

**2022**  
**PRICING**



**HOME**  
**LOANS**  
**ACCOUNT**



Standard Bank **IT CAN BE™**

## WELCOME HOME

Home is where the heart is, and we're happy to be at the heart of helping you make your home ownership dream a reality with our affordable home loan solution.

**For 2022, we are happy to let you know that we've made no changes to your Home Loans fees.** 2021 may have been filled with challenges, but we've worked extra hard to continue protecting your financial future and meeting your needs.

## HOME LOANS FEES

### INITIATION FEES

Natural persons	Juristic entities <sup>1</sup>
R6 037,50	R13 110

Initiation fees are charged on all new loans and on the first further loan where the original loan was registered before 1 June 2007

### MONTHLY SERVICE FEE (INCLUDING SAFE CUSTODY ACCOUNTS)

Usury accounts <sup>2</sup>	Pre-NCA accounts <sup>3</sup>	Liberator <sup>4</sup>	NCA accounts (Before 6 May 2016) <sup>5</sup>	NCAA accounts (After 6 May 2016) <sup>6</sup>	Juristic accounts <sup>1</sup>
R5,75	R57,50	R340	R57,50	R69	R240

### EARLY TERMINATION INTEREST

Should you wish to cancel your bond before the agreed contracted loan term, you are required to provide 90 days notice in writing or on the Banking App for your convenience. If the required notice has not been given or if it has expired you will be charged 90 days pro-rata interest based on your outstanding balance at the time of request for cancellation.

<sup>1</sup> Juristic entities are defined as any Company, Close Corporation or Trust.

<sup>2</sup> Loans equal to or less than R500 000 and entered into before the introduction of the National Credit Act on 1 June 2007.

<sup>3</sup> Loans greater than R500 000 and entered into before the introduction of National Credit Act on 1 June 2007.

<sup>4</sup> Liberator facilities on accounts not governed by the National Credit Act.

<sup>5</sup> Loans entered into between the 1 June 2007 and 6 May 2016, governed by the National Credit Act.

<sup>6</sup> Loans entered into after the 6 May 2016, governed by the National Credit Act.

**Any material change to an agreement entered into before the introduction of National Credit Act on 1 June 2007, will result in a change to your monthly service fee and your total monthly instalment due.**

#### Material changes are defined as:

- Change in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to the original loan term
- Voluntary account restructures (not Debt Review)
- Breaches in the existing agreement initiated by you resulting in a new agreement.

## INSURE THINGS THAT MATTER



For **car, home and contents insurance**, contact Standard Bank Insurance Brokers on **0860 123 999**



**Protect your debt with Credit Life**, a protection plan that covers vehicles, credit cards and personal loans. Contact Standard Bank Insurance Brokers on **0860 123 999**



Standard Bank direct life offers you the ability to **protect you and your family against death, disability, severe illness** and the inability to work. Contact us on **0860 225 533**



Get access to **Funeral Plan and Accident and Health policies**. Contact Standard Bank Insurance Brokers on **0860 123 999**

## 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).