



2021 PRICING

Student Achiever Account



Standard Bank **IT CAN BE™**

GET THE TOOLS TO ELEVATE YOUR AMBITIONS

The Student Achiever account gives ambitious young adults like yourself all the right financial tools they need to make their dreams happen. Take the next step in your journey and unlock a world of exclusive benefits and flexible services to fuel your dreams and take yourself further.

We are happy to let you know that we have kept your Student Achiever Account monthly fee the same for 2021.

2020 has been filled with changes and challenges so we have committed to working with you to ensure we protect your financial well-being and help you 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 YOU GET WITH A STUDENT ACHIEVER ACCOUNT

INCLUDES



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

Free Standard Bank cash deposits up to R1 500, thereafter, pay R9 per R1 000.

Reduced cash withdrawal fees at R10 per R1 000 for non-Standard Bank ATMs.



Internet, Standard Bank Banking App and Cellphone Banking subscriptions.

UNLIMITED



Electronic balance enquiries and mini-statements.



SMS notifications¹ from MyUpdates to help you keep track of what's leaving and coming into your account.



Unlimited swipes at retail stores.

FREE



10 Free² electronic debit transactions per month including:

- Cash withdrawals with purchase at retail stores
- Electronic inter-account transfers
- Prepaid airtime purchases



Free bank card.

¹ Free for 1 cellphone number or email address. A fee of R10,09 will be charged for additional cellphone numbers or email addresses. SMS Notification for transactions below R100 will be charged R1 monthly.

² Where 10 electronic transactions are exceeded, PAYT fees will apply.

ADDITIONAL BENEFITS OF A STUDENT ACHIEVER ACCOUNT



Enjoy preferential interest rates on Student loans.



Get 250MB or R25 airtime for free* every month on your Standard Bank Mobile SIM.



Free Shyft card and activation or loading fee with 0% commission charged on your Shyft card.

STANDARD BANK IN COLLABORATION WITH VARSITY VIBE

Get a free subscription to Varsity Vibe – South Africa’s first Student Discount App and enjoy exclusive deals and discounts from more than 15 participating retailers. Download the app today and browse exciting deals on food and drinks, clothes, textbooks, gym memberships, skin care products and much more!



HOW DO YOU SIGN UP?

1.



Download and open the Varsity Vibe App

2.



Select join now and create your account

3.



Tap the blue Standard Bank button

4.



Enter the first 6 digits of your MyMo card and ID number

You can also visit the Varsity Vibe website to subscribe for FREE discounts.

Retailers include: Cotton On, Typo, Takealot, Sorbet, TheFix, Kauai, Virgin Active, Studio88, Superberlist and many more.

STUDENT ACHIEVER 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*	R9,99
Internet, cellphone and Banking App	Free

*Customers over the age of 24 will be charged a monthly administration fee of R70.

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	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	R1	–	–
Email payment notification	R1,10	–	R15
SMS payment notification	R1,35	–	–

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	–	Free	–
Other bank ATM decline	–	R7,50	–
Stop payments	R2	–	R65
POS decline	R8,50	–	–
Unpaid Debit orders	R147	–	–
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	ONLINE	ATM	BRANCH
Monthly service fee – limits over R500	R69	–	–
Monthly service fee – no limit	R69	–	–
Initiation fee	R74,75 + 11.5% of limit. Max. R1 207	–	–

MANAGE YOUR MONTHLY ACCOUNT LIKE A PRO WITH THESE HELPFUL TIPS



Use unlimited swipes to purchase in-store as it is safer and more cost-efficient for you.



In order to avoid paying the branch or ATM cash deposit fee, rather try to have deposits paid electronically into your account.



Using digital channels such as cellphone banking and the Standard Bank Banking App is cost-effective and easier. Banking at your fingertips allows you to:

- avoid long queues
- buy electricity
- make payments and more
- buy airtime
- check balances

BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Student Achiever 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 Limited (Reg. No. 1962/000738/06). GMS-183484 05/21
It Can Be is a registered trademark of The Standard Bank of South Africa Limited.