



2021 PRICING Access Account

Standard Bank **IT CAN BE™**

ACCESSIBLE BANKING

The Access account is easy-to-use and affordable. It takes care of your day-to-day banking needs and gives you access to solutions that help you achieve your dreams.

We are happy to let you know that we have kept your Access account monthly fee the same for 2021, which means you still get the same great benefits at the same affordable rate. 2020 has been filled with changes and challenges so we have committed to working with you to ensure we protect your financial well-being and help you meet your needs.

PRICING HIGHLIGHTS

Instant Money™

R8
for values up to
R500

Prepaid airtime top-up
fees reduced to just

50c

ATM cash deposit
per R1 000

R9

First R1 500
deposit is free

ATM cash withdrawals
per R1 000

R7,50 Standard
Bank
R10 Other
banks

TRANSACTIONAL FEES

MONTHLY FEES

Monthly administration fee	R5,80
Internet, cellphone and Banking App	Free

WITHDRAWALS	ONLINE	ATM	BRANCH
SBSA ATM	-	R7,50 per R1 000 or part thereof	R20 per R1 000 or part thereof. Min R70
Other bank	-	R10 per R1 000 or part thereof	-
International	-	R20 per R1 000 or part thereof. Min R70 + International transaction fee of 2.75%	-

DEPOSITS	ONLINE	ATM	BRANCH
Cash	-	Free up to R1 500 thereafter R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min R60
Cheques ¹	-	-	-

¹ We are no longer accepting cheque deposits after 31 December aligned with the South African banking industry's exit of cheques, however any cheques received before 31 December and processed in January 2021 are subject to our 2020 cheque pricing of R55.

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	R1,20	R1,20	R75
Immediate payments below R3 000	R10	-	0.3% of value. Min R312 up to a max R1 560
Immediate payments above R3 000	R50	-	0.3% of value. Min R312 up to a max R1 560
Debit orders	R3,50	-	-
Stop orders	R1,20	-	-
Stop order - amend, establish, cancel	Free	-	R20
Inter-account transfers	Free	Free	R75

POINT OF SALE	ONLINE	ATM	BRANCH
Purchases	Free	-	-
Cashback	-	R1,40	-
Purchase with cashback	-	R1,40	-
Garage card purchases	R7	-	-
International purchases	2.75%	-	-

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R5	R5	-
Up to R500	R8	R8	-
R501 to R1 000	R10,50	R10,50	-
Above R1 000	R12,50	R12,50	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Airtime other banks	-	R10,20	-
Electricity	R1,50	R1,50	-
Lotto	R2,50	R2,50	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	Free	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses. SMS Notification for transaction below R100 will be charged R1.

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R65
POS decline	R8,50	-	-
Unpays	First 4 free thereafter R147	-	-
Future dated	R65	-	-

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R10
Card replacement	-	-	R145
Proof of banking	Free	1 Free per month then R5	1 Free per month then R15
Subsidy letter	-	-	R21

WHAT YOU GET WITH A BUNDLED ACCESS ACCOUNT

FREE

- Balance enquiries on Mobile App, ATM, Cellphone, Telephone and Internet Banking (view)
- MyUpdates (SMS/Email notifications)#
- Subscription to Standard Bank Mobile App, Internet Banking and Cellphone Banking.

#Subscribing to SMS notification for transactions below R100 will be charged R1 per month.

R33 PER MONTH BUNDLE

UNLIMITED:

- Send Money
- Internal Stop Orders
- POS Purchases

IN-BUNDLE TRANSACTIONS:

- Up to R3 000 free Standard Bank ATM cash withdrawals (per month)
- 1 Standard Bank ATM cash deposits (per month)
- 1 Electronic account payments (per month)
- 1 Debit order (per month)

R49 PER MONTH BUNDLE

UNLIMITED ELECTRONIC TRANSACTIONS:

- Electronic inter-account transfers
- Electronic account payments
- Send Money
- Debit Orders
- Stop orders
- POS purchases

IN-BUNDLE TRANSACTIONS:

- Up to R3 000 free Standard Bank ATM cash withdrawals (per month)
- 2 Standard Bank ATM cash deposits (per month)

Unlimited cash withdrawals at participating retailers.

R69 PER MONTH BUNDLE

You get everything from the R49 per month bundle, plus a R2 000 embedded death benefit

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

HOW TO CALCULATE YOUR CASH WITHDRAWAL FEES



AT A RETAILER

One fee of R1,40 no matter how much you withdraw at a retailer.



AT A STANDARD BANK ATM (R7,50 PER R1 000)

If I withdraw:

R1 000 then I pay R7,50

R1 500 then I pay $R7,50 + R7,50 = R15$

R2 000 then I pay $R7,50 + R7,50 = R15$

AT ANOTHER BANK ATM (R10 PER R1 000)

If I withdraw:

R1 000 then I pay R10

R1 500 then I pay $R10 + R10 = R20$

R2 000 then I pay $R10 + R10 = R20$



AT A BRANCH (R20 PER R1 000 MIN R70)

If I withdraw:

R1 000 then I pay R70

R3 000 then I pay R70

R4 000 then I pay R80

VALUE ADDED SERVICES



Buy lotto tickets on the mobile app or through **Cellphone Banking** by dialling ***120*2345#**.



Buy prepaid airtime or electricity on **Internet Banking**, the **Banking App** or by dialling ***120*2345#**.

BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Access account wherever you are. Use our digital banking platforms to view statements, make payments, manage your card and much more.

Visit www.standardbank.co.za to access **online banking** or dial ***120*2345#** for **cellphone banking**.

Alternatively, download our Banking App



EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download SnapScan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your pin.

Masterpass®



The digital wallet that enables you to make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

Instant Money™



Receive, store, spend and send money from your cellphone without the need for a bank account.

CONTACT US

General customer enquiries

South Africa: **0860 123 000**
International: **+27 10 249 0423**

Dedicated Email: **information@standardbank.co.za**
Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

Or visit your nearest branch

UCount Rewards: **0860 UCOUNT (82 68 68)**
enquiries@UCount.co.za

Lost or stolen cards

South Africa: **0800 020 600**
International: **+27 10 249 0100**

Fraud

South Africa: **0800 020 600**
International: **+27 10 249 0100**

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.

*Ts&Cs apply.



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

Standard Bank *IT CAN BE™*

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).