

**2022**  
**PRICING**



**ACCESS**  
**ACCOUNT**

Standard Bank **IT CAN BE™**

## **TURN YESTERDAY'S DREAMS INTO REALITY, NOW**

Set your dreams into motion with the easy-to-use and affordable Access Account. Uniquely designed to help you start managing your money the right way, you can rely on this account to take care of your financial needs and goals.

With the new year upon us, **we're pleased to let you know that your monthly account fee will remain unchanged in 2022.** You can continue planning for the upcoming year with the peace of mind of knowing be paying the same monthly fee. To simplify your banking even further, we've also implemented a few changes to some of your account's offerings and benefits so you can get the best value you've come to know.

## PRICING HIGHLIGHTS

Instant Money™

**R8,50**  
for values up to  
R500

Prepaid airtime  
top-up fees  
remain just

**50c**

ATM  
cash deposit  
per R100

**R1**

ATM cash withdrawals  
per R1 000

**R8** Standard  
Bank  
**R10,50** Other  
banks

## TRANSACTIONAL FEES

### MONTHLY FEES

Monthly administration fee if minimum is not met	R5,80
Internet, cellphone and Banking App	Free

WITHDRAWALS	ONLINE	ATM	BRANCH
Standard Bank	-	R8 per R1 000 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank	-	R10,50 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin withdrawal	-	-	R80 + R5 per R100 or part thereof
Notes and coin withdrawal	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

DEPOSITS	ONLINE	ATM	BRANCH
Notes	-	R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Coin deposit	-	-	R80 + R5 per R100 or part thereof
Notes and coin deposit	-	-	R80 + R2,25 per R100 (for notes) + R5 per R100 (for coins) or part thereof

PAYMENTS	ONLINE	ATM	BRANCH
Inter-account transfers	Free	Free	R80
Account payments	R1,20	R1,20	R80
Immediate payments below R2 000	R10	-	0.3% of value. Min R326. Max R1 627
Immediate payments R2 000 and above	R50	-	0.3% of value. Min R326. Max R1 627
Debit orders	R3,50	-	-
Stop orders (Scheduled payments)	R1,20	-	-
Stop order - amend, establish, cancel	Free	-	R25

CARD PURCHASES	POINT OF SALE
Purchases	Free
Cashback	R1,40
Purchase with cashback	R1,40
International purchases	2.75%
POS decline	R8,50

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R6	R6	-
Up to R500	R8,50	R8,50	-
R501 to R1 000	R11	R11	-
Above R1 000	R13	R13	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Airtime other banks	-	R10,20	-
Electricity	R1,50	R1,50	-
Lotto	R2,70	R2,70	-
Voucher purchase	R2,50	-	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free   Print R1,70	R15
Balance enquiry other bank	-	R9,50	-
Monthly statements: charged per 30 day period	Free	R6,50	R40
Statements greater than 1 year	R10	-	Charged as per monthly statement fees
Monthly estatements	R10	-	-
Weekly estatements	R30	-	-
Daily estatements	R50	-	-

\*For posted statements a fee of R40 is charged.

NOTIFICATIONS	
MyUpdates*	Free
Email payment notification#	R1,10
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.

#Payment notifications sent through the Branch is charged at R20.

UNSUCCESSFUL/ DISPUTED TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R70
Unpaid debit orders	First 4 free thereafter R147 in a rolling 12 month cycle	-	-
Unpaid stop orders	R25	-	-
Future dated	R65	-	-
Disputed debit orders under 40 days	R5	-	R40
Disputed debit orders above 40 days	-	-	R135

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Card replacement	-	-	R145
Proof of banking	Free	1 Free per month then R5	1 Free per month then R20
Subsidy letter	-	-	R22

Please note we will no longer be issuing cheques.

## WHAT YOU GET WITH A BUNDLED ACCESS ACCOUNT

### FREE

- Balance enquiries on Mobile App, ATM, Cellphone, Telephone and Internet Banking (view)
- MyUpdates (SMS/Email notifications)#
- Subscription to Standard Bank Mobile App, Internet Banking and Cellphone Banking.

#Subscribing to SMS notification for transactions below R100 will be charged R1 per month.

### R33 PER MONTH BUNDLE

#### UNLIMITED:

- Send Money
- Internal Stop Orders
- POS Purchases

#### IN-BUNDLE TRANSACTIONS:

- Up to R3 000 free Standard Bank ATM cash withdrawals (per month) Thereafter R2 per R100 or part thereof
- 1 Standard Bank ATM cash deposits (per month)
- 1 Electronic account payments (per month)
- 1 Debit order (per month)

### R49 PER MONTH BUNDLE

#### UNLIMITED ELECTRONIC TRANSACTIONS:

- Electronic inter-account transfers
- Electronic account payments
- Send Money
- Debit Orders
- Stop orders
- POS purchases

#### IN-BUNDLE TRANSACTIONS:

- Up to R3 000 free Standard Bank ATM cash withdrawals (per month) Thereafter R2 per R100 or part thereof
- 2 Standard Bank ATM cash deposits (per month)

**Unlimited cash withdrawals at participating retailers.**

### R69 PER MONTH BUNDLE

**You get everything from the R49 per month bundle, plus a R2 000 embedded death benefit**

Out of bundle transactions: PAYT fees are charged for transactions that are not included and covered by the bundle fee or when the maximum number of transactions included in the bundle fee has been exceeded.

## HOW TO CALCULATE YOUR CASH WITHDRAWAL FEES



### AT A RETAILER

One fee of R1,40 no matter how much you withdraw at a retailer.



### AT A STANDARD BANK ATM (R8 PER R1 000)

If I withdraw:

R1 000 then I pay R8

R1 500 then I pay  $R8 + R8 = R16$

R2 000 then I pay  $R8 + R8 = R16$

### AT ANOTHER BANK ATM (R10,50 PER R1 000)

If I withdraw:

R1 000 then I pay R10,50

R1 500 then I pay  $R10,50 + R10,50 = R21$

R2 000 then I pay  $R10,50 + R10,50 = R21$



### AT A BRANCH (R80 + R2.25 PER R100 OR PART THEREOF)

If I withdraw:

R1 000 then I pay R102,50

R3 000 then I pay R147,50

R4 000 then I pay R170

## VALUE ADDED SERVICES



Buy lotto tickets on the **Banking App** or through **Cellphone Banking** by dialling **\*120\*2345#**.



Buy prepaid airtime / data and electricity on **Cellphone Banking, Internet Banking, the Banking App** or by dialling **\*120\*2345#**.

## BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Access account wherever you are. Use our digital banking platforms to view statements, make payments, manage your card and much more.

Activate your self-service banking platform:



Visit  
**onlinebanking.standardbank.co.za**  
to access online banking



Dial **\*120\*2345#** for  
cellphone banking



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**

Dedicated Email: **information@standardbank.co.za**  
Internet Banking: **www.standardbank.co.za**  
Cellphone Banking: **\*120\*2345#**

Or visit your nearest branch

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**

*\*Fees effective from the 1 January 2022 (Including VAT).*



**Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.**

#### 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).