

# Credit Card



2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

## FRINGE BENEFITS OR MAJOR BENEFITS?

Standard Bank's range of credit card offerings are designed to fit into your lifestyle and life stage, no matter what Next you are pursuing.

Over the past year, Standard Bank has added various value-added services to your credit card account, such as:



### AlwaysOn Wi-Fi data.

Visit [alwayson.co.za/Mastercard](http://alwayson.co.za/Mastercard) for more info.



**Up to 35%\* off Emirates flights.** Book through [info@leisuredesk.co.za](mailto:info@leisuredesk.co.za) or 087 236 6557.



Access offers on the **Mastercard® Buy 1 Get 1** app. Download from the Google Play Store or Apple App Store.



**Ster-Kinekor movie benefit,** buy 4 tickets and only pay for 3\*. Visit [sterkinekor.com](http://sterkinekor.com) for more info.

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In addition, the new Standard Bank app lets you take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.

Standard Bank constantly strives to enhance its credit card offerings in a way that brings you greater convenience and freedom while you work towards your Next.

To continue providing you with exciting value-added services and features, an inflation-related price increase will come into effect as of **1 January 2019**.

## WHAT VALUE-ADDED SERVICES WILL I GET WITH MY ACCOUNT IN 2019?

Each tier, from Gold to the World Citizen Credit Card, comes with its own particular set of value added features:

### Gold:

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get up to 35%\* off the base fair off Emirates flights when you book through LeisureDesk.
- Buy 4 movie tickets and only pay for 3\* at any Ster-Kinekor cinema.
- Buy 1GB of AlwaysOn Wi-Fi for a once off fee of R19 and get 11GB FREE. 1GB per month, valid for 12 months

### Titanium:

- 1 free visit a month to CafeBlue lounge at OR Tambo International Airport lounge.
- Get up to 33%\* off online purchases on Wine-of-the-Month Club.
- Enjoy up to 15%\* off lifestyle experiences with Celestial Gifts Experiences.
- Get up to 15%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard.
- Automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

### Platinum:

- 12 visits a year to Bidvest lounges, 4 visits a month to Library lounges and unlimited visits to CafeBlue at OR Tambo International Airport
- Complimentary Silver Legacy Lifestyle Membership.
- Enjoy a world of luxury shopping and exclusive offers at 9 shopping villages in Europe with The Bicester Shopping Village Collection.
- Get up to 33%\* off online purchases on Wine-of-the-Month Club.
- Enjoy up to 15%\* off lifestyle experiences with Celestial Gifts Experiences.
- Get up to 15%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard.
- Automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

### Professionals:

- Low interest rate of prime-0.25%

- 12 visits a year to Bidvest Lounge and unlimited visits to CafeBlue at OR Tambo International Airport
- Get up to 15%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Enjoy a world of luxury shopping and exclusive offers at 9 shopping villages in Europe with The Bicester Shopping Village Collection.
- Get up to 33%\* off online purchases on Wine-of-the-Month Club.
- Enjoy up to 15%\* off lifestyle experiences with Celestial Gifts Experiences.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard.
- Automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

### The World Citizen:

- Access to a 24/7 world travel concierge assist line.
- 24 visits a year to international and local lounge access through LoungeKey or Bidvest, 8 visits a month to Library Lounge and unlimited visits to Standard Bank CaféBlue at OR Tambo Airport.
- Exclusive 2-for-3 nights offers at participating SPG Hotels & Resorts properties across the Middle East and Africa.
- Access to Virtuoso benefits at 1 200 hotels when you do your travel booking through LushEscapes.
- Discounts of up to 15% at luxury serviced apartments with Oakwood properties, onefinestay and Fraser Suites.
- Get access to front row seating and other complimentary benefits at the Dubai Opera.
- Complimentary Gold Legacy Lifestyle Membership.
- Get up to 33%\* off online purchases on Wine-of-the-Month Club.
- Enjoy up to 15%\* off lifestyle experiences with Celestial Gifts Experiences.
- Get up to 25%\* off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover.
- Automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

\*Terms and conditions apply.

### Notes:

- Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call 0860 123 999.
- For Value Added Services, please visit [www.Mastercard.com](http://www.Mastercard.com) for Terms and Conditions.

## CONSUMER CREDIT CARD FEES

MONTHLY SERVICE FEES		
Monthly service fee	Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R40,00
	Gold card	R40,00
	Consolidator Gold card	Fee is included in Current account bundle
	Titanium card standalone	R40,00
	Platinum card standalone	R40,00
	Professionals card	Fee is included in Current account bundle
	World Citizen Credit card standalone	R40,00
	Ex-istore credit cardholders	R35,00
Secondary card	World Citizen Secondary Credit card	R20,00
	All other secondary credit cards	R20,00
MONTHLY CARD FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)		
Monthly card fee*	Gold, Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R14,00
	Titanium standalone	R29,00
	Platinum standalone	R49,00
	World Citizen standalone	R215,00
GARAGE CARD MONTHLY SERVICE FEES		
Garage Card	Linked to current account	R40,00
	Linked to Mastercard®	R40,00
	Standalone	R40,00
DEPOSITS		
Cheque deposits	ATM	R45,00
	Branch	R45,00
	Branch post dated cheque deposit	R125,00
Cash deposit	ATM	1 free per statement cycle thereafter R2,20 per R100.00 or part thereof
	Branch	R8,50 + R2,20 per R100.00 or part thereof

### Notes:

- Monthly card fee: this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- Monthly Service fee: means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

<b>CASH WITHDRAWALS</b>		
Cash withdrawals	ATM	R2,25 per R100.00 or part thereof
	Branch	R45,00 + R2,25 per R100.00 or part thereof
Cash advance fee on casino chip purchases		R2,25 per R100.00 max. R55,00
Other banks ATM cash withdrawals	ATM	R9,00 + R2,25 per R100,00 or part thereof
International cash withdrawals	ATM	R45,00 + R2,25 per R100,00 or part thereof + international transaction fee
<b>PAYMENTS</b>		
Inter-account transfer	Online	R4,00
	Branch	R60,00
Account payment	Online	R4,20 + 1.4% max. R25,00
	Branch	R60,00
<b>POINT OF SALE</b>		
Card purchases	Purchases only	Free
	Purchases with cash back	R2,25
	Cash back only	R2,25
<b>PREPAID RECHARGE</b>		
Prepaid airtime, SMS, data	ATM, mobile app, Internet banking	R1,20
Prepaid electricity	ATM, mobile app, Internet banking	R1,50
<b>INFORMATION FEES</b>		
Balance enquiry	ATM – without slip	Free
	ATM – print	R1,60
	Branch	R8,00
	Other bank's ATM	R9,00
Voucher Retrieval and invalid dispute fees	Local	R75,00
	International	R255,00
Provisional statements	ATM	R7,00
	Branch	R27,00

Transaction history – branch	30 days	R30,00
	60 days	R60,00
	90 days	R90,00
	120 days	R120,00
	150 days	R150,00
	180 days	R180,00
	210 days	R210,00
	240 days	R240,00
	360 days	R360,00
<b>PAYMENT CONFIRMATION</b>		
	SMS	R1,20
	Email	R1,20
	Fax	R7,00
<b>PENALTY FEES</b>		
Honouring fee	Only applicable to cards opened before 1 June 2007	R145,00
Default administration fee (after 60 days of delinquency)	Applicable to cards opened after 1 June 2007	R60,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R160,00
<b>OTHER FEES</b>		
PIN reset at branch	R 5,30	
Special clearance of cheques deposited	R125,00	
Bank cheque issued	R125,00	
POS decline	R9,00	
ATM cash decline fee	R3,00	
ATM cash decline fee at other bank's ATM	R 9,00	
E-commerce decline fee	R 6,00	
International transaction fee	2.75% of rand value	
Garage Card fuel transaction fee	R6,00	
<b>NEW CARD FEES AND CARD DELIVERY FEES</b>		
Initiation fee - all credit cards	R175,00	
Card replacement fee - local	R138,00	
(Express delivery) to branch or Face to Face delivery	R430,00	
Face to Face card delivery	R160,00	

**Notes:**

- An International transaction fee of 2.75% (of the rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa

## WORLD ELITE CREDIT CARD FEES

MONTHLY FEES		
Monthly service fee	Wealth and Investment World Elite Credit card	Fee included in bundle
	Secondary card	Fee included in bundle
GARAGE CARD MONTHLY SERVICE FEES		
Garage Card	Linked to current account	Fee included in bundle
	Linked to Mastercard®	Fee included in bundle
DEPOSITS		
Cheque deposits	ATM	Fee included in bundle
	Branch	Fee included in bundle
Cash deposits	ATM	Fee included in bundle
	Branch	Fee included in bundle
CASH WITHDRAWALS		
Cash withdrawals	ATM	Fee included in bundle
	Branch	Fee included in bundle
Cash advance fee on casino chip purchases		R2,25 per R100,00 or part thereof, R55,00 (max.)
Other banks ATM cash withdrawals	ATM	R9,00 + R2,25 per R100,00 or part thereof
International cash withdrawals	ATM	R45,00 + R2,25 per R100,00 or part thereof + international transaction fee
PAYMENTS		
Inter-account transfer	Online	Fee included in bundle
	Branch	Fee included in bundle
Account payment	Online	Fee included in bundle
	Branch	Fee included in bundle
POINT OF SALE		
Card purchases	Purchases only	Free
	Purchases with cash back	R2,25
	Cash back only	R2,25
PREPAID RECHARGES		
Prepaid airtime, SMS, data, electricity	ATM, mobile app, Internet banking	Fee included in bundle
INFORMATION FEES		
Balance enquiry	ATM – without slip	Free
	ATM – print	Fee included in bundle
	Branch	Fee included in bundle
	Other bank's ATM	R9,00
Provisional statements	ATM	Fee included in bundle
	Branch	Fee included in bundle

Transaction history – branch	30 days	R30,00
	60 days	R60,00
	90 days	R90,00
	120 days	R120,00
	150 days	R150,00
	180 days	R180,00
	210 days	R210,00
	240 days	R240,00
	360 days	R360,00
<b>PAYMENT CONFIRMATION</b>		
	SMS	Fee Included In bundle
	Email	Fee included in bundle
	Fax	Fee included in bundle
<b>PENALTY FEES</b>		
Honouring fee	Only applicable to cards accounts opened before 1 June 2007	R145,00
Default administration fee (after 60 days of delinquency)	Applicable to cards opened after 1 June 2007	R60,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R160,00
<b>OTHER FEES</b>		
PIN reset at branch	Free	
Internet subscription fee	Free	
Bank cheque issued	R125,00	
Special clearance of cheques deposited	R125,00	
POS decline	R9,00	
ATM cash decline fee	R3,00	
ATM cash decline fee at other bank's ATM	R9,00	
E-commerce Decline Fee	R6,00	
Post dated cheque	R125,00	
International transaction fee	2.75% of rand value	
Voucher Retrieval and invalid dispute fees	Local	R75,00
	International	R255,00
<b>NEW CARD FEES AND CARD DELIVERY FEES</b>		
Initiation fee - all credit cards	Fee included in bundle	
Card replacement fee – local	1st free, thereafter R135,00	
Same day card replacement (Express delivery) to branch or Face to Face delivery	Fee included in bundle	
Face to Face card delivery	Fee included in bundle	

**Notes:**

- An International transaction fee of 2.75% (of the rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa

## ▸ BANKING 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®.



### UCount Rewards

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



### 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.

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For more information, please contact your nearest branch.

## ▸ CONTACT US

### General customer enquiries

**South Africa:** 0860 123 000\*

**International:** +27 11 299 4701

\*Standard call rate apply

**Lost or stolen cards:** 0800 020 600 / 011 299 4114

**Email:** [information@standardbank.co.za](mailto:information@standardbank.co.za)

**Internet:** [www.standardbank.co.za](http://www.standardbank.co.za)

**Cellphone Banking:** \*120\*2345#

**Fraud:** 0800 222 050 / 011 641 6114

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\*Fees effective from 1 January 2019 (Including VAT). SBSA

### 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.

  
Standard Bank supports the  
Ombudsman for Banking Services  
Sharecall number 0860 800 900

\*Terms and conditions apply

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[standardbank.co.za/whatsyournext](http://standardbank.co.za/whatsyournext)

Standard Bank Moving Forward™

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