



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 was 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 ATM cash deposit 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 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. 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

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	–
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	Free	–	–
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
Honouring fee	–	–	R132*

*If the amount being honoured is less than R132 the fee will be equal to the amount honoured.

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



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 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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