



Standard Bank

# Forex

2025 pricing



# Enjoy effortless international payments with Standard Bank Forex

Our expert team will navigate the complexities of Forex for you, so you can focus on what matters most. We're keeping the changes to our Forex transactional fees minimal in 2025 for your benefit.

## What you get when ordering your Forex



**Forex for travel:** Order your foreign currency effortlessly and we will deliver it to your business premises.



**Shyft Global Wallet:** Get our free, award-winning forex app to buy, send, or store United States and Australian dollars, Pound Sterling, and Euros.



**Welcome everywhere:** Discover the convenience of using your Shyft cheque, credit, and prepaid cards at Mastercard merchants worldwide.



**Nationwide presence:** Visit our nationwide network of forex outlets and branches for assistance with international money transfers.

**Traveling abroad?** Be sure to inform us beforehand, and we can skip the authentication process for your overseas purchases.



# Be in control with **SELF-SERVICE BANKING**

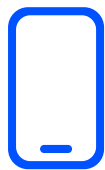
Skip the lines, branch visits and phone calls; our self-service platforms are here to make payments, deposits, transfers, and other account management easy and convenient.



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



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



Download our **Banking App**



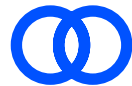
# Save money and time at home or abroad, WITH OUR CASHLESS & CARDLESS SOLUTIONS



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



**Virtual card:** Create a virtual card on the Standard Bank app and shop online more securely at checkout.



**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.



**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.

# Transaction fees

Outward telegraphic transfers	Online / App	Branch
Commission fee	0.55%	0.7%
Minimum	R160	R270
Maximum	R740	R900
Additional tele-communication fees	R112	R148.30
Digital payments to CMA destinations	R85	–

Inward telegraphic transfers	Online / App	Physical Channel*
Commission fee	0.45%	0.58%
Minimum	R160	R193
Maximum	R555	R827
Pension fees	R42	R50
Additional tele-communication fees	R128	R128

\*Email, SMS, telephone, Standing Settlement Instructions (SSI) and Straight through processed (STP).

Low value pricing	
R0 - R500	R11
R500 - R1 000	R42
R1 000 - R2 000	R73

# Transaction fees

Buying and selling foreign currency					
Transaction		Fee		Minimum	
Foreign notes - Branch only (except CMA currencies)		2.5%		R120	
Admin fee when purchasing foreign notes (Waived for Foreign Note purchases equivalent to R500 or less)		R90		–	
CMA Currency (eSwatini Lilangeni, Namibian Dollar and Lesotho Loti)		4%		R140	

Direct delivery	
Direct delivery to approved business premises (Gauteng, Cape Town, Durban or Pietermaritzburg)	R280
Delivery for 10 or more customers	R160

Shyft					
International payments	USD	GBP	EUR	AUD	ZAR
Transfer to international bank account	\$14	£10	€12	AUS\$18	–
Transfer to Isle of Man, Jersey, Webtrader account	\$10	£8	€9	AUS\$13	–
Limits per payment					
International payments	\$75 000	£55 000	€60 000	AUS\$90 000	–
Isle of Man, Jersey, Webtrader account	\$75 000	£55 000	€60 000	AUS\$90 000	–

Transaction fees

Shyft cont.					
Shyft physical cards	USD	GBP	EUR	AUD	ZAR
Card order (maximum order of 3 physical cards per order)	R100 per order for either a Rand/ ZAR Card (ZAR only), Multicurrency/ Forex Card (GBP, EUR, AUD and USD) or UPI Card (USD only)				
Card top-up	Free	Free	Free	Free	Free
ATM withdrawal (excluding currency conversions)	\$3.30	£2.20	€3.30	AUS\$4.80	Standard Bank: Free Other bank: R16
ATM balance enquiry	\$1.30	£1	€1.30	AUS\$1.80	Standard Bank: R2.82 Other bank: R3
Point of sale (POS) (excluding currency conversion)	0.5%* of transaction value	0.5%* of transaction value	0.5%* of transaction value	0.5%* of transaction value	POS only: Free With cashback: R2.62 Cashback only: R3.28
Tap & Go (excluding currency conversions)	0.5% of transaction value	0.5% of transaction value	0.5% of transaction value	0.5% of transaction value	Free
Limits					
Daily POS limits (cumulative)	Multicurrency/ Forex Card: \$50 000 UPI Card: \$13 000	£50 000	€50 000	AUS\$50 000	Daily: R50 000 Monthly: R100 000
Maximum number of daily POS transactions	9 999	9 999	9 999	9 999	9 999
ATM withdrawal limits	Daily: \$2 500 Monthly: \$60 000	Daily: £5 000 Monthly: £40 000	Daily: €5 000 Monthly: €50 000	Daily: AUS\$5 000 Monthly: AUS\$65 000	Daily: R5 000 Monthly: R10 000
Maximum number of daily ATM withdrawals	12	12	12	12	Daily: 12 Monthly: 300
Tap & Go limits per transaction	\$500	£500	€500	AUS\$500	R500

\*This is the standard fee, subject to change at the discretion of Standard Bank South Africa.

# Transaction fees

Shyft cont.					
Shyft virtual cards	USD	GBP	EUR	AUD	ZAR
Card creation fee	Free	Free	Free	Free	–
Card top-up	Free	Free	Free	Free	–
Online transaction	0.5%* of transaction value	0.5%* of transaction value	0.5%* of transaction value	0.5%* of transaction value	–
Limits					
Maximum number of daily transactions	25	25	25	25	–
Shares and investments					
Fees charged depending on the currency of the stock purchased	0.4% (excl. VAT) Minimum transaction fee: \$1.99 (incl. VAT)	0.4% (excl. VAT) Minimum transaction fee: £2.49 (incl. VAT)	0.4% (excl. VAT) Minimum transaction fee: €2.49 (incl. VAT)	–	–
Other					
ZAR refund (Withdrawing ZAR from Shyft Wallet)	–	–	–	–	R35
Transfer to other Shyft wallet	Free	Free	Free	Free	–
ZAR Wallet Top-up by Card	–	–	–	–	2.5%* of transaction value
Inward transfers					
Shyft Inward Telegraphic Transfer	\$15	£10	€12	AUS\$18	–

\*This is the standard fee, subject to change at the discretion of Standard Bank South Africa.



# Transaction fees

Foreign currency accounts	
Deposits, transfers and withdrawals	
Transfer to/from rand current account	Branch: R131   Business online: R50   Business online where manual intervention is required: R121
Deposit or withdrawal using another Forex product	Fee related to Forex product used will apply
Payment from a non-residential account to a third-party account	Fee related to Forex product used will apply
Telecommunication fee	R141.90
Inter account transfer between own foreign CFC/FCA accounts	€16   £14   \$20   R161
Other fees*	
Retail Exchange Control applications	
Miscellaneous application under R100 000	R100
Electronic applications above R100 000	R706
Blanket applications - Establishment	R857
Blanket applications - Renewals	R535
Visa letter fees	
Visa letters	R101
Visa letter, letter of good standing if foreign exchange is purchased from us	Free

\*Standard Bank reserves the right to charge more for complex exchange control applications.

# 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 Africa 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).