

2022 PRICING



CONSOLIDATOR ACCOUNT

Standard Bank *IT CAN BE*™

SIMPLIFIED BANKING TO ENABLE YOUR DREAMS

Get the most from the Standard Bank Consolidator Account that's made to make managing your money convenient. Enjoy a range of special rates and benefits plus peace of mind knowing your money is in good hands.

To make sure you get the most from this account, we're pleased to let you know that the **Consolidator monthly account fee will remain unchanged in 2022**. We've also simplified some of your account's offerings so you can get the best value to suit your needs.

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

WHAT ARE MY PRICING OPTIONS?

There are three pricing options available for the Consolidator 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 transactions included in the bundle are exceeded, all additional transactions will be charged according to the Pay-as-You Transact (PAYT) option.

2 **Consolidator 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.

WHAT YOU GET WITH A CONSOLIDATOR BUNDLE ACCOUNT: R49 PER MONTH

INCLUDES



FREE Standard Bank ATM cash withdrawals up to R5 000.

FREE Standard Bank ATM cash deposits up to R5 000.



Two FREE branch withdrawals.

One FREE branch cash deposit.

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.

FREE



Emailed monthly statements.



Cash withdrawals at participating retailers.



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

CONSOLIDATOR ACCOUNT TRANSACTIONAL FEES

Pay-as-you transact fees are charged for transactions that are not included in the bundle fee or when the transactions included in the bundle fee has been exceeded.

MONTHLY FEES

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

WITHDRAWALS

	ONLINE	ATM	BRANCH
Standard Bank: Out of bundle	-	R2 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Standard Bank: Pay-as-you transact	-	R8 per R1 000 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank: Out of bundle	-	R2,25 per R100 or part thereof	-
Other bank: Pay-as-you transact	-	R10,50 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75% of value.	-
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 (transfers to other transactional accounts is charged at R4,00)	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

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	-

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

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
eStatements greater than 1 year	R10	-	-
Monthly estatements	R10	-	-
Weekly estatements	R30	-	-
Daily estatements	R50	-	-

*For posted statements a fee of R40 is charged.

UNSUCCESSFUL/ DISPUTED TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R70
Unpaid debit orders	No charge for the first 4 thereafter R147 in a rolling 12 month cycle	-	-
Unpaid stop orders	R125	-	-
Honouring fee [#]	R132	-	-
Future dated	R65	-	-
Disputed debit orders under 40 days	R5	-	R40
Disputed debit orders above 40 days	-	-	R135

[#]If the transactional amount is less than R132, the honouring fee will be equal to the transactional amount that is honoured.

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

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

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

Please note we will no longer be transacting on cheque related transactions.

CONSOLIDATOR REBATE OPTION

The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic interaccount transfers, electronic account payments, debit orders and 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 (pre-printed will)	Free
Will drafting fee (online)	R535
Will drafting fee (complex – Standard Trust not nominated executor)	R2 250
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	R171

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.

OFFSHORE INVESTMENTS AND ESTATE 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**.

Call **0860 333 383** for more information on Standard Bank Offshore accounts. For financial planning, call our Standard Bank Financial Consultants on **0860 034 778**.

MANAGE YOUR MONTHLY ACCOUNT LIKE A PRO WITH THESE HELPFUL TIPS



Avoid paying cheque or cash deposit fees by having money transferred directly into your account.



Balance enquiries are free on the Banking App, Cellphone, Telephone and Internet Banking.



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Banking App, is cost-effective.

EMBRACE THE BENEFITS OF SELF-SERVICE BANKING

When you need to manage your account or your money, let self-service banking help you do it quickly and conveniently, wherever you are. Skip the queues and choose Online Banking, Cellphone Banking or the Banking App to view statements, make payments, manage your card limits, buy airtime or data 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**



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#**.

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.

Shyft



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*. 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.

EasyScan



For secure and convenient, cardless and cashless payments at the till, Standard Bank EasyScan is the answer to making safer payments straight from our Banking App. Simply scan the EasyScan QR code at the till and your balance will immediately reflect your payment.

* Within an individual's Single Discretionary Allowance of R 1m per annum

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**

***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*™

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