

2021 PRICING

Consolidator Account



Standard Bank **IT CAN BE™**

SIMPLIFIED BANKING TO ENABLE YOUR FINANCIAL FUTURE

Secure your financial future with the Consolidator account that makes banking easier and more efficient. Whatever your dreams require, the Consolidator account can be your trusted partner in managing your money in a way that works for you and brings you closer to where you want to be.

For 2021, we are happy to let you know that we have kept the monthly account fee for the Consolidator account unchanged, which means you will continue to enjoy this account's exclusive benefits for the same affordable rate. 2020 may have been filled with changes and challenges, but we've worked extra hard to continue protecting your financial future and meeting 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 or part thereof

R9

ATM cash withdrawals
per R1 000

R7,50 Standard
Bank
R10 Other
banks

Please note we will no longer be issuing cheques.

WHAT ARE MY PRICING OPTIONS?

There are three pricing options available for the Consolidator account:

1 Bundle service fee

Pay an all-inclusive fixed monthly service fee for a specified amount of transactions and services per month.

When the number of transactions included in the bundle are exceeded, all additional transactions will be charged according to the Pay-as-You Transact (PAYT) option.

2 Consolidator Pay-as-You Transact (PAYT)

Pay a minimum monthly service fee and only for the transactions you make

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.

WHAT YOU GET WITH A BUNDLED CONSOLIDATOR ACCOUNT: R49 PER MONTH

INCLUDES



Free Standard Bank ATM cash withdrawals up to R5 000, thereafter pay R7.50 per R1 000 or part thereof.

Free Standard Bank ATM cash deposits up to R5 000, thereafter R9 per R1 000 or part thereof.

Reduced cash withdrawal fees at R10 per R1 000 or part thereof for non-Standard Bank ATMs

Two free branch withdrawals, thereafter, pay R20 per R1 000 or part thereof with a minimum deposit of R70

UNLIMITED



Electronic transactions including: debit orders, electronic account payments, electronic inter-account transfers and purchases



SMS notifications with MyUpdates to keep track of your transactions on your account.¹⁵

FREE



Emailed monthly statements



Cash withdrawals at participating retailers



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

¹Free for 1 cellphone number or email address thereafter R10.50 for additional cellphone numbers/email addresses. ²SMS Notification for any transaction below R100 will be charged R1 per month.

CONSOLIDATOR ACCOUNT TRANSACTIONAL FEES

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

CONSOLIDATOR PAY-AS-YOU TRANSACT

MONTHLY FEES

Monthly administration fee if minimum is not met	R49
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	-	-	-

¹We 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	R4	R4	R75

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	-

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

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

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R65
POS decline	R8,50	-	-
Unpays	No charge for the first 4 thereafter R147	-	-
Honouring fee [#]	R132	-	-
Future dated	R65	-	-

[#]If the transactional amount is less than R132, the honouring fee should be equal to the transactional amount that is honoured.

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.

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
International transaction fee	2.75%	2.75%	-

OVERDRAFT FEES		
Monthly service fee - limits over R500		R69
Monthly service fee - no limit		R69
Initiation fee		R74,75 + 11.5% of limit. Max R1 207

CONSOLIDATOR REBATE OPTION

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

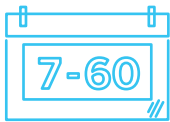
MINIMUM DAILY POSITIVE BALANCE FOR THE FULL CALENDAR MONTH	MAXIMUM MONTHLY REBATE
R10 000 - R19 999	R86
R20 000 - R29 999	R127
R30 000 - R49 999	R227
R50 000 - R99 999	R283
R100 000+	R424

STANDARD TRUST LIMITED

Will drafting fee (complex – Standard Trust not nominated executor)	R2 250
Will drafting fee (pre-printed will)	R535
Will drafting fee (online)	R535
Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	Free
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R2 250
Will safe custody annual fee	R171

SAVE

Open a savings account today. 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.



Tax-free Call – Invest, tax free up to R36 000 per year with immediate access to your funds.



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



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

OFFSHORE INVESTMENTS AND ESTATE 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. Call us on **0860 034 778**.

Call **0860 333 383** for more information on Standard Bank Offshore accounts. For financial planning, call our Standard Bank Financial Consultants on **0860 034 778**.

MANAGE YOUR MONTHLY ACCOUNT LIKE A PRO WITH THESE HELPFUL TIPS



Avoid paying cheque or cash deposit fees by having money transferred directly into your account.



Balance enquiries are free on Mobile App, Cellphone, Telephone and Internet Banking.



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 Banking App, is cost-effective.

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#**.



Transfer funds overseas with Shyft – 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 also order a **Mastercard® multicurrency card** and create **Mastercard® virtual cards** for **international online shopping**, all from your Apple or Android mobile phone.

BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Consolidator 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**
Or visit your nearest branch

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

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).