



**Standard Bank**  
Private

# Signature Banking

2025 pricing



# Enrich your financial goals with Signature Banking

From 1 January 2025, your Signature Banking monthly fee will go up to R580, adjusted for inflation. With this update, you'll receive enhanced value that opens up new opportunities for growth and enriches your financial goals as well as support for your everyday banking, lifestyle and wealth management needs.



## What's included with Signature Banking:

**UNLIMITED  
FREE ACCESS**  
to domestic and international  
airport lounges\*

**FREE**  
Offshore Platinum Optimum account  
valued at £240 per year  
when minimum balances are maintained

**FREE**  
Will drafting

**60%**  
discount on a secondary account for  
your spouse or partner

**FREE**  
(sum)<sup>1</sup> Account and Junior Perks  
for your children under 16

\*Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

# More Value with your Signature/Evolve Banking Account

For just R580 per month, your Signature Banking account gives you up to R3 600 per month in value, including premium lifestyle benefits. With a Signature Evolve transactional account, enjoy a linked credit facility for day-to-day use at R560 per month, and earn from 3\* times more in UCount Reward Points.

## Including

- **Personalised support** from a dedicated Private Banker and Transactional Banker, with a linked Financial Planner through your banker.
- **Access to Standard Bank Financial Planners and Fiduciary Specialists** to help you manage and grow your wealth and secure your retirement.
- **Access to offshore and onshore savings and investment experts.**
- **Free Offshore Optimum Account** valued at £240 per year when minimum balances are maintained.
- **24/7 access to a virtual Private Banking team** through the Private Client Centre.
- **Full account visibility and control** through the Standard Bank App - manage payments, cards, loans, savings, investments and insurance all in one place. Also access money management tools to help you budget and manage your credit health.
- **Self-service banking platforms**, including internet, telephone, mobile banking, and the Banking App.
- **A bundled World Citizen Credit Card** that gives you access to travel and lifestyle benefits, at no additional cost.

## Unlimited

- **Electronic transactions** including debit orders, account payments, inter-account transfers as well as prepaid airtime, data, voucher, electricity and card swipe purchases.
- Free email and sms **payment confirmation.**
- **Free point-of-sale (POS)** cash withdrawals at participating retailers.
- **Online transactions** using digital payment platforms such as Google Pay and Apple Pay.

\*UCount Rewards terms, conditions and qualifying criteria apply.



# Bank easily

With Signature Banking, enjoy a premium banking experience with a **free, bundled-in World Citizen Credit Card**, unlocking top-tier lifestyle benefits. Discover a suite of services designed to optimise your wealth and support your success.



Grow and preserve your wealth with a dedicated Private Banker, complemented by a Transactional Banker for comprehensive support. Plus round-the-clock access to our Private Client Centre.



Explore offshore banking with an Offshore Optimum Account valued at £240 per year, free when minimum balances are maintained.



60% off the monthly fee for your spouse or partner’s Signature banking account.



Get a secondary credit card for only R68 per month.



Enjoy a complimentary (sum) 1 Account for each of your children under 16, along with exclusive Junior Perks that offer discounts at H&M, Uber and Burger King.



Earn from 3\* times more UCount Rewards Points when you use your World Citizen Credit Card or Signature Evolve Card, compared to using your debit or cheque card.



Get a MyMo account for your household or staff.



FREE World Citizen Credit Card valued at R209 per month.



Access preferential interest rates on your credit card, home loans and vehicle financing when you apply through your Private Banker.



A holistic view of your wealth with the My360 App.

\*UCount Rewards terms, conditions and qualifying criteria apply.

## Live joyfully

Experience a range of exclusive perks designed to enhance your lifestyle with Signature Banking. Visit [standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits](https://standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits) to learn how to redeem the bundled-in benefits.



Indulge in boundless luxury and family fun! Enjoy **complimentary unlimited\* domestic and international lounge visits** with Mastercard TravelPass and get access to the local OR Tambo Library Lounge, Lanseria Fluent Lounge or Bidvest lounges.



**Access discounts on car hire, hotels, resorts and flights:** Save on flights with Emirates when booking through Leisure Desk, enjoy special rates on hotels and resorts with IHG Hotels & Resorts at [ihg.com](https://ihg.com), and book discounted hotel stays through [Booking.com](https://Booking.com). Plus discounts on domestic and international car hire.



Get an additional **5GB\*\*** of data, **unlimited calls to up to five\*\* numbers** and up to **50%\*\* off** on tech accessories with any monthly **Standard Bank Connect** subscription starting at R129 per month.



Download the UNU Health app to get **unlimited free digital health checks**.

\*Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

\*\*Terms and conditions apply. Find updated terms and conditions on [www.standardbank.co.za](https://www.standardbank.co.za).

## Live joyfully

Experience a range of exclusive perks designed to enhance your lifestyle with Signature Banking. Visit [standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits](https://standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits) to learn how to redeem the bundled-in benefits.



Enjoy Global Blue VIP Services for tax-free shopping with Mastercard.

Register and present your Mastercard for complimentary access. For more information visit [standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/credit-cards/our-cards/world-citizen-credit-card](https://standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/credit-cards/our-cards/world-citizen-credit-card).



Access exclusive Mastercard® Priceless specials.

To find out more, visit [standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/credit-cards/our-cards/platinum-credit-card](https://standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/credit-cards/our-cards/platinum-credit-card).



Get discounts and free basic travel insurance, ATM robbery insurance and purchase protection via [Priceless.com](https://www.priceless.com) when using your World Citizen Credit Card.



Get up to 15%\* off wines through Wine-of-the-Month Club.



Enjoy up to 30%\* off hotel bookings at over 16 000 hotels around the world via [hotelbookings.priceless.com](https://hotelbookings.priceless.com).



Make your house a home by investing in Solar solutions where you get preferential rates on Solar loans and discounts on attorney fees. Visit [LookSee.co.za](https://LookSee.co.za) for more information.

\*Terms and conditions apply. Find updated terms and conditions on [www.standardbank.co.za](https://www.standardbank.co.za).



# Invest skillfully

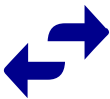
With Africa's largest network of Financial Planners and Offshore Specialists, you can be confident that you will get comprehensive domestic and international financial advice to support the creation of wealth for you and your family.



Access dedicated **Wealth and Advisory Specialists** that offer long-term wealth preservation tools, solutions and wealth creation strategies - including preferential rates and pricing.



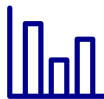
Explore **personalised solutions**, including structured investments and retirement planning.



Diversify your wealth with market-leading forex rates and 24/7 access to global investments through the Shyft app. Access transactional banking with global share trading, offering both everyday banking and international investments.



Invest in your children's **future and education** with specialised Investment solutions.



Unleash the potential of Melville Douglas' **specialised investment solutions**.



Grow your wealth with our **endowment and tax free investment solutions** that set you up for retirement.



# Plan wisely

Protect the legacy you've built with comprehensive solutions designed to secure your lifestyle, family and future. With Signature Banking, enjoy the peace of mind that comes from bespoke credit and insurance solutions crafted for your unique aspirations.



Our **Financial Planners** provide **personalised and comprehensive financial planning** tailored to the aspirations of you, your family, and your business. This includes free will drafting, fiduciary services and access to comprehensive financial strategies, with cash-back options on risk planning solutions.



Embrace tailored solutions like **life cover, critical illness protection, and income security** to safeguard your dreams and aspirations. It's more than banking; it's a journey towards a secure and optimistic tomorrow.



Protect your family's **wealth and legacy** with comprehensive Liberty Lifestyle Protector solutions.



Protect your lifestyle with the **Liberty Living Lifestyle** cover should you be diagnosed with a dread disease.



Enjoy your retirement with **peace of mind** by having a Life Annuity with capital protection.



Plan for your children's **future** with the Liberty EduCator solution.



Embrace tailored solutions like **life cover, critical illness protection, and income security** to safeguard your dreams and aspirations. It's more than banking; it's a journey towards a secure and optimistic tomorrow.





# UCount Rewards

## Earn Reward Points:



For just R25 per month, UCount Rewards help you unlock disposable income when you spend on your everyday essentials like fuel and groceries from our wide variety of Rewards Retailers. Earn from 3\* times more UCount Rewards Points when you use your World Citizen Credit Card or Signature Evolve Card, compared to using your debit or cheque card. Visit [ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/](https://ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/) to learn more.



**Fuel Rewards:** Up to R10\* back in Rewards Points per litre of fuel and oil at participating Astron Energy and Caltex service stations. To view details visit [ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuel-rewards/](https://ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuel-rewards/).



**Retailer Rewards:** Up to 20%\* back in Rewards Points at our Rewards Retailers. Visit [ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers/](https://ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers/) to view all the latest Rewards Retailers.



**Choose Your Own Rewards:** Up to 20%\* back in Rewards Points on the category\*\* chosen - that is, Grocery Rewards, Fashion or Lifestyle Rewards.



**Card Rewards:** Up to 1%\* back in UCount Rewards Points on all card purchases.



**Goals and Gains:** Get all the Gains (Bonus Rewards Points and Vouchers) when you achieve your Goals, by accessing Goals and Gains in the UCount Rewards in-App platform on the Standard Bank Banking App. You'll receive new Goals every 1st and 3rd Wednesday of the month.

\*UCount Rewards terms, conditions and qualifying criteria apply. | \*\*Visit [ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/](https://ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/) for the full list of Rewards Retailers in each category.

## UCount Rewards

### Redeem Reward Points:



Be spoilt for choice when you redeem your UCount Rewards Points - from fuel at participating Astron Energy and Caltex service stations, contributing to a Savings or Investment account, to using your Rewards Points to shop at your favourite Rewards Retailers. Visit [ucount.standardbank.co.za/personal/redeem-points/where-to-redeem-points](https://ucount.standardbank.co.za/personal/redeem-points/where-to-redeem-points) to learn more.



**Fill up with fuel and oil** at participating Astron Energy and Caltex service stations or get something to eat at FreshStop.



**Shop for thousands of great deals** in-store and/or online at our Rewards Retailers\*.



**Save when you invest** into a PureSave, Notice Deposit, AutoShare Invest or Tax Free Investment Account.



Use your Rewards Points to **reduce your Revolving Loan or Term Loan balance**.



Redeem your UCount Rewards Points by swiping your activated UCount Rewards Card, to pay for the **rental of your safe deposit vault with IBV International Vaults**. You can also redeem for gold and silver bullion purchases with IBV Gold through [ibvgold.com](https://ibvgold.com) or at any of the seven South African branches.



**Shop a range of electronic vouchers** on the UCount Rewards platform in the Standard Bank App.



**Donate your Rewards Points** to the Gift of the Givers Foundation and help communities in need.



**Fund a student** on Feenix™, our crowdfunding platform or pay school, college and varsity fees via School-Days® and Varsity-Days®.

\*Visit [ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/](https://ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/) for the full list of Rewards Retailers.

# Explore simple and safe ways to go cashless and cardless



**Bank conveniently and save time with self-service banking** – our digital platforms enable you to make payments, deposits, transfers and other account management easy and convenient. **Buy Lotto tickets or prepaid airtime or electricity** on the Banking App or through Cellphone Banking. **Plus buy various value-added service vouchers** like Spotify, Showmax, PlayStation and Steam from the Banking App. Whether it's online banking, cellphone banking or the Banking App, you're in complete control.

- Visit [onlinebanking.standardbank.co.za](https://onlinebanking.standardbank.co.za) to access online banking.
- Download our **Banking App**.
- Dial **\*120\*2345#** for cellphone banking.



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



**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 a bank account.



**Pay with your smartphone:** Link your Standard Bank Card to pay with your smartphone using SnapScan, Masterpass, Samsung Pay, Apple Pay or Google Pay.



**Pay with your watch or fitness tracker:** Using Garmin Pay, Apple Pay or Fitbit Pay.





# Transaction fees

Monthly fees	
Signature Banking monthly fee	R580
Signature Evolve monthly fee	R560
Internet, cellphone and banking app	Free
Secondary account monthly fee	R230
UCount Rewards monthly fee	R25

Withdrawals	ATM	Branch
Standard Bank	Free up to R15 000 per month then R2.65 per R100 or part thereof	R90 + R4 per R100 or part thereof
Other bank	R2.65 per R100 or part thereof	–
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

Deposits	ATM	Branch
Notes	Free up to R15 000 thereafter 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

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90
Account payments	Free	Free	R90
Debit orders	Free	–	–
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

Card purchases	Point of Sale
Purchases	Free
Withdrawal at retailer	Free
Purchase with withdrawal at retailer	Free
Garage card purchases	R25
International purchases	2.75% of value
POS decline	R8.50

Overdraft fees	
Monthly service fee – applicable for both limitised and non-limitised accounts as well as Evolve accounts (In the case of an account with nooverdraft 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

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	R8.50	R75
eStatements greater than 6 months	R10	–	–
eStatements	Monthly: R18   Weekly: R35   Daily: R60	–	–

Convenience and value-added services	Online	ATM
Airtime	Free	Free
Airtime other banks	–	R15
Electricity	Free	Free
Lotto	R2.95	R2.95
Voucher purchase	Free	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	



# 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 (Payment notifications sent through the Branch is charged at R25)	Free
SMS payment notification requested for payment	Free
Scheduled payment monthly notification	R1

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

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

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
Standard Bank ATM decline	–	Free	–
Other bank ATM decline	–	R8.50	–
Stop payments	R2	–	R90
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	–	–
Unpaid stop orders	R130	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days	Values under R500: R5   Values R500 to R1 000: R10	–	R50
Disputed debit orders between 40 and 180 day	–	–	R150
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	–	–

\*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).

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)	R150

# Contact us



## Private Client Centre for General Enquiries

South Africa: **0860 004 149**  
International: **+27 10 824 1512**

Internet Banking: **www.StandardBank.co.za**  
Cellphone Banking: **\*120\*2345#**  
Email: **PrivateClientCentre@StandardBank.co.za**

## UCount Rewards

Call Centre: **0860 UCOUNT (82 68 68)**

General Enquiries Email: **enquiries@UCount.co.za**

## Insurance

South Africa: **0860 123 444**

Email: **sil.claims@standardbank.co.za**

## Leisure desk (Emirates flight deals)

Call: **087 236 6557**

Email: **info@leisuredesk.co.za**

## Lost or Stolen Cards

South Africa: **0800 020 600**

International: **+27 10 249 4114**

## Fraud

South Africa: **0800 020 600**

International: **+27 10 641 6114**

## Ask your banker

1. **Sign into the Banking App**
2. **Click on the orange question mark icon**
3. **Click on “Ask your banker” to connect with your banker.**



**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).