

2022 PRICING



STUDENT ACHIEVER ACCOUNT

Standard Bank *IT CAN BE*™

BUILD A FOUNDATION FOR SUCCESS

As you pursue your dreams each day, why not make the Student Achiever account a part of your journey? Built to give you the access to affordable services to help you manage your money daily, you can also look forward to amazing student discount offers from Varsity Vibe.

To make sure you get the most from this account, we're pleased to let you know that **the Student Achiever monthly account fee will remain unchanged in 2022**. So continue building your dreams knowing that there'll be no additional fees. Plus, we've also implemented a few changes to simplify some of your account's 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

ATM cash withdrawals
per R1 000

R8 Standard
Bank
R10,50 Other
banks

Please note we will no longer transact on any cheque related transactions

WHAT YOU GET WITH A STUDENT ACHIEVER ACCOUNT

INCLUDES



FREE Standard Bank ATM cash withdrawals up to R1 000 thereafter, pay R8 per R1 000

Free Standard Bank cash deposits up to R1 500, thereafter, pay R1 per R100



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

UNLIMITED



Electronic balance enquiries and mini-statements



SMS notifications¹ with MyUpdates to keep track of your transactions on your account.



Unlimited swipes at retail stores

FREE



10 Free² electronic debit transactions per month including:

- Cash withdrawals with purchase at retail stores
- Electronic inter-account transfers
- Prepaid airtime purchases
- Electronic account payments



Free bank card

¹Free for 1 cellphone number or email address. A fee of R10,50 will be charged for additional cellphone numbers or email addresses. SMS Notification for transactions below R100 will be charged R1 monthly.

²Where 10 electronic transactions are exceeded, PAYT fees will apply.

ADDITIONAL BENEFITS OF A STUDENT ACHIEVER ACCOUNT



Enjoy preferential interest rates on student loans.



Get 250MB or R25 airtime for free* every month on your Standard Bank Mobile SIM



Free Shyft card and activation or loading fee with 0% commission charged on your Shyft card.

STANDARD BANK IN COLLABORATION WITH VARSITY VIBE

Get a free subscription to Varsity Vibe – South Africa's first Student Discount App and enjoy exclusive deals and discounts from more than 15 participating retailers. Download the app today and browse exciting deals on food and drinks, clothes, textbooks, gym memberships, skin care products and much more!



HOW DO YOU SIGN UP?



Download and open the Varsity Vibe App



Select join now and create your account



Tap the blue Standard Bank button



Enter the first 6 digits of your MyMo card and ID number

You can also visit the Varsity Vibe website to subscribe for FREE discounts.

Retailers include: Cotton On, Typo, Takealot, Sorbet, TheFix, Kauai, Virgin Active, Studio88, Superberlist and many more.

STUDENT ACHIEVER 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	R9,99
Internet, cellphone and Banking App	Free
Fee for over 23 years old	R70

WITHDRAWALS

ONLINE

ATM

BRANCH

Standard Bank	-	R8 per R1 000 or part thereof	R80 + R2,25 per R100 or part thereof
Other bank	-	R10,50 per R1 000 or part thereof	-
International	-	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin cash 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	-	Free up to R1 500 thereafter R1 per R100 or part thereof	R80 + R2,25 per R100 or part thereof
Coin cash 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 Savings and Investment products are free)	R4	R4	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%
POS decline	R8,50

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
Monthly estatements	R10	-	-
Weekly estatements	R30	-	-
Daily estatements	R50	-	-
Statements greater than 1 year	R10	-	Charged as per monthly statement fees

*For posted statements a fee of R40 is charged.

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

UNSUCCESSFUL/ DISPUTED TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R70
Unpaid debit orders	No charge for the first 4 thereafter R147 in a 12 month cycle	-	-
Unpaid stop orders	Free	-	-
Future dated	R65	-	-
Disputed debit orders under 40 days	R5	-	R40
Disputed debit orders above 40 days	-	-	R135

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

MANAGE YOUR MONTHLY ACCOUNT LIKE A PRO WITH THESE HELPFUL TIPS



Use unlimited swipes to purchase in-store as it is safer and more cost-efficient for you.



In order to avoid paying the branch or ATM cash deposit fee, rather try to have deposits paid electronically into your account.



Using digital channels such as cellphone banking and the Standard Bank Banking App is cost-effective and easier. Banking at your fingertips allows you to:



- avoid long queues
- buy electricity
- make payments and more
- buy airtime
- check balances

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™

InstantMoney™

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

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

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).