



# Professional Cheque Account

2019 PRICING GUIDE

- BANK
- BORROW
- SAVE
- EARN
- INSURE

## GET THE RECOGNITION FOR YOUR RELENTLESS AMBITION

### A Future Full of Possibilities

We celebrate every milestone with you and take pride in being your trusted financial partner as our professional banking financial solution is designed to see you for who you are becoming.

## BENEFITS OF BEING A PROFESSIONAL CHEQUE ACCOUNT HOLDER

MONTHLY FEE: R215,00

### UNLIMITED



Electronic transactions which include: Debit Orders, Electronic Account Payments, Electronic Inter-Account Payments and Purchases.



Cash withdrawals at participating retailers.



Up to **R10 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.

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

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

\*\*All Standard Bank ATM withdrawals adding up to R10,000.00 will form part of the monthly fee. All ATM withdrawals after the initial R10,000.00 is used will be charged PAYT fees.

## ADDITIONAL BENEFITS OF PROFESSIONAL BANKING



Guaranteed **preferential pricing** on the Black Credit Card and Vehicle & Asset Finance when you apply through your private banker.



A dedicated **Private Banking team** to support you with all your banking needs.



**Free Forex delivery**



A team of **Insurance Brokers** to manage your individual and household insurance needs.



Access to a range of investment tools, online webinars and investment content when you open a new Online Share Trading account, including R1 000 FREE start-up capital if you match it to help you start out.



Collect **UCount Reward points** every time you swipe your Standard Bank cheque or credit card.



**12 Free domestic Bidvest Lounge visits** per year with your Professional Credit card and unlimited access to the Standard Bank Cafe Blue Lounge at OR Tambo International Airport.



24/7 **Instant Messaging** via WeChat or Facebook Messenger for anytime, anywhere banking.

## PROFESSIONAL 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.

Pay as you transact			
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%; R1450,00

\*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
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	–
My Updates (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 per month.

#### Standard Trust Limited

Will drafting fee (complex – Standard Trust not nominated executor)	R 2 000,00
Will drafting fee (pre-printed will)	R 535,00
Will drafting fee (online)	R 535,00
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)	R 2 000,00
Will safe custody annual fee	R 171,00
Will safe custody annual fee for bundled accounts	Free

## PROFESSIONAL CREDIT CARD BENEFITS



Interest rate (Prime **-0,25%**)



Get up to **55 days** interest-free credit.



**No transaction fees** on swipes on POS machines and online purchases.



Up to **25%\*** off **Emirates flights** booked through leisure desk on [www.leisuredesk.co.za](http://www.leisuredesk.co.za)



Access offers on the MasterCard®  
**Buy 1 Get 1 app.**



**1GB AlwaysOn Wi-Fi** per month for only R19,00 once off, valid for 12 months.



Free **automatic Basic Travel insurance** when you book and pay with your Professional Credit Card.



Up to 15% off at Avis Car Hire using your Professional Credit card.



Ster-Kinekor benefits when buying movie tickets using your credit card.

## CREDIT CARD TRANSACTIONS

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	
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 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 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™**  
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.



**Shyft**  
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 R 1m 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.



**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.



**Buy lotto**  
Buy lotto on your Cellphone banking \*120\*2345#.

## CONTACT US

### General customer enquiries

**South Africa:** 0860 123 101\*  
**International:** 011 299 4701

\* Standard call rates apply

**Email:** professionals@standardbank.co.za  
**Lost or stolen cards:** 0800 020 600/011 299 4114  
**Internet:** www.standardbank.co.za  
**Cellphone Banking:** \*120\*2345#  
**Fraud:** 0800 222 050/011 641 6114

Standard Bank Moving Forward™

\*Terms and conditions apply.

### 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.

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

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

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