



# 2021 PRICING

## Prestige Banking Account



Standard Bank **IT CAN BE™**

## MAKE YOUR LIFESTYLE DREAMS A REALITY WITH FLEXIBLE, COMPREHENSIVE BANKING

Keep your vision alive with the Prestige account that gives you access to personalised service so you can continue your journey to building your wealth.

**We are happy to let you know that we have kept your Prestige monthly account fee the same for 2021**, which means you can expect great benefits that move you closer to your financial goals. 2020 has been filled with changes and challenges, but we've worked 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**

Cash deposits at ATM  
per R1 000

**R9**  
or part thereof

Cash withdrawals  
at ATM per R1 000  
or part thereof

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

Please note we will no longer be issuing cheques.

## WHAT ARE YOUR PRICING OPTIONS?

There are three pricing options available for the Prestige 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 **Prestige 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. Please refer to table below for minimum balances and rebate value.

## WHAT YOU GET WITH A BUNDLED PRESTIGE ACCOUNT: R209 PER MONTH

### INCLUDES



A free Titanium Credit Card with the annual fees included.



Free Standard Bank ATM cash withdrawals up to R7 500.<sup>1</sup>

FREE Standard Bank ATM cash deposits up to R8 000.

### 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.<sup>2</sup>

### FREE



Emailed monthly statements.



Cash withdrawals at participating retailers.



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

<sup>1</sup> ATM withdrawals after the initial R7 500 is used will be charged at R7,50 per R1 000 or part thereof.

<sup>2</sup> Free for 1 cellphone number or email address thereafter R10,50 for additional cellphone numbers/email addresses. SMS Notification for transactions below R100 will be charged R1.

## ADDITIONAL BENEFITS OF A PRESTIGE ACCOUNT



A secondary debit and credit card for your loved one at no extra cost. The secondary card will share the same limit as the first.



Complimentary access to the CaféBlue lounge at OR Tambo International Airport once a month.



Free basic travel insurance.



Free forex delivery in Gauteng, Western Cape and KwaZulu-Natal.



Get dedicated support for any financial advice you need through our team of Prestige Bankers.



Safe custody of your Standard Bank will.

## PRESTIGE 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.

## PRESTIGE PAY-AS-YOU TRANSACT

### MONTHLY FEES

Minimum monthly administration fee	R119
Cheque card fee	R16,50
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 <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	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	–
Emailed formal statement	R2,60	R2,60	–
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	–	–
Honouring fee <sup>#</sup>	R132	–	–
Unpaid debit orders	No charge for the first 4 hereafter R147	–	–
Unpaid stop order	R125,00	–	–
Future dated	R65	–	–

<sup>#</sup>If the transactional amount is less than R132, the honouring fee should be equal to the transactional amount that is honoured.

OTHER FEES	ONLINE	ATM	BRANCH
PIN reset	–	Free	R10
Card replacement	–	–	R145
Proof of banking	Free	R5	1 Free 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	

## PRESTIGE REBATE OPTION

The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account 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 (Free with bundled)	R171

## FINANCIAL 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**.

## 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 Prestige 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

### Customer enquiries

South Africa: **0860 001 321**  
International: **+27 11 299 4607**

Or visit your nearest branch.

Dedicated Email: **Prestige@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).**

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