

2022 PRICING



MYMO ACCOUNT

Standard Bank *ITCANBE*™

CREATE YOUR FUTURE, TODAY

There's a lot you can do to create the future you dream of and having a trusted partner for managing your money well can make all the difference to your success. The MyMo account offers you great value, benefits and rewards to give you an advantage and encourage you to make your money work for you.

To support you through your journey, **we're pleased to let you know that your monthly account fee will remain unchanged in 2022.** Continue planning your next move with ease knowing you're getting the same great value for the same affordable fee. We've also updated and simplified some of your accounts 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

Free
will drafting**

WHAT ARE MY PRICING OPTIONS?

There are two pricing options available for the MyMo account:

1

MyMo PLUS (Fixed monthly service fee)

Pay a fixed monthly service fee for a bundle of transactions and services

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

MyMo Pay-as-You Transact (PAYT)

Pay a minimum monthly service fee and only for the transactions you make

WHAT YOU GET WITH A MYMO ACCOUNT

MyMo PLUS

Monthly fee: R110



Free unlimited card swipes



Free unlimited debit orders



Free electronic transactions and inter-account transfers



Free ATM cash withdrawals up to R3 000 at all ATMs limited to two at other bank ATMs.

Free ATM cash deposits up to R3 000



A complimentary UCount Rewards membership where you can earn **UCount Rewards Points** simply for swiping your Gold Card on qualifying purchases.

MyMo PAYT

Monthly fee: R4.95



Free unlimited card swipes



Cash deposits **R1 per R100** and Cash withdrawals **R8 per R1 000**



R5 for R50* airtime or **250MB* data** monthly on your Standard Bank Mobile SIM



UCount Rewards Points for using your card on qualifying purchases (R25 monthly fee)



Free internet banking for anytime account management

MyMo PLUS

MyMo PAYT

Debit order	Free	R3,50
POS purchase	Free	Free
POS cashback	Free	R1,40
Electronic payments	Free	R1,20
Inter-account transfers	Free	Free
Prepaid airtime / electricity	Free	R0,50 / R1,50
Cash withdrawals	Free up to R3 000 at all ATMs limited to two at other bank ATMs. Thereafter R2 per R100 or part thereof at Standard Bank ATMs and R2,20 per R100 at other bank ATMs.	R8 per R1 000 or part thereof at Standard bank ATMs R10,50 per R1 000 or part thereof at other bank's ATM
Cash deposit ATM	Free up to R3 000, thereafter R1 per R100 or part thereof	R1 per R100 or part thereof
Payment confirmation – Email	Free	R1
Ucount Rewards	Included in bundle fee	R25
MyUpdates	Free	Free
Mobile SIM monthly fee	R42,50 for R110 airtime.	R5 for R50 airtime or 250MB data.

MYMO ACCOUNT TRANSACTIONAL FEES

PAYT 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	R4,95
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	-	R2,20 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	R5

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.

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.

UNSUCCESSFUL/ DISPUTED TRANSACTION FEES	ONLINE	ATM	BRANCH
Standard Bank ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R70
Unpaid debit orders	Free	-	-
Unpaid stop orders	Free	-	-
Future dated	R65	-	-
Disputed debit orders under 40 days	R5	-	R40
Disputed debit orders above 40 days	-	-	R135
Honouring fee#	R132	-	-

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

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Card replacement	-	-	R145
Proof of banking	Free	1 Free per month thereafter R5	1 Free per month thereafter 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 processing cheques.

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**



Remember to have your bank card with you when register online or on the Banking App for the first time. If you already have registered for these, use your existing login details.

SAVE

Support your future plans by building the financial nest that can see you through challenging times or enable you to grab opportunities as they come. Explore our savings and investment accounts today. For fixed 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.

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#**.



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 within an individual's Single Discretionary Allowance of R 1m per annum. 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.

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**
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).