



# 2021 PRICING Forex



Standard Bank **IT CAN BE™**

## TRADE INTERNATIONALLY WITH EASE

Let us help you take control and strengthen your position when handling risks associated with international trade. Our experienced sales team can assist and advice you on foreign exchange risk arising from market volatility so you or your business can expand into new markets with confidence. We can help you structure complex trade and forex transactions for your business, allowing you to manage your exports and imports and improve your cash flow with Standard Bank's Trade solutions.

**For 2021, you can expect a slight, inflation related increase to some of our Forex Exchange service fees, but once again, we are happy to let you know that we have kept this increase to a minimum.** 2020 may have been filled with changes and challenges, but we have worked extra hard to continue protecting your financial future and meeting your needs.

## FOREX FEES

### BUYING AND SELLING FOREIGN CURRENCY

Transaction	Fee	Minimum	Maximum
Foreign notes (except CMA currencies)	2.28%	R100.80	-
Admin fee when purchasing foreign notes (Waived for Foreign Note purchases equivalent to R500 or less)	R74.55	-	-
CMA Currency (eSwatini Lilangeni, Namibian Dollar and Lesotho Loti)	3.8%	R126	-

## OUTWARD INTERNATIONAL PAYMENTS

Transaction	Fee	Minimum	Maximum
Non-travel related international payments (teletransmissions)	0.535%	R178.57	R762.41
Travel related outward international payments (teletransmissions)	0.535%	R178.57	-
International payment via online channels	0.535%	R151	R690
Additional tele-communication fees	R129.39 (R108 for online channels)	-	-

## DIRECT DELIVERY

Direct delivery to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg	R262,50
Delivery for 10 or more customers	R178,50
Inter account transfer between own foreign CFC/FCA accounts	€16   £14   \$20   R161

## SHYFT FEES

	USD	GBP	EUR	AUD	ZAR
<b>International payments</b>					
Transfer to international bank account	\$14	£10	€12	\$18	-
Transfer to Isle of Man, Jersey, Webtrader account	\$10	£8	€9	\$13	-
<b>Limits per payment</b>					
International payments	\$75 000	£55 000	€60 000	\$90 000	-
Isle of Man, Jersey, Webtrader account	\$75 000	£55 000	€60 000	\$90 000	-
<b>Shyft physical cards</b>					
Card order	R120	R120	R120	R120	R120
Card top-up	Free	Free	Free	Free	Free
ATM withdrawal (excluding currency conversions)	\$3.30	£3.30	€3.30	\$4.80	SBSA: R9 Other bank: R16
ATM balance enquiry	\$1.30	£1.30	€1.30	\$1.80	SBSA: R2.82 Other bank: R3
Point of sale (POS) (excluding currency conversion)	Free	Free	Free	Free	POS only: Free With cashback: R2.62 Cashback only: R3.28
Tap & Go (excluding currency conversions)	Free	Free	Free	Free	Free
<b>Limits</b>					
Daily POS limits (cumulative)	\$13 000	£10 000	€11 500	\$17 000	Daily: R50 000 Monthly: R50 000
Maximum number of daily POS transactions	25	25	25	25	9 999
Daily ATM withdrawal limits	\$2 500	£1 500	€2 100	\$3 750	Daily: R5 000 Monthly: R10 000
Maximum number of daily ATM withdrawals	12	12	12	12	Daily: 5 Monthly: 12
Tap & Go limits per transaction	\$50	£30	€150	\$100	R0

## SHYFT FEES (CONT)

	USD	GBP	EUR	AUD	ZAR
<b>Shyft virtual cards</b>					
Card creation fee	Free	Free	Free	Free	-
Card top-up	Free	Free	Free	Free	-
Online transaction	Free	Free	Free	Free	-
<b>Limits</b>					
Maximum number of daily transactions	25	25	25	25	-
<b>Other</b>					
ZAR refund	-	-	-	-	R35

## TRAVELWALLET FEES (BUSINESS ONLY)

Transaction	Fee	Minimum			
Card activation fee <sup>1</sup> (fee is not charged on reloading value on card)	R135	-			
Loading value fee	2.10%	R90			
Cash out fee (redemption of value from card)	2.10%	R90			
Cash out fee if credited to Standard Bank Transactional account	Free	-			
Currency conversion fee <sup>2</sup>	2.77%	-			
	USD	GBP	EUR	AUD	ZAR
<b>Other transactions</b>					
International Mastercard® and Cirrus ATM withdrawal <sup>1 3</sup>	\$3.30	£3.30	€2.20	\$4.80	-
International Mastercard® and Cirrus ATM balance enquiry	\$1.30	£1.30	€1.00	\$1.80	-
Mastercard® point of sale (POS) fee <sup>3</sup>	Free	Free	Free	Free	-
Emergency cash advances <sup>4</sup>	\$2	£28	€18	\$42	-
Lost card replacement in South Africa <sup>4</sup>	\$130	£130	€130	\$130	-
Lost card replacement outside South Africa <sup>4</sup> Emergency Card replacement fee	\$150	£150	€150	\$150	-
SMS balance enquiry outside South Africa	\$0.90	£0.65	€0.60	\$1	-
SMS update	Free	Free	Free	Free	-
<b>Limits</b>					
Minimum load and reload values	\$100	£100	€75	\$150	R120
Maximum load and reload values (may not exceed exchange control travel allowance)	\$20 000	£15 000	€15 000	\$20 000	-
Daily ATM withdrawal limit (other bank's ATM, may have lower limits)	\$2 500	£2 100	€1 500	\$3 750	-
Daily POS purchase limit	\$7 500	\$7 500	\$5 000	\$7 000	-
Maximum number of daily POS transactions	12	12	12	12	-

<sup>1</sup> International banks may charge an additional fee. <sup>2</sup> Charged if you draw money or use the card in a different currency than originally loaded on the card

<sup>3</sup> Excluding currency conversion fee. <sup>4</sup> Deducted from the remaining card balance

## FOREIGN CURRENCY ACCOUNT (CFC AND FCA)

### Deposits, transfers and withdrawals

Transfer to/from rand current account (branch)	R131
Transfer to/from rand current account (business online)	R50
Transfer to/from rand current account (business online where manual intervention was required)	R121
Deposit or withdrawal using another Forex product	Fee related to Forex product used will apply
Payment from a non-residential account to a third-party account	Fee related to Forex product used will apply
Telecommunication fee	R129.39

### Exchange control application fees\*

Miscellaneous application under R100 000	R10
Mail applications	R535
Electronic applications	R706
Blanket applications - Establishment	R857
Blanket applications - Renewals	R535

### Other fees

Visa letters	R101
Visa letter, letter of good standing if foreign exchange is purchased from us	Free

### Discounts - Customers qualify for the following based on their type of current account

Elite Plus	Free Shyft card activation in branch
Prestige Plus, Private Bank and Signature	Free Shyft card activation and loading in branch and direct delivery
Consolidator Plus	Free Shyft card activation, loading and direct delivery
Private Clients	Free Shyft card activation, loading, direct delivery and inward international payment

\*Standard Bank reserves the right to charge more for complex exchange control applications.

## BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your 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](http://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 11 299 4701**

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 11 299 4114**

### Fraud

South Africa: **0800 222 050**  
International: **+27 11 641 6114**

#### 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).