



Elite Banking

2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

WORKING FOR YOUR MONEY, OR MAKING MONEY WORK FOR YOU?

Whatever your current priority, and no matter what Next you have in mind for yourself, Elite Banking provides you with solutions that make banking easier and more efficient. Let Elite Banking help you manage your money in a way that works for you, while taking your unique lifestyle and ambitions into account.

THERE ARE THREE PRICING OPTIONS TO CHOOSE FROM:

1

Fixed monthly service fee (Bundle option)

- Pay a fixed monthly service fee for a bundle of transactions and services.
- Should the number of transactions included in the bundle per month be exceeded, the additional transactions will be priced according to the Pay As You Transact (PAYT) option.

2

Pay As You Transact with a minimum monthly service fee

- You pay for each transaction.

3

Rebate

- Keep a specified minimum daily balance in your account for a full calendar month, and we will refund you a portion of the service fees incurred.

MONTHLY FEE: R105,00

UNLIMITED



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



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



R5 000.00**

Standard Bank ATM
cash withdrawals

3

Standard Bank ATM
cash deposits.

FREE



Emailed monthly statements.



Cash withdrawals at
participating retailers.



Access to Internet, telephone,
cellphone banking and our
Mobile Banking App for tablets
and smartphones.

*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 R5 000,00 will form part of the monthly fee. All Standard Bank ATM cash withdrawals after the initial R5 000,00 is used will be charged PAYT fees.

PAY AS YOU TRANSACT PRICING

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

Monthly fees			
Minimum monthly service fee*	R65,00		
Monthly cheque card fee	R9,50		
Internet, Cellphone, Mobile app subscription	FREE		
* Includes ATM withdrawals, electronic interaccount transfers, electronic account payments, cheque card purchases and debit orders. If the combined value of the transaction fees exceed the minimum service at the end of the month; the higher amount will be charged.			
Deposits (Cash-out)	ATM	Online	Branch
Cheque deposits	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 or 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
Debit orders – Internal	–	R4,50	–
Debit orders – External	–	R18,00	–
Stop orders* – Internal	–	R4,50	–
Stop orders* – External	–	R6,00	–
Stop order– establish, amend, cancel	Free	Free	R18,50
Inter-account transfer	R4,00	R4,00	R60,00
Account payment	R6,00	R6,00	R60,00
Instant Money – Below R1 000,00	R10,50	R10,50	–
Instant Money – Above R1 000,00	R12,50	R12,50	–
Immediate payment	–	R50,00	–
Cheque Service fee	–	–	R110,00
Bank cheque	–	–	R125,00
Automatic cheque clearance fee	–	–	R125,00
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	–	2,75% of the Value applies*	–
*International transaction fee of 2.75% applies			
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	R69,00		
Monthly service fee-no limit*	R69,00		
Initiation fee	R74,75 + 11,5% of limit, max R1207,00		
*Charged when a customer has no limit			
Payment confirmation	ATM	Online	Branch
SMS	R1,25	R1,25	–
Email	R1,10	R1,10	R10,00
Fax	R10,00	R10,00	R10,00
My Updates (Email notifications)*#	Free	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 per month			
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
Emailed statement	R2,60	R2,60	–

PAY AS YOU TRANSACT PRICING

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 there after R147,00
Stop payments	–	–	R60,00

*Unpaid cheques and stop orders will be charged R116,00

Standard Trust Limited	
Will drafting fee (complex – Standard Trust not nominated executor)	R2000,00
Will drafting fee (pre-printed will)	R535,00
Will drafting fee (online)	R535,00
Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	Free
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

REBATE PRICING OPTION

The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders, cheques and cheque card purchases. It also applies to the minimum monthly service fee.

Minimum daily positive balance for the full calendar month	Maximum monthly rebate
R10 000 – R19 999	R86,00
R20 000 – R29 999	R127,00
R30 000 – R49 999	R227,00
R50 000 – R99 999	R283,00
R100 000+	R424,00

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 R100,00 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		
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	

Other fees		
Credit card initiation fee	R175,00	
Fuel transaction fee	R6,00	
Retrieval voucher	Local	R75,00
	International	R125,00
Garage card transaction fee (fuel transactions)	R6,00	
Garage card monthly service fees	R40,00	
Same day card replacement (Express delivery) to branch or Face to Face	R430,00	
Face to Face card delivery	R160,00	

SAVE

Open a savings account today to save for your Next. For specific rates, please visit www.standardbank.co.za



Notice Deposit – An account that provides a customer with a range of notice periods (7 – 60 days) while still earning competitive rates



Fixed Deposit – An Investment account where a lump sum is invested for a fixed period of time (1 to 60 months) at a fixed interest rate



Tax-free Call – Invest, tax free up to R33 000 per year with immediate access to your funds



Flexi advantage – An account that allows you to save and access up to 40%* of the funds immediately without paying a penalty

BORROW



RCP

The Revolving Credit Plan offers you a revolving line of credit to help you extend your budget.



CARD

Our credit card range comes with many free features, such as MyUpdates SMS alerts, lost card protection, basic travel insurance, Internet banking, app banking and telephone banking.

NEED AN ACCOUNT FOR YOUR CHILD?

We realise that your child requires banking that is affordable, convenient and meets their individual financial needs.

The following banking solutions are available:

- (sum)¹ account: children between 0 and 16 years.
- Student Achiever account: scholars/students between 16 and 23 years.

For more information, visit www.standardbank.co.za/studentachiever or contact your nearest branch.

THE FOLLOWING TIPS WILL ASSIST YOU IN BANKING FASTER AND CHEAPER – AT YOUR OWN CONVENIENCE



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.



Avoid paying cheque or cash deposit fees and have money transferred into your account.

FINANCIAL PLANNING

Our group of companies, Melville Douglas, Stanlib, Liberty and Standard Bank 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.

Call them 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 us 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 things 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 on your computer, tablet or smartphone online is easier and more secure with MasterPass®.



Instant Money
Powered by

InstantMoney™

Receive, store, spend and send money from your cellphone without the need for 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 annually and collect rewards points* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



Shyft is Standard Bank's award-winning foreign exchange app which allows you to purchase, send and store USD, EUR, GBP and AUD within an individual's Single Discretionary Allowance of R1m per annum. With Shyft you can transfer funds overseas, order a Mastercard® multi-currency card and create Mastercard® virtual cards for international online shopping, all from your Apple or Android mobile phone.



Prepaid

Buy prepaid airtime or electricity on the website, mobile app or *120*2345#.

CONTACT US

General customer enquiries

South Africa: 0860 123 000

International: +27 11 299 4701

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

Internet: www.standardbank.co.za

Email: information@standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050 / 011 641 6114

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

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

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). Moving Forward is a trademark of The Standard Bank of South Africa Limited. GMS-4642 – 11/18

*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.

MBUDSMAN
FOR BANKING SERVICES
Standard Bank supports the
Ombudsman for Banking Services
Sharecall number 0860 800 900