

2022 PRICING



FOREX

Standard Bank *IT CAN BE*™

PAY AND GET PAID INTERNATIONALLY

Transacting on a global scale doesn't have to be complicated and risky. At Standard Bank, we pride ourselves in offering innovative, easy-to-use, convenient solutions for personal Forex Transactions. Order the Forex you need and travel with ease. Convert and transfer, send and receive money in your preferred currency, wherever you are, whenever you need it, with our digital solutions.

To ensure you get the best value, you can **expect a slight, inflation related increase to some of our Forex Exchange service fees in 2022**, but we're pleased to have been able to keep the increase to a minimum with most fees remaining unchanged.

FOREX FEES

BUYING AND SELLING FOREIGN CURRENCY

Transaction	Fee	Minimum	Maximum
Foreign notes - Branch only (except CMA currencies)	2.3%	R100.80	-
Admin fee when purchasing foreign notes (Waived for Foreign Note purchases equivalent to R500 or less)	R74.55	-	-
CMA Currency (eSwatini Lilangeni, Namibian Dollar and Lesotho Loti)	3.8%	R126	-

OUTWARD TELEGRAPHIC TRANSFERS

	ONLINE BANKING / APP	CALL CENTRE	BRANCH
Commission fee	0.5%	-	0,6%
Minimum	R151	-	R200
Maximum	R690	-	R850
Additional tele-communication fees	R108	-	R129

INWARD TELEGRAPHIC TRANSFERS

	ONLINE BANKING / APP	CALL CENTRE	BRANCH
Commission fee	0.43%	0,554%	-
Minimum	R153	R185	-
Maximum	R555	R791	-
Pension fees	R40	R48	-
Additional tele-communication fees	R122	R122	-

DIRECT DELIVERY

Direct delivery to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg	R262,50
Delivery for 10 or more customers	R178,50
Inter account transfer between own foreign CFC/FCA accounts	€16 £14 \$20 R161

SHYFT FEES

	USD	GBP	EUR	AUD	ZAR
International payments					
Transfer to international bank account	\$14	£10	€12	\$18	-
Transfer to Isle of Man, Jersey, Webtrader account	\$10	£8	€9	\$13	-
Limits per payment					
International payments	\$75 000	£55 000	€60 000	\$90 000	-
Isle of Man, Jersey, Webtrader account	\$75 000	£55 000	€60 000	\$90 000	-
Shyft physical cards					
Card order	R100 per card	R100 per card	R100 per card	R100 per card	R100 per card
Card top-up	Free	Free	Free	Free	Free
ATM withdrawal (excluding currency conversions)	\$3.30	£2.20	€3.30	\$4.80	Standard Bank: Free Other bank: R16
ATM balance enquiry	\$1.30	£1	€1.30	\$1.80	Standard Bank: R2.82 Other bank: R3
Point of sale (POS) (excluding currency conversion)	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	POS only: Free With cashback: R2.62 Cashback only: R3.28
Tap & Go (excluding currency conversions)	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	Free
Limits					
Daily POS limits (cumulative)	\$50 000	£50 000	€50 000	\$50 000	Daily: R50 000 Monthly: R50 000
Maximum number of daily POS transactions	9 999	9 999	9 999	9 999	9 999
Daily ATM withdrawal limits	Daily: \$5 000 Monthly: \$60 000	Daily: £5 000 Monthly: £40 000	Daily: €5 000 Monthly: €50 000	Daily: \$5 000 Monthly: \$60 000	Daily: R5 000 Monthly: R10 000
Maximum number of daily ATM withdrawals	10	10	10	10	Daily: 10 Monthly: 300
Tap & Go limits per transaction	\$50	£30	€50	\$100	R500
Shyft virtual cards					
Card creation fee	Free	Free	Free	Free	-
Card top-up	Free	Free	Free	Free	-
Online transaction	Free	Free	Free	Free	-
Limits					
Maximum number of daily transactions	25	25	25	25	-
Other					
ZAR refund	-	-	-	-	R35

FOREIGN CURRENCY ACCOUNT (CFC AND FCA)

Deposits, transfers and withdrawals

Transfer to/from rand current account (branch)	R131
Transfer to/from rand current account (business online)	R50
Transfer to/from rand current account (business online where manual intervention was required)	R121
Deposit or withdrawal using another Forex product	Fee related to Forex product used will apply
Payment from a non-residential account to a third-party account	Fee related to Forex product used will apply
Telecommunication fee	R129.39

Exchange control application fees*

Miscellaneous application under R100 000	R10
Mail applications	R535
Electronic applications	R706
Blanket applications - Establishment	R857
Blanket applications - Renewals	R535

Other fees

Visa letters	R101
Visa letter, letter of good standing if foreign exchange is purchased from us	Free

Discounts - Customers qualify for the following based on their type of current account

Elite Plus	Free Shyft card activation in branch
Prestige Plus, Private Bank and Signature	Free Shyft card activation and loading in branch and direct delivery
Consolidator Plus	Free Shyft card activation, loading and direct delivery
Private Clients	Free Shyft card activation, loading and direct delivery

*Standard Bank reserves the right to charge more for complex exchange control applications.

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**



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

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