orders	R130	–	–
Honouring fee* (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured.)	R100	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days	Values under R500: R5 Values R500 to R1 000: R10	–	R50
Disputed debit orders above 40 days (Debit orders cannot be reversed if the payment is older than 6 months)	–	–	R150

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will “honour” the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Transaction fees

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free per month, thereafter R45
Subsidy letter	–	–	R22

Consolidator rebate option: The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders and purchases. It also applies to the minimum monthly service fee. Rebates are only applicable on PAYT options.

Minimum daily positive balance for the full calendar month	Max monthly rebate
R10 000 - R19 999	R86
R20 000 - R29 999	R127
R30 000 - R49 999	R227
R50 000 - R99 999	R283
R100 000+	R424

Transaction fees

Standard Trust Limited	
Will drafting fee (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL is not the nominated executor)	R2 410
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	Free

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.



National Financial Ombud Scheme South Arica NPC. Registration Number 2023/162407/08
JHB: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
CPT: Claremont Central Building, 6th floor, 6 Vineyard Road, Claremont, 7708
Postal Address: P.O. Box 32334, Braamfontein, 2017

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 2025 (Including VAT).

Terms and conditions apply. **Authorised financial services and registered credit provider (NCRCP15).** The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).