

2022 PRICING



PROFESSIONAL ACCOUNT

Standard Bank *IT CAN BE*™

UNLOCK A FUTURE FULL OF POSSIBILITIES

Build the career you want with the account that reflects your ambitions and supports you with relevant benefits and privileges to get you there. The Professional account is designed to see you for who you're becoming and enables you to make the right moves on your journey to success.

2022 will bring a slight, inflation-related increase to your monthly account fee, but we're pleased to have been able to keep this increase to a minimum. **For only R225 per month**, you'll get access to great value and exclusive benefits from the Professional account. 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

ATM
cash deposit
per R100
R1

ATM cash withdrawals per
R100
R2 Standard
Bank
R2,20 Other
banks

Point-of-sale (POS) cashback
withdrawals at retailers
FREE

Cash withdrawals and deposits
up to R10 000 per month at
Standard Bank ATMs
FREE

Prepaid airtime
& data
FREE

Please note we will no longer be processing cheques.

WHAT YOU GET WITH A PROFESSIONAL BANKING ACCOUNT: R225 PER MONTH

INCLUDES



Free Standard Bank ATM cash withdrawals up to R10 000.

Free Standard Bank ATM cash deposits up to R10 000.

UNLIMITED



Electronic transactions including: debit orders, electronic account payments, electronic inter-account transfers and prepaid airtime, data, voucher, electricity and card swipe purchases



Free Point-of-sale (POS) cashback cash withdrawals at participating retailers

FREE



Emailed monthly statements



SMS notifications from MyUpdates to help you keep track of what's leaving and coming into your account



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

ADDITIONAL BENEFITS OF A PROFESSIONAL ACCOUNT



Free face-to-face card delivery.



Receive your monthly service fee (R225) back in airtime/data with Standard Bank Mobile.



A dedicated Private Banking team to support you with all your banking needs such as trusts, estate planning, wills safe custody and insurance.



Direct access to Standard Bank Financial Consulting team of specialists.



Enjoy preferential interest rates on the Professional Credit Card and Vehicle Financing when you apply through your private banker.



Access to exclusive Mastercard® Priceless specials. Visit our website for more information.



Access the First Time Homeowner benefit (105% LTV) + Preferential rate



Free automatic travel insurance for flights purchased with your Professional Credit Card.



When you open an Online Share Trading account we will match your first R1 000 to help you kick start your journey. You will also have access to a range of investment tools, online webinars and investment content.



12 complimentary visits per year to the Bidvest Lounge.



Wills safe custody fee exempt.



Free forex delivery in Gauteng, Western Cape and KwaZulu-Natal.

PROFESSIONAL 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	R225
Internet, cellphone and Banking App	Free

WITHDRAWALS

ONLINE

ATM

BRANCH

Standard Bank	-	R2 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank	-	R2,20 per R100 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
Cash	-	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	Free	Free	R80
Account payments	Free	Free	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
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 (via Retailer)	Free
Purchase with cashback (via Retailer)	Free
Garage card purchases	R10
International purchases	2.75% of value
POS decline	R8,50

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	Free	Free	-
Airtime other banks	-	R10,20	-
Electricity	Free	Free	-
Lotto	R2,70	R2,70	-
Voucher purchase	Free	-	-

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	Free	-	-
Email payment notification	R1,10	-	R20
SMS payment notification	R1,35	-	-

*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses.

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
Standard Bank ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
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.

OTHER FEES	ONLINE	ATM	BRANCH
Pin reset	-	Free	R11
Card replacement	-	-	R145
Proof of banking	Free	1 free then R5	1 Free then R20
Subsidy letter	-	-	R22
Stop payments	R2	-	R70

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	

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 (Free with bundled)	Free

FINANCIAL 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**.

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 123 101**
International: **+27 11 299 4701**
Or visit your nearest branch

Dedicated Email: **ProfessionalBanking@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 4114**

Fraud

South Africa: **0800 222 050**
International: **+27 11 641 6114**

**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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