

# 2022 PRICING



## CREDIT CARD

Standard Bank **ITCANBE™**

### YOUR NEEDS TAKEN CARE OF WITH THE STANDARD BANK CREDIT CARD

Whatever life throws your way, let the Standard Bank Credit Card help see you through with instant access to money when you need it. Whether it's the unexpected expense or simply a chance to take advantage of a new opportunity, our credit cards are designed to offer you affordable rates and you get the chance to earn UCount Rewards Points with each qualifying purchase.

To ensure you get the best value, we're pleased to let you know that **we're keeping the changes to our credit card's service fees minimal in 2022**. This means you can continue taking advantage of the credit card's exclusive benefits to enrich your dreams.

#### BENEFITS AVAILABLE ON ALL STANDARD BANK CREDIT CARDS



Up to 55 interest free days\* when you pay your balance in full



Up to 20%\* off the base fare on Emirate flights when booking with Leisure Desk



From 50%\* more UCount Rewards Points for swiping your credit card on qualifying purchases



Download the Banking App and take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.

## VALUE-ADDED SERVICES<sup>1</sup> FOR 2022

All our credit cards come with their own particular set of value-added features:

### Gold

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to 2-for-1 food and lifestyle offers with the Mastercard Priceless Specials App



### Titanium

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get 15%\* off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



### Platinum

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to local airport lounges.
- Get 15%\* off online purchases on Wine-of-the-Month Club.
- Get up to 15%\* off international AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



### Professionals

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Low interest rate of prime - 0.25%.
- Get access to local airport lounges.
- Get 15%\* off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



### The World Citizen

- Free automatic comprehensive travel insurance when you book and pay your public conveyance ticket with your credit card.
- Personalised travel concierge assistance whenever you need it 24/7.
- Get access to local and international lounges.
- Get up to 15%\* off online purchases on Wine-of-the-Month Club.
- Get up to 25%\* off international AVIS car rentals and complimentary upgrade with every rental, worldwide.



# CONSUMER CREDIT CARD FEES

## MONTHLY SERVICE FEES

Monthly Service Fees (Applicable to all credit cards except Student and World Elite )	R40
Student	R15

## MONTHLY CARD FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)

Student	R0
Blue	R0
Ex- iStore	R10
Blue and Access including all Accelerate, Kaiser Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R20
Gold	R20
Titanium	R42
Platinum	R63
World Citizen	R159

## SECONDARY CARDS

All secondary cards	R24
---------------------	-----

## GARAGE CARD MONTHLY SERVICE FEES

Linked to current account	R70
Linked to Mastercard®	R70
Standalone	R70

■ **Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.

■ **Monthly service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

## The following fees are for Blue, Gold, Professional and Student products:

### WITHDRAWALS

Cash withdrawal at ATM	R8 per R1 000 or part thereof
Cash withdrawal at Branch	R80 +R2,25 per R100 or part thereof
Quasi Cash & Cash advance on casino chips purchases	R2.00 per 100 max R70 or part thereof
Other banks ATM cash withdrawals	R10,50 per R1 000 or part thereof
International cash withdrawals	R3 per R100 (min R70) or part thereof + International transaction fee* based on product

\* An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/ service providers located outside of South Africa

## The following fees are for Titanium, Platinum and World Citizen products:

### WITHDRAWALS

Cash withdrawal at ATM	R2 per R100 or part thereof
Cash withdrawal at Branch	R80 + R2,25 per R100 or part thereof
Quasi Cash & Cash advance on casino chips purchases	R2 per 100 max R70 or part thereof
Other banks ATM cash withdrawals	R2,20 per R100 or part thereof
International cash withdrawals	R3 per R100 (min R70) or part thereof + International transaction fee* based on product

\* An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/ service providers located outside of South Africa

## The following fees are for all products:

### DEPOSITS

Cash deposits at ATM	R1 per R100 or part thereof
Notes cash deposit at branch	R80 + R2,25 per 100 or part thereof
Coin cash deposits at branch	R80 + R5 per R100 & part thereof
Notes and coin deposit at branch	R80 + R2,25 per R100 + R5 per R100 & part thereof

### PAYMENTS

Online inter-account transfers	R4
Branch inter-account transfers	R80
Online account payments	R9
Branch account payments	R80

### POINT OF SALE (POS)

Purchase only	Free
Purchase with cashback	R1.40 per R100 or part thereof
Cashback only	R1.40 per R100 or part thereof

### PREPAID RECHARGES

Prepaid airtime, SMS, data (ATM or online)	R0,50
Prepaid electricity	R1,50

### PAYMENT CONFIRMATION

SMS	R1,35
Email	R1,10
Fax	R20

## INFORMATION FEES

ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	R1,70
Branch balance enquiry	R15
Other banks ATM balance enquiry	R9,50
Voucher retrieval - local	R84
Voucher retrieval - international	R273
ATM provisional statements	R6,50
Branch provisional statements	R40
Transaction history: charged per 30 day period	R40

## PENALTY FEES

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170

## OTHER FEES

PIN reset at branch		R11
Pin reset at ATM		R10
POS decline		R9
ATM decline		R9
Other bank ATM decline		R9
E-Commerce decline fee		R9
International transaction fee:	Blue	2,75%
	Gold	2,75%
	Student	2,75%
	Titanium	2,75%
	Young Professional	2,50%
	Platinum	2,50%
	World Citizen	2,25%
	World Elite	2,00%
Garage card fuel transaction fee		R10

## NEW CARD FEES AND CARD DELIVERY FEES

Initiation fee	R180
Card replacement fee – Local	R145
Express delivery (to branch or face-to-face delivery)	R450 (Signature & Private Banking Free)
Face-to-face card delivery	R159 (Prestige and Private Banking are free)
DSV Locker delivery	Free
Branch delivery	Free

# WORLD ELITE CREDIT CARD FEES

## MONTHLY SERVICE FEES

Wealth and Investment World Elite Credit Card	Included in subscription fee
Secondary card	Included in subscription fee

## DEPOSITS

Cash deposits at ATM	Included in subscription fee
Cash deposits at a branch	Free

## WITHDRAWALS

Cash withdrawals at an ATM	Free
Cash withdrawals at a branch	Free
Cash withdrawals at other banks ATM	Free
International ATM	Free + International transactional fee*
Cash advance on casino chips purchases	R2 per R100. Max R70

\* An international transaction fee of 2% (of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

## PAYMENTS

Online inter-account transfers	Free
Branch inter-account transfers	Free
Online account payments	Free
Branch account payments	Free

## POINT OF SALE (POS)

Purchase only	Free
Purchase with cashback	Free (Cash advance fee applies)
Cashback only	Free (Cash advance fee applies)

## PREPAID RECHARGES

Prepaid airtime, SMS, data (ATM or online)	Free
Prepaid electricity	Free

## PENALTY FEES

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170

## PAYMENT CONFIRMATION

SMS	Free
Email	Free
Fax	Free

## INFORMATION FEES

ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	Free
Branch balance enquiry	Free
Other banks ATM balance enquiry	Free
Voucher retrieval - local	R84
Voucher retrieval - international	R273
ATM provisional statements	Free
Branch provisional statements	R40 (waived where requested from WlonCall)
Transaction history: charged per 30 day period	R40 (waived where requested from WlonCall)

## OTHER FEES

PIN reset – Branch	Free
POS decline	Free
ATM decline	Free
Other bank ATM decline	Free
E-Commerce decline fee	Free
International transaction fee	2% of rand value
Garage card fuel transaction fee	Free

## NEW CARD FEES AND CARD DELIVERY FEES

Initiation fee	Included in subscription fee
Card replacement fee – Local	R145
Express delivery (to branch or face-to-face delivery)	First Express Delivery free then R450
Face-to-face card delivery	Included in subscription fee

## 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](https://onlinebanking.standardbank.co.za)  
to access online banking



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



Download our **Banking App**



## EXPLORE OTHER WAYS TO PAY

### 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.

### Samsung Pay



Just tap your phone to pay at the till, with the Samsung Pay app for secure payments using compatible Samsung Galaxy smartphones.

### Garmin Pay™



With Garmin Pay contactless payment solution, you'll have more uses for your Garmin Device than ever before. It's the faster, safer, convenient way to pay.

### EasyScan



Make secure and convenient, cardless and cashless payments at the till with Standard Bank EasyScan straight from our Banking App. Simply scan the EasyScan QR code at the till and your balance will immediately reflect your payment.

### Fitbit Pay™



Make purchases easy with Fitbit Pay. From buying water after workouts to tickets for the train, Fitbit Pay lets you pay on the go—right from your watch or tracker.

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\*. You can also order a Mastercard® multicurrency card and create Mastercard® virtual cards for international online shopping from your mobile phone. \* 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*™**

#### 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). It Can Be is a registered trademark of The Standard Bank of South Africa Limited. GMS-19542 12/21