

Private Banking



2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

FOLLOWING GLOBAL TRENDS, OR LEADING AN INDUSTRY LOCALLY?

Standard Bank Private Banking is your personal financial partner in every new Next you encounter on your journey to success. Because we recognise you as a skilled and highly accomplished individual, we acknowledge your need for bespoke banking solutions and tailor-made packages, in the constant pursuit of your great idea or venture and making your Next, your now.

In our quest to continue providing our Private Banking clients with the same high-level service that they are accustomed to, our new product pricing for 2019 will be R369,00 per month, effective as of **1 January 2019**.

BENEFITS OF A PRIVATE BANKING ACCOUNT

MONTHLY FEE: R369,00

UNLIMITED



Electronic transactions include purchases, debit orders, electronic account payments and electronic inter-account transfers.



Cash withdrawals at participating retailers.



Up to **R20 000,00****
Standard Bank ATM cash withdrawals a month.

3

Standard Bank AutoBank cash deposits.

FREE



Emailed monthly statements.



SMS notifications with the MyUpdates service to keep track of every transaction on your account.*#



Access to Internet, Telephone and Cellphone Banking and our Mobile Banking App for tablets and smartphones.

Secondary account

As a Private Banking customer, you are entitled to a secondary account for your spouse/life partner at a discounted monthly service fee of R205,00.

*Free for 1 cellphone number or email address thereafter R10,50 for additional cellphone numbers/email addresses.

#SMS Notification for transaction below R100,00 will be charged R2,60 monthly.

**All Standard Bank ATM cash withdrawals adding up to R20 000,00 will form part of the monthly fee. All ATM withdrawals after the initial R20 000,00 is used will be charged PAYT fees.

ADDITIONAL BENEFITS OF A PRIVATE BANKING ACCOUNT



Exclusive Platinum Cards

A sophisticated Platinum Cheque and Credit card and a Diners Club Platinum Credit card.



Banking Support

Private Line 0860 123101,
Email: privatebanking@standardbank.co.za
Instant messaging via WeChat and Facebook Messenger.



Exclusive Diners Cards

Your Diners Club Platinum Credit Card gives you access to international airport lounges, based on the amount that you spend on your card.



Access to Lending Offerings

Home Loans, Vehicle Finance, Personal Loans.



Travel

12 local Bidvest lounge visits, discounts on Avis car rental, Up to 35% discount on Emirates flights when book through our travel desk.



Lifestyle Offers

UCount Rewards, Cleartrip Airline discounts, Legacy Lifestyle membership, Mastercard® Buy 1 Get 1 offers.



Savings and Investments

MoneyMarket Select, Notice Deposit, Fixed Deposit, Flexi Advantage.



Wealth Management and Asset Diversification

Online Share Trading at reduced fees, access to Webtrader (International stocks), access to estate planning and Fiduciary services, access to Standard Executors and Trust, offshore banking short-term insurance cover for your home and vehicle.

PAY AS YOU TRANSACT PRICING

These fees are charged for transactions that are not included and covered by the bundle fee or when the maximum number of transaction included in the bundle fee has been exceeded.

Deposits (Cash-out)	ATM	Online	Branch
Cheque deposit	R45,00	–	R45,00
Cash deposits	R1,85 per R100,00 or part thereof	–	R8,50 + R1,85 per R100,00 or part thereof (min. R43,00)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R1,85 per R100,00 or part thereof	–	R45,00 + R1,85 per R100,00 or part thereof
Cheque encashment	–	–	R110,00+ R45,00+ R1,85 per R100,00 and part thereof
Other banks ATM cash withdrawals	R9,00 + R1,85 per R100,00 or part thereof	–	–
International cash withdrawals	R45,00 + R1,85 per R100,00 or part thereof + International transaction fee	–	–
Payments	ATM	Online	Branch
Stop order – establish, amend, cancel*	Free	Free	R18,50
Inter-account transfer	Free	Free	R60,00
Account payment	Free	Free	R60,00

Instant Money – Below R1 000	R10,50	R10,50	–
Instant Money – Above R1 000	R12,50	R12,50	–
Immediate payment		R50,00	–
Bank cheque	–	–	R125,00
Automatic cheque clearance fee	–	–	R125,00
Cheque issue	–	–	R110,00
Electronic interbank transfers – through ACB	–	–	R205,00; 0.20%; R910,00
Electronic interbank transfers through SWIFT	–	–	R290,00; 0.28%; R1 450,00

*Alternative to stop orders – Set up daily, weekly or monthly scheduled payments on Internet banking or the App for Free.

Point of Sale (POS) fees	ATM	Online	Branch
Purchases	–	Free	–
Purchases with cash back	–	R2,00	–
Cash back only	–	R2,00	–
Garage Card purchases	–	R6,00	–
International purchases	–	International transaction fee of 2.75%	–

Prepaid purchase	ATM	Online	Branch
Prepaid airtime top-up	R1,20	R1,20	–
Prepaid airtime top-up at other bank's ATM	R9,00 + R1,20	–	–
Prepaid electricity	R1,50	R1,50	–
Lotto	R2,30	R2,30	–
Overdraft fees			
Monthly service fee – limits over R500,00	R69,00		
Monthly service fee – no limit*	R69,00		
Initiation fee	R74,75 + 11.5% of limit, max. R1 207,50		
*Charged when a customer has no overdraft limit on file but account goes into a debit balance position.			
Chequebooks			
Non-carbonised chequebook fee	R75,00		
Information fees	ATM	Online	Branch
Balance enquiry – No slip	Free	Free	–
Balance enquiry – With slip	R1,60	–	R8,00
Balance enquiry – Other bank's ATM	R9,00	–	–
Provisional statements	R7,00	–	R27,00
Posted statements	–	–	R25,00
Internet statements view	–	Free	–
Emailed statement	–	R2,60	–
Transaction history	ATM	Online	Branch
60 days	R15,00	Free	R60,00
90 days	R20,00	Free	R90,00
120 days	–	R7,00	R120,00
150 days	–	R14,00	R150,00
180 days	R35,00	R21,00	R180,00
210 days	–	–	R210,00
240 days	–	–	R240,00
360 days	–	–	R360,00
Other fees	ATM	Online	Branch
PIN reset	Free	–	R5,00
Card Replacement – Debit Magstripe	–	–	R55,00
Card Replacement – Debit EMV/cheque card	–	–	R135,00
Subsidy letter fee	–	–	R15,00
Proof of banking details	R5,00	R2,60	R15,00
Special clearance	–	–	R125,00

Penalty fees	ATM	Online	Branch
POS decline	–	R8,50	–
ATM cash decline fee	R2,80	–	–
ATM cash decline fee at other bank's ATM	R9,00	–	–
Honouring fee	–	–	R132,00
Internet future dated payments	–	–	R65,00
Unpaid fee dishonour (unpaid) fee*	–	–	R61,00 for the first 3 thereafter R147,00
Stop payments	–	–	R60,00
*Unpaid cheques and stop orders will be charged R116,00.			
Payment confirmation	ATM	Online	Branch
SMS	R1,25	R1,25	–
Email	R1,10	R1,10	R10,00
Fax	R10,00	R10,00	R10,00

MyUpdates (Email notifications)**	–	Free	–
*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/ email addresses. #SMS Notification for transaction below R100,00 will be charged R2,60.			
Standard Trust Limited			
Will drafting fee (complex – Standard Trust not nominated executor)	R2 000,00		
Will drafting fee (pre-printed will)	R535,00		
Will drafting fee (online)	R535,00		
Will drafting/will review for Consolidator accounts (Standard Trust nominated executor)	Free		
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R2 000,00		
Will safe custody annual fee	R171,00		
Will safe custody annual fee for bundled accounts	Free		

PRIVATE BANKING CREDIT CARD BENEFITS



No transactional fees on local swipes on POS machines and online purchases.



Get up to 55 days interest-free* credit.



Shop from a selection of experience packages and get up to 15% off experience with celestial gifts.



Enjoy buy 1 get 1 free offers for Restaurants, Leisure attractions, Spas and more with the Mastercard buy 1 get 1 app.



Hertz up to 10%* off on car rental 15% on Avis.



When paying at POS machines, you can choose a straight purchase to pay for the full amount, or you can choose a budget option, where you can pay for the purchase in monthly repayments from 6 months up to 60 months.



Bank on your phone – easily activate or disable POS, ATM or online card functionality. Stop and re-order lost or stolen cards.

CREDIT CARD PRICING

Deposits (Cash-in)	ATM	Branch
Cash deposit	1 free per statement cycle thereafter R2,02 per R100,00	R8,50 + R2,02 per R100,00 or part thereof
Cheque deposits	R45,00	R45,00
Cash withdrawals (Cash-out)	ATM	Branch
Cash withdrawals	R2,25 per R100,00 or part thereof	R45,00 + R2,25 per R100,00
Other banks ATM cash withdrawals	R9,00 + R2,25 per R100,00 or part thereof	–
Cash withdrawal at a retailer till	R2,25	–
International cash withdrawals	R45,00 + R2,25 per R100 or part thereof	–
Cash advance fee on casino chip purchases	R2,25 per R100,00 max, R50,00	–
Payments	ATM	Branch
Account payment	R4,20 + 1.40% max, R25,00	R60,00
Inter-account transfer	R4,00	R60,00
Card purchases	FREE	–
Penalty fees	ATM	
Default Administration fee – after 60 days of delinquency (Applicable to accounts opened after 1 June 2007)	R60,00	
Late payment fee (Only applicable to opened before 1 June 2007)	R160,00	
Secondary Card	R20,00	

FINANCIAL 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. Contact your Private Banker or call us on **0860 034 778**.

INSURE THINGS THAT MATTER



For car, home and contents insurance, contact Standard Bank Insurance Brokers on **0860 123 999**.



Protect your debt with Credit Life, a protection plan that covers vehicles, credit cards and personal loans. Contact Standard Bank Insurance Brokers on **0860 123 999**.



Standard Bank Direct Life offers you the ability to protect you and your family against death, disability, severe illness and the inability to work. Contact Standard Bank Insurance Brokers on **0860 225 533**.



Get access to FuneralPlan and Accident and Health policies. Contact Standard Bank Insurance Brokers on **0860 123 999**.

VALUE-ADDED SERVICES



SnapScan

SnapScan is an innovative app that lets you pay for goods with your smartphone.



Tap to Pay™

Buying small items on the run has just become faster with your Mastercard® contactless card from Standard Bank. Waste no time when you pay for purchases up to R500,00.



MasterPass®

Shopping online on your computer, tablet or smartphone is easier and more secure with MasterPass®.



Instant Money™

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an Instant Money™ voucher is as easy as buying airtime – even if they don't have a bank account.



App for Smartphones or Tablets

You decide where and when you need to do your banking. Simply open the secure banking app on your smartphone or tablet.



UCount Rewards

Join our rewards programme for just R24,00 a month or R288,00 and collect rewards points* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



Shyft

Make the most of Shyft – our award winning forex app, exclusive to Standard Bank clients. Buy, store, send, spend and exchange your forex at the touch of a button on your mobile phone or tablet.



Prepaid

Buy prepaid airtime or electricity on Internet Banking, Mobile App or *120*2345#.

CONTACT US

Private Banking line

South Africa: 0860 123 101*

International: +27 11 299 4701

Email: privatebanking@standardbank.co.za

*Standard call rates apply.

Lost or stolen cards: 0800 020 600 (toll-free) / 011 299 4114

Internet: www.standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050 (toll-free) / 011 641 6114

Send us an Instant Message via WeChat or Facebook Messenger.

*Fees effective from 1 Jan 2019 (Including VAT).

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.

*Terms and conditions apply.



[standardbank.co.za/whatsyournext](https://www.standardbank.co.za/whatsyournext)

Standard Bank Moving Forward™

Standard Bank Insurance Brokers is an authorised financial services provider (FSP 224).

Standard Bank Financial Consultancy is an authorised financial services provider (FPS 3825) a business unit of The Standard Bank of South Africa.

Frank Financial Services is a juristic representative of The Standard Bank of South Africa. The Standard Bank of South Africa is an authorised Financial Services provider (FSP 11287).

Authorised financial services and registered credit provider (NCRCP15).

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