



## SAVINGS AND INVESTMENTS

### ▸ SAVINGS PRODUCTS (PLUSPLAN, PURESERVE, MARKETLINK)

Your money is there to make your goals come to life, whatever it may be. To get maximum value for money when using your account, it is important that you understand how fees are charged. Choosing the right type of account for you and using it for that purpose, will help you keep your fees to a minimum.

### ▸ VALUE-ADDED OFFERS

We offer various benefits with our Savings products, to help you reach your savings goals.

- If you keep an average balance of R10 000,00 or more in your PlusPlan account for the entire month:
  - you do not pay the monthly management fee
  - you qualify for 5 free debit transactions a month
  - Consolidator PlusPlan accounts qualify for 10 free debit transactions a month.
- Debit transactions include:
  - cash withdrawal, inter-account transfer, electronic account payment, stop order and debit order
  - electronic inter-account transfers from Standard Bank transaction accounts into PureSave and MarketLink accounts are free.
- One free electronic transfer per month from your PureSave and MarketLink accounts into your linked Standard Bank transactional account.
- Stop orders from your Standard Bank transactional account into your savings and investment accounts are free.

<b>PlusPlan, PureSave, MarketLink</b>			
<b>Deposits</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Cheque deposits	R55,00	–	R55,00
Cash deposits*	R1,90 per R100,00 or part thereof	–	R8,50 + R1,90 per R100,00 or part thereof (min. R40,00)
*PlusPlan receives 2 free, MarketLink receives 2 free and PureSave receives 3 free ATM cash deposits per month.			
<b>Cash withdrawals</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Cash withdrawals	R2,20 per R100,00 or part thereof	–	R55,00 + R2,20 per R100,00 or part thereof
Other banks ATM cash withdrawals	R9,00 + R2,20 per R100,00 or part thereof	–	–
International cash withdrawals	R55,00 + R2,20 per R100,00 or part thereof + International transaction fee	–	–
<b>Payments#</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Debit orders – Internal	–	R5,50	–
Debit orders – External	–	R18,00	–
Stop orders* – Internal	–	R5,20	–
Stop orders* – External	–	R7,80	–
Stop order – establish, amend, cancel	Free	Free	R20,00
Inter-account transfer	R5,50	R5,50	R65,00
Account payment	R7,00	R7,00	R65,00
Instant Money – Below R1 000	R10,50	R10,50	–
Instant Money – Above R1 000	R12,50	R12,50	–
Immediate payment below R3 000	–	R10,00	–
Immediate payment R3 000 and above	–	R50,00	–
Bank cheque	–	–	R135,00
Electronic inter-bank transfers – through ACB	–	–	R300,00; 0.30%; R1 500,00
Electronic inter-bank transfers through SWIFT	–	–	R300,00; 0.30%; R1 500,00
Certain payment functions are not available on PureSave. *Alternative to stop orders – Set up daily, weekly or monthly scheduled payments on Internet banking or the App for Free.			
<b>Point of Sale (POS)*</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Purchases	–	R5,50	–
Purchases with cash back	–	R8,98	–
Cash back only	–	R2,15	–
International purchases	Currency conversion of 2.75%		
*POS transactions are not available on PureSave.			

<b>Prepaid Purchase*</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Prepaid recharge top-up	R1,20	R1,20	–
Prepaid recharge top-up at other bank's ATM	R9,00 + R1,20	–	–
Prepaid electricity	R1,50	R1,50	–
Lotto	R2,30	R2,30	–
*Prepaid transactions are not available on PureSave.			
<b>Payment confirmation</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
SMS	–	R1,35	–
Email	–	R1,10	R15,00
Fax	–	R20,00	R20,00
MyUpdates (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 R2,75.			
<b>Information fees</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
Balance enquiry – No slip	Free	Free	–
Balance enquiry – With slip	R1,60	–	R10,00
Balance enquiry – Other bank's ATM	R9,00	–	–
Provisional statements	R7,50	–	R30,00
Posted statements	R30,00	R30,00	R30,00
Internet statements (view/download)	–	Statement view is free	–
Emailed statement	R2,60	R2,60	–
<b>Transaction history</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
60 days	R17,50	Free	R65,00
90 days	R22,50	Free	R95,00
120 days	–	–	R130,00
150 days	–	–	R160,00
180 days	R37,50	–	R190,00
210 days	–	–	R220,00
240 days	–	–	R250,00
360 days	–	–	R380,00
<b>Other fees</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
PIN reset	Free	–	R10,00
Card Replacement – Debit EMV/cheque card	–	–	R145,00
Subsidy letter fee	–	–	R15,00
Proof of banking details	R5,00	–	R15,00
Special clearance	–	–	R145,00
<b>Penalty fees</b>	<b>ATM</b>	<b>Online</b>	<b>Branch</b>
POS decline	–	R9,00	–
ATM cash decline fee	Free	–	–
ATM cash decline fee at other bank's ATM	R9,00	–	–
Internet future dated payments	–	–	R65,00
Unpaid Fee Dishonour (unpaid) fee	–	–	R62,00
Stop payments	–	R30,00	R63,00

## ACCESSAVE PRICING

**AccessSave** is a 7-day notice savings account, where customers give the bank 7 days notice for withdrawals.

Deposits	ATM	Online	Branch
Cheque deposits	R55,00	–	R55,00
Cash deposits*	R1,90 per R100,00 or part thereof	–	R8,50 + R1,90 per R100,00 or part thereof (min R40,00)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R2,20 per R100,00 or part thereof	–	R55,00 + R2,20 per R100,00 or part thereof
Other banks ATM cash withdrawals	R9,00 + R2,20 per R100,00 or part thereof	–	–
International cash withdrawals	R55,00 + R2,20 per R100,00 or part thereof + International transaction fee	–	–
Payments#	ATM	Online	Branch
Inter-account transfer	R5,50	R5,50	R65,00
Account payment	R7,00	R7,00	R65,00
Instant Money – Below R1 000,00	R10,50	R10,50	–
Instant Money – Above R1 000,00	R12,50	R12,50	–
Bank cheque	–	–	R135,00
Payment confirmation	ATM	Online	Branch
SMS	–	R1,35	–
Email	–	R1,10	R15,00
Fax	–	R20,00	R20,00
Information fees	ATM	Online	Branch
Balance enquiry – No slip	Free	Free	–
Balance enquiry – With slip	R1,60	–	R10,00
Balance enquiry – Other bank's ATM	R9,00	–	–
Provisional statements	R7,50	–	R30,00
Posted statements	–	–	R30,00
Internet statements (view/download)	–	Statement view is free	–
Emailed statement	R2,60	R2,60	–
Transaction history	ATM	Online	Branch
60 days	R17,50	Free	R65,00
90 days	R22,50	Free	R95,00
120 days	–	–	R130,00
150 days	–	–	R160,00
180 days	R37,50	–	R190,00
210 days	–	–	R220,00
240 days	–	–	R250,00
360 days	–	–	R380,00
Other fees	ATM	Online	Branch
Subsidy letter fee	–	–	R15,00
Proof of banking details	R5,00	–	R15,00
Early redemption	–	–	R56,00

## TAX-FREE PRICING

A bonus could be tax-free returns, plus immediate access to your funds on a Tax-Free Call account when you need them. The Tax-Free account allows you to make contributions of up to R36 000, 00 per year and R500 000,00 in your lifetime.

This product provides you with limited transactional capability, so it is important that you understand how the fees are charged. This will help you get the maximum value out of your account.

Deposits	ATM	Online	Branch
Cheque deposits	R55,00	–	R55,00
Cash deposit*	R1,90 per R100,00 or part thereof	–	R8,50 + R1,90 per R100,00 or part thereof (min R40,00)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R2,20 per R100,00 or part thereof	–	R55,00 + R2,20 per R100,00 or part thereof
Other banks ATM cash withdrawals	R9,00 + R2,20 per R100,00 or part thereof	–	–
International Cash withdrawals	R55,00 + R2,20 per R100,00 or part thereof + International transaction fee	–	–
Payments#	ATM	Online	Branch
Inter-account transfer	–	–	R65,00
Other fees	ATM	Online	Branch
Bank cheque	–	–	R135,00
Proof of banking details	R5,00	–	R15,00
Monthly fee	–	–	–
Information fees	ATM	Online	Branch
Balance enquiry – No slip	Free	Free	–
Balance enquiry – With slip	R1,60	–	R10,00
Balance enquiry – Other bank's ATM	R9,00	–	–
Provisional statements	R7,50	–	R30,00
Posted statements	–	–	R30,00
Internet statements (view/download)	–	Statement view is free	–
Emailed statement	R2,60	R2,60	–
Transaction history	ATM	Online	Branch
60 days	R17,50	Free	R65,00
90 days	R22,50	Free	R95,00
120 days	–	–	R130,00
150 days	–	–	R160,00
180 days	R37,50	–	R190,00
210 days	–	–	R220,00
240 days	–	–	R250,00
360 days	–	–	R380,00

## ✓ SOCIETY SCHEME PRICING

Society Scheme is a savings account specially designed for people who wish to save together towards a collective goal or who already belong to the following:

- Stokvels
- Burial societies, savings or investment clubs
- Travellers clubs and grocery clubs
- School fee clubs and music and jazz clubs or any other type of group savings.

Society Scheme is accessible to people of 18 years and older and is available to Foreign Nationals.

## ✓ VALUE-ADDED OFFERS

The benefits of Society Schemes are:

- Opening account deposit of R100,00
- The first 5 deposits are free (2) ATM, (3) Branch
- No monthly management fee for balances greater than R5 000,00
- An account that keeps an average monthly balance of R5 000,00 is automatically entered into the monthly Savers Draw Competition
- A group stands a chance to win the monthly prize of R5 000,00.

At the end of the year, a group is randomly selected to win the bonus prize of R50 000,00.

Deposits	ATM	Online	Branch
Cheque deposits	–	–	R55,00
Cash deposits*	R6,32	–	R8,50 + R1,90 per R100,00 or part thereof (min R40,00)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	–	–	R24,50 + R2,20 per R100,00 or part thereof
Payments#	ATM	Online	Branch
Debit orders – Internal	–	Free	-
Debit orders – External	–	R19,57	-
Stop orders* – Internal	–	Free	-
Stop orders* – External	–	R19,87	-
Stop order – establish, amend, cancel	Free	Free	R20,00
Inter-account transfer	–	–	R6,50
Account payment	–	–	R23,50
Bank cheque	–	–	R135,00
Electronic inter-bank transfers – through ACB	–	–	R300,00; 0.30%; R1 500,00
Electronic inter-bank transfers through SWIFT	–	–	R300,00; 0.30%; R1 500,00

Information fees	ATM	Online	Branch
Balance enquiry	–	–	R10,00
Provisional statements	–	–	R11,00
Posted statements	–	–	R30,00
Transaction history	ATM	Online	Branch
60 days	–	–	R65,00
90 days	–	–	R95,00
120 days	–	–	R130,00
150 days	–	–	R160,00
180 days	–	–	R190,00
210 days	–	–	R220,00
240 days	–	–	R250,00
360 days	–	–	R380,00

## ✓ CALL PRODUCTS PRICING

Call products are investment accounts that earn interest and the funds deposited are available on demand (immediate access).

Deposits	ATM	Online	Branch
Cheque deposits	R65,00	–	R55,00
Cash deposits*	R1,90 per R100,00 or part thereof	–	R8,50 + R1,90 per R100,00 or part thereof (min. R40,00)
Inter-account transfer	Free	Free	R65,00

## ✓ SHARI'AH CALL PRICING

Enquire today on our available Shari'ah Compliant Savings and Investments Products at [www.standardbank.co.za](http://www.standardbank.co.za) or [shariah@standardbank.co.za](mailto:shariah@standardbank.co.za)

Deposits	ATM	Online	Branch
Cheque deposits	R55,00	–	R55,00
Cash deposits*	R1,90 per R100,00 or part thereof	–	R8,50 + R1,90 per R100,00 or part thereof (min. R40,00)
Inter-account transfer	R5,50	R5,50	R65,00

## NOTICE AND FIXED PRODUCTS PRICING

**Fixed deposit** accounts are interest-earning deposit accounts, where a lump sum of money is invested for a fixed period of time. Time periods are from 1 to 60 months at a fixed interest rate.

**Tax Free Fixed:** A fixed term account, where customers can invest up to R33 000,00 a year and a maximum of R500 000,00 in your lifetime – and get tax-free guaranteed returns.

**Flexi-advantage:** A fixed term investment, where fixed interest rates are earned. However, the customer has the flexibility to access up to 40% of the funds invested anytime.

**ContractSave:** A term-based savings account that helps a customer reach savings goals by putting aside a fixed amount every month over a period between 1 to 20 years.

**Notice deposit:** An interest-bearing investment account that allows a customer to access funds 7 – 60 days after placing notice to receive funds.

Transactional Fees	AccessSave	Notice Deposit	Fixed Deposit	Flexi Advantage	ContractSave	Tax-Free Fixed Deposit	Shari'ah Fixed Deposit
Early Redemption Charge	R56,00	Minimum	Minimum	Minimum	Minimum	Minimum	Minimum
		R115,00	R450,00	R450,00	R220,00	R450,00	R450,00
Access Period	7 days	32 days	1-60 months	40% immediate access 3/6/9/12/ months	1-20 years	3/6/9/12/18/	1-60 months
						24 months	

## STANDARD TRUST LIMITED PRICING

Standard Trust Limited	Branch
Will drafting fee (complex – Standard Trust not nominated executor)	R2 250,00
Will drafting fee (pre-printed will)	R53,00
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 250,00
Will safe custody annual fee	R171,00

## 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 R25,00 a month or R288,00 per year and collect Rewards Points every time you shop with your Standard Bank Credit, Cheque or Debit Card.

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## 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](http://www.standardbank.co.za)

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

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

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

\*Fees effective from 1 January 2020 (Including VAT).

\*Ts&Cs 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.



### Authorised financial services and registered credit provider (NCRCP15).

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15). GMS-12014 – 11/19