



Standard Bank
Private

Professional Banking

2026 pricing



Start your journey to a wealthier life with solutions, tools and support that unlock opportunities to grow your money and achieve your goals.

From 1 January 2026, the monthly account fee on your Professional Banking account will be R300, giving you continued access to the world-class service you value.



Your Professional Banking account delivers over R2 000 in monthly value, including:

Up to
20%* OFF
flights booked with Standard Bank
Travel on our Banking App

**INVESTMENT
SEED CAPITAL**
R1 000 seed capital to start you on your
investment journey

Up to
PRIME -1%
vehicle finance**

COMPLIMENTARY
Platinum Credit Card** with a
guaranteed rate of prime -0.25%

**DISCOUNTED
MONTHLY FEE**
for your spouse or partner
amounting to R245

*Terms and conditions apply, subject to meeting the minimum monthly spend criteria. **Subject to affordability and full credit assessment.

More value for your money with Professional/Evolve Banking

For just R300 per month, your Professional Banking account gives you up to R2 300 in monthly value, including travel and lifestyle benefits. Get a Professional Evolve transactional account with a linked credit facility for everyday use and boost your wealth with UCount Rewards.

Including

- A **bundled Platinum Credit Card*** that gives you access to travel and lifestyle benefits, at no additional cost.
- **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.
- **Access to the 24/7 Private Client Centre** for swift resolution of day-to-day banking queries.
- **Access to offshore savings and investment experts.**
- **Complimentary Offshore Platinum Optimum Account**, valued at £240 per year and subject to maintaining the minimum balance requirements**, with an optional Visa debit card.
- **Full account visibility and control** with the Standard Bank App. Manage payments, cards, loans, savings, investments and insurance, plus access tools to budget and track your credit health.
- **Self-service banking platforms**, including internet, mobile banking, and the Banking App.

Unlimited

- **Electronic transactions** including debit orders, account payments, inter-account transfers and card swipe purchases.
- **Free point-of-sale (POS) cash withdrawals** at participating retailers.
- **Free online transactions** using digital payment platforms such as Google Pay and Apple Pay.
- Experience the new **Virtual Credit Card** with 100% fraud protection, delivering safety, security, and convenience for all your online payments.

Terms and conditions apply, subject to affordability and full credit assessment. **If the average quarterly balance falls below the minimum opening balance, a maintenance fee of £60, US\$90, €90, or AU\$90 will apply.



Increase your income

Put more money back in your account with rewards and savings that help you cover expenses, reduce debt, and free up funds for the life you want.

UCOUNT

R E W A R D S



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 physical or virtual Platinum Credit Card or Professional Evolve Card, compared to using your debit or cheque card.



Earn up to **40%* back in UCount Rewards Points** when you use a qualifying* Standard Bank card at Checkers, Checkers Sixty60, Shoprite, and Shoprite Sixty60.



Fuel Rewards: Get up to **R10* back in UCount 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



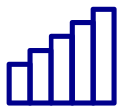
Choose Your Own Rewards: Get up to **40%* back in UCount Rewards Points** on the category** chosen - that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



Retailer Rewards: Get up to **30%* back in UCount Rewards Points** at our Rewards Retailers. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers to view all the latest Rewards Retailers.



Card Rewards: Get 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 standardbank.co.za/ucount for the full list of Rewards Retailers in each category.

Decrease your expenses

Spend less each day and save more towards your goals with competitive rates and discounts on travel and lifestyle expenses.



A **Platinum Credit Card** at prime less 0.25%* with limit increases managed in the Standard Bank App.



Up to **12 months*** **FREE Banking** for final year students.



Your partner or spouse gets **50% off** their **Professional Account fee** inclusive of a Platinum Credit Card.



Get a **secondary credit card** for only R38 per month.

*Terms and conditions apply, subject to affordability and full credit assessment.. **Terms and conditions apply.
Find updated terms and conditions on www.standardbank.co.za.



Decrease your expenses

Spend less each day and save more towards your goals with competitive rates and discounts on travel and lifestyle expenses.



Enjoy up to 12 complimentary* visits per year to our OR Tambo Library Lounge or the Standard Bank Fluent Lounge at Lanseria International Airport. You also have access to the Bidvest Domestic Lounges.



Enjoy up to 20%** off flights booked via our banking app for you and your family with Standard Bank Travel. Plus, access exclusive discounts on car hire, hotels and more. visit standardbank.co.za/southafrica/personal/campaigns/standard-bank-travel



Get an additional 3GB** 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 R59 per month.



Get 50% off your 1st meal kit and 10% off your next order at UCook with your Mastercard.



Up to 20% off your next international car rental with Avis.



Up to 7% cash back when booking your hotel and accommodation through Booking.com.



Complimentary travel insurance, ATM robbery insurance and purchase protection through mcpeaceofmind.com when using your Platinum Credit Card.



Download the UNU Health app to get 12 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.

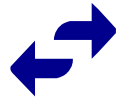
Grow and diversify your assets

Work with our relationship managers and financial advisors to grow your wealth locally and offshore through relevant platforms and solutions.



First-time home buyers qualify for a home loan of up to 108%* of the purchase price on amounts of up to R2.2 million.

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.



Diversify your wealth with market-leading forex rates and 24/7 access to global investments through the Shyft app.



Trust in the proficiency of knowledgeable **Financial Planners and Offshore Specialists** to support your wealth creation journey.



Unlock **tax-free growth** with a Tax-Free Savings or Investment Account.



*Terms and conditions apply.

Protect and preserve your wealth

Get expert guidance on estate planning, wills, and insurance to safeguard what you've built and create a lasting legacy.



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



A **holistic view of your wealth** with the My360 App.



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.



Flexi Funeral Plan: from as little as R42, get up to R100 000 in benefits.



Get complimentary **accidental cover worth R40 000**. As well as **ATM robbery** and **purchase protection plans** with your Professional Banking bundle.



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

*Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

Move beyond cash and cards

Save time and bank at your convenience with self-service banking. From payments, transfers, other account management and more, you're in control with our Banking App or cellphone and internet banking.



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



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



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



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



Instant Money™: Receive, store, withdraw, and send money from your cellphone - no bank account needed. Funds can be accessed at any of our ATMs or retail partners, including Spar, PEP, Pick n Pay, and Shoprite stores nationwide.



Bank conveniently and save time with self-service banking

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

- Download our **Banking App**.
- Dial ***120*2345#** for cellphone banking.



Transaction fees

Monthly fees	
Professional Evolve monthly fee	R300
Professional Banking monthly fee	R300
Internet, cellphone and banking app	Free
UCount Rewards monthly fee	R25

Withdrawals	ATM	Branch
Standard Bank	Free up to R8 000 per month then R2.80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Other bank	R2.80 per R100 or part thereof	–
International	R3 per R100 or part thereof (Min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R100 + R20 per R100 or part thereof
Notes and coin withdrawal	–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R100 + R20 per R100 or part thereof

Deposits	ATM	Branch
Notes	Free up to R8 000 per month then R1.80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Coin deposit	–	R100 + R20 per R100 or part thereof
Notes and coin deposit	–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R100
Account payments	Free	Free	R100
Stop order - amend, establish, cancel	Free	–	R50
Immediate payments (Including pay to account)	Values below R100: R2 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800
PayShap (Pay to PayShap ID/ cell number)	R2	–	–

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print :R1	R30
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period	Free	R10	R100
eStatements greater than 6 months	R10	–	–
eStatements	Monthly: R25 Weekly: R45 Daily: R65	–	–

Overdraft fees			
Monthly service fee – applicable for both limited and non-limited accounts as well as Evolve 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

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

Convenience and value-added services	Online	ATM
Airtime	R1	R1
Airtime other banks	–	R15
Electricity	R1.60	R1.60
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Transaction fees

Instant Money™		
Create voucher:	Values below R500	R10
	Values R500 to below R1 000	R20
	Values R1 000 and above	R30

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

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R10	1 Free thereafter R50
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	–	R100
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	–	–
Unpaid stop orders	R130	–	–
Honouring fee* (If the transaction value is less than R25, the honouring fee will be equal to the full value of the transaction that is honoured)	R25 per R100 (Max R200)	–	–
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	–	–	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 R25.

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 650
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

f
X
in
YouTube
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Private Client Centre for General Enquiries

South Africa: 0860 123 101
International: +27 11 299 4715

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

Lost or stolen cards

South Africa: 0800 020 600
International: +27 10 249 4114

Fraud

South Africa: 0800 222 050
International: +27 11 641 6114

UCount Rewards


Call Centre: 0860 UCOUNT (82 68 68)
General Enquiries Email: enquiries@UCount.co.za

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.

Insurance

South Africa: 0860 123 444
Email: sil.claims@standardbank.co.za



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.