



# 2021 PRICING MyMo Account

Standard Bank **IT CAN BE™**

## MAKE BOLD MOVES WITH THE ACCOUNT YOU CAN DEPEND ON

The MyMo account is a great way to manage your money so you can make bold moves towards your future. Take the next step and build the foundation towards your financial future with the account that gives you more for less.

We are happy to let you know that we have kept your MyMo monthly account fee the same for 2021 so you can continue making bold moves with the same great value. 2020 has been filled with changes and challenges, but you can depend on your MyMo account to help you protect your financial future and meet your needs.

## PRICING HIGHLIGHTS

Instant Money™

**R8**  
for values up to  
R500

Prepaid airtime  
top-up fees reduced to

**50c**

ATM cash deposits  
per R1 000

**R9**

ATM cash withdrawals  
per R1 000

**R7,50** Standard  
Bank  
**R10** Other  
banks

## WHAT ARE YOUR PRICING OPTIONS?

There are two pricing options available for the MyMo account:

### 1 MyMo PLUS (Fixed monthly service fee)

Pay a fixed monthly service fee for a bundle of transactions and services

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 MyMo Pay-as-You Transact (PAYT)

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

## WHAT YOU GET WITH A MYMO ACCOUNT

### MyMo PLUS

#### Monthly fee: R110



**Free** unlimited card swipes.



**Free** unlimited debit orders.



**Free** electronic transactions and inter-account transfers.



**Free** ATM cash withdrawals up to R5 000 at all ATMs limited to two at other bank ATMs. Thereafter R7,50 per R1 000 at Standard Bank ATMs and R10 per R1 000 at other bank ATMs.



**A complimentary** UCount Rewards membership where you can earn **UCount Rewards Points** simply for swiping your Gold Card on qualifying purchases.

### MyMo PAYT

#### Monthly fee: R4,95



**Free** unlimited card swipes.



**Free** up to R1 500 thereafter R9 per R1 000.



**R5 for R50\*** airtime or **250MB\*** data monthly on your Standard Bank Mobile SIM.



**UCount Rewards Points** for using your card on qualifying purchases.



**Free** Internet banking for anytime account management.

## MyMo PLUS

## MyMo PAYT

|                              |   |  |
|------------------------------|---|--|
| Debit order                  | Free  | R3,50  |
| POS purchase                 | Free  | Free   |
| POS cashback                 | Free  | R1,40  |
| Electronic payments          | Free  | R1,20  |
| Inter-account transfers      | Free  | Free   |
| Prepaid airtime/electricity  | Free  | R0,50/R1,50  |
| Cash withdrawals             | Free up to R5 000 at all ATMs limited to two at other bank ATMs. Thereafter R7,50 per R1 000 or part thereof at Standard Bank ATMs and R10 per R1 000 at other bank ATMs. | R7,50 per R1 000 or part thereof at Standard Bank ATM's<br>R10 per R1 000 or part thereof at other banks ATM |
| Cash deposit ATM             | Free up to R5 000, thereafter R9 per R1 000 or part thereof   | Free up to R1 500, thereafter R9 per R1 000 or part thereof  |
| Payment confirmation – Email | Free  | R1   |
| UCount Rewards               | Included in bundle fee  | R25  |
| MyUpdates                    | Free  | R1   |
| Mobile SIM monthly fee       | R42,50 for R110 airtime.  | R5 for R50 airtime or 250MB data.  |

## MYMO 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.

### MONTHLY FEES

|                                     |       |
|-------------------------------------|-------|
| Monthly administration fee          | R4,95 |
| Internet, cellphone and Banking App | Free  |

### WITHDRAWALS

#### ONLINE

#### ATM

#### BRANCH

|                   |   |   |   |
|-------------------|---|---|---|
| Standard Bank ATM | - | R7,50 per R1 000 or part thereof  | R20 per R1 000 or part thereof.<br>Min. R70 |
| Other bank        | - | R10 per R1 000 or part thereof  | -   |
| International     | - | R20 per R1 000 or part thereof. Min.<br>R70 + International transaction fee<br>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 <sup>1</sup> | –      | –  | –  |

<sup>1</sup> 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  |

| 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<br>Print R1,60 | R11    |
| Balance other bank                    | –      | R9                       | –      |
| 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                   | R5      | –     | –      |
| Unpaid debit orders           | Free    | –     | –      |
| Unpaid stop orders            | R125,00 | –     | –      |
| 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                       |

| 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 |

## SAVE

Open a savings account today. For specific rates, please visit [www.standardbank.co.za](http://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.

## 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 R1m 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 MyMo 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 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).**

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