

2023 Pricing



Credit Card

Everything you need to know about
our **2023 pricing.**

Standard Bank **IT CAN BE™**





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The freedom to take on whatever life throws your way

Do more with a Standard Bank Credit Card and access exclusive rewards and benefits with each purchase or payment. From groceries, subscriptions, bill payments or taking care of that unexpected expense, let any of our comprehensive credit card solutions help you conveniently take care of your needs.

To ensure you get the best value, we're pleased to let you know that we're keeping the changes to our credit card's service fees minimal in 2023. This means you can continue securing your future at the most affordable rates.

Benefits available on all Standard Bank Credit Cards



Up to 55 interest free days* when you pay your balance in full



Up to 20%* off the base fare on Emirate flights when booking with Leisure Desk



From 50%* more UCount Rewards Points for swiping your credit card on qualifying purchases



Download the Banking App and take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.



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Value-added service¹ for 2023

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Gold



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

- Get access to 2-for-1 food and lifestyle offers with the Mastercard Priceless Specials App.

Titanium



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

- Get up to 15%* off online purchases on Wine-of-the-Month Club.

- Get access to domestic Bidvest lounges.

Platinum



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.

- Get access to domestic airport lounges.

- Get up to 15%* off online purchases on Wine-of-the-Month Club.

- Get up to 15%* off AVIS car rentals and complimentary upgrade with every rental, worldwide.

- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.



*Ts and Cs apply



Value-added service¹ for 2023

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Professionals



- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Low interest rate of prime – 0.25%.
- Get access to domestic airport lounges.
- Get up to 15%* off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.

The World Citizen



- Free automatic comprehensive travel insurance when you book and pay your public conveyance ticket with your credit card.
- Personalised travel concierge assistance whenever you need it 24/7.
- Get access to local and international lounges.
- Get up to 15%* off online purchases on Wine-of-the-Month Club.
- Get up to 15%* off AVIS car rentals and complimentary upgrade with every rental, worldwide.

¹Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call 0860 123 999. For Value-Added Services, please visit www.Mastercard.com for terms and conditions.





Consumer credit card fees

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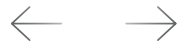
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MONTHLY FEES

Monthly Service Fees (Applicable to all credit cards except Student and World Elite)	R40
Student	R15

MONTHLY CARD FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)

Student	R0
Blue	R0
Ex- iStore	R15
Blue and Access including all Accelerate, Kaiser Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R23
Gold	R23
Titanium	R46
Platinum	R68
World Citizen	R159

SECONDARY CARDS

All secondary cards	R25
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GARAGE CARD MONTHLY SERVICE FEES

Linked to current account	R90
Linked to Mastercard®	R90
Standalone	R90



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Monthly card fee: this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.

Monthly service fee: means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

The following fees are for Blue, Gold and Student products:

WITHDRAWALS

Cash withdrawal at ATM	R8 per R1 000 up to R3 000 thereafter R2.20 per R100
Cash withdrawal at branch	R80 + R2.50 per R100 or part thereof
Quasi Cash & Cash advance on casino chips purchases	R2.00 per 100 max R70 or part thereof
Other banks ATM cash withdrawals	R10 per R1 000 up to R3 000 thereafter R2.20 per R100
International cash withdrawals	R3 per R100 (min R70) or part thereof + International transaction fee* based on product

*An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/ stores/ service providers located outside of South Africa

The following fees are for Titanium, Platinum and World Citizen products:

WITHDRAWALS

Cash withdrawal at ATM	R2.20 per R100 or part thereof
Cash withdrawal at branch	R80 + R2.50 per R100 or part thereof
Quasi Cash & Cash advance on casino chips purchases	R2.00 per 100 max R70 or part thereof
Other banks ATM cash withdrawals	R10 per R1 000 up to R3 000 thereafter R2.20 per R100
International cash withdrawals	R3 per R100 (min R70) or part thereof + International transaction fee* based on product

*An international transaction fee (a percentage of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/ stores/ service providers located outside of South Africa





Consumer credit card fees

The following fees are for all products:

DEPOSITS

Cash deposits at ATM	R1.20 per R100 or part thereof
Notes cash deposit at branch	R80 + R2.50 per R100 or part thereof
Coin cash deposits at branch	R80 + R10 per R100 & part thereof
Notes and coin deposit at branch	R80 + R2.50 per R100 + R10 per R100 & part thereof

PAYMENTS

Online inter-account transfers	R4
Branch inter-account transfers	R87
Online account payments	R9
Branch account payments	R87

POINT OF SALE (POS)

Purchase only	Free
Purchase with cashback	R1.40 per R100 or part thereof
Cashback only	R1.40 per R100 or part thereof

PREPAID RECHARGES

Prepaid airtime, SMS, data (ATM or online)	R0.50
Prepaid electricity	R1.50

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PAYMENT CONFIRMATION

SMS	R1.35
Email	R1.10
Fax	R20

INFORMATION FEES

ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	R1.80
Branch balance enquiry	R15
Other banks ATM balance enquiry	R10
Voucher retrieval - local	R84
Voucher retrieval - international	R273
ATM provisional statements	R7
Branch provisional statements	R45
Transaction history: charged per 30 day period	R45

PENALTY FEES

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170



Consumer credit card fees

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OTHER FEES

PIN reset at branch		R11
Pin reset at ATM		Free
POS decline		R9
ATM decline		R9
Other bank ATM decline		R9
E-Commerce decline fee		R9
International transaction fee:	Blue	2,75%
	Gold	2,75%
	Student	2,75%
	Titanium	2,75%
	Young Professional	2,50%
	Platinum	2,50%
	World Citizen	2,25%
	World Elite	2,00%
Garage card fuel transaction fee		R20

NEW CARD FEES AND CARD DELIVERY FEES

Initiation fee		R180
Card replacement fee – Local		R160
Express delivery (to branch or face-to-face delivery)		R450 (Signature & Private Banking free)
Face-to-face card delivery		Free
DSV Locker delivery		Free
Branch delivery		R170



World Elite fees

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MONTHLY SERVICE FEES

Wealth and Investment World Elite Credit Card	Included in subscription fee
Secondary card	Included in subscription fee

DEPOSITS

Cash deposits at ATM	Included in subscription fee
Cash deposits at branch	Free

WITHDRAWALS

Cash withdrawals at an ATM	Free
Cash withdrawals at a branch	Free
Cash withdrawals at other banks ATM	Free
International ATM	Free + International transactional fee*
Cash advance on casino chips purchases	R2 per R100. Max R70

* An international transaction fee of 2% (of the Rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

PAYMENTS

Online inter-account transfers	Free
Branch inter-account transfers	Free
Online account payments	Free
Branch account payments	Free



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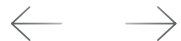
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POINT OF SALE (POS)

Purchase only	Free
Purchase with cashback	Free (Cash advance fee applies)
Cashback only	Free (Cash advance fee applies)

PREPAID RECHARGES

Prepaid airtime, SMS, data (ATM or online)	Free
Prepaid electricity	Free

PENALTY FEES

Honouring fee	Only applicable to cards opened before 1 June 2007	R145
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65
Late payment fee	Only applicable to cards opened before 1 June 2007	R170

OTHER FEES

PIN reset – Branch	Free
POS decline	Free
ATM decline	Free
Other bank ATM decline	Free
E-Commerce decline fee	Free
International transaction fee	2% of Rand value
Garage card fuel transaction fee	Free



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PAYMENT CONFIRMATION

SMS	Free
Email	Free
Fax	Free

INFORMATION FEES

ATM balance enquiry - no slip	Free
ATM balance enquiry - with slip	Free
Branch balance enquiry	Free
Other banks ATM balance enquiry	Free
Voucher retrieval - local	R84
Voucher retrieval - international	R273
ATM provisional statements	Free
Branch provisional statements	R45 (waived where requested from WlonCall)
Transaction history: charged per 30 day period	R45 (waived where requested from WlonCall)

NEW CARD FEES AND CARD DELIVERY FEES

Initiation fee	Included in subscription fee
Card replacement fee – Local	R160
Express delivery (to branch or face-to-face delivery)	First Express Delivery free then R450
Face-to-face card delivery	Included in subscription fee



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Choose self-service banking to save time and money

Skip the queues, branch visits or phone calls – our digital platforms are here to make payments, deposits, transfers and other account management easy and convenient. Whether it's online banking, cellphone banking or the Banking app, you're in complete control.

To activate your preferred self-service platform:



Visit onlinebanking.standardbank.co.za to access online banking



Dial ***120*2345#** for cellphone banking



Download our **Banking App**

GET IT ON Google Play | Download on the App Store | EXPLORE IT ON HUAWEI AppGallery



Make checkout easy and safe, go cashless and cardless at the till

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.

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Tap to Pay

Go contactless at the till. Tap-to-pay for items worth R500 or less – it's fast, safe and requires no pin.



Masterpass

Make online shopping as simple as 'click and pay'. Link your Standard Bank Card to the Masterpass app and make safe online purchases from any smart device.



Garmin Pay

Garmin Pay lets you make purchases quickly and almost effortlessly with nothing needed but your watch. To pay, simply enter your passcode, select your credit card and then hold your wrist near the payment machine.



Samsung Pay

Use Samsung Pay to make purchases with your compatible Samsung Galaxy smartphone or watch anywhere you see the contactless icon.



SnapScan

Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.



Apple Pay

Apple Pay is a mobile payment and digital wallet service that allows you to pay for purchases using your iPhone, Apple watch, iPad or Mac.





Make checkout easy and safe, go cashless and cardless at the till

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Google Pay

Use Google Pay to make purchases with your android phone, watch or tablet anywhere you see the contactless icon.



InstantMoney™

Receive, store, spend and send money from your cellphone without the need for a bank account.



EasyScan at Pick n Pay

EasyScan is a cashless and cardless way to pay by scanning a QR code on a Pick 'n Pay payment machine, using our banking app, making shopping quicker, safer and easier.



Fitbit pay

Make purchases easy with Fitbit Pay. From buying water after workouts to tickets for the train, Fitbit Pay lets you pay on the go – right from your watch or tracker.



Garmin Pay

Garmin Pay lets you make purchases quickly and effortlessly with nothing needed but your watch. To pay, simply enter your passcode, select your credit card and then hold your wrist near the payment machine.



SBG Mobile Tap to Pay

You can enable your credit card on the Standard Bank Banking App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone and you can shop online.



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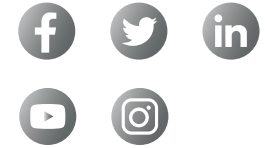
General customer enquiries

South Africa: **0860 123 000**
International: **+27 10 249 0423**

Visit your nearest branch

Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

Dedicated Email: **information@standardbank.co.za**



UCount Rewards

Call: **0860 UCOUNT (82 68 68)**

Email: **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**



Standard Bank supports the Ombudsman for Banking Services Sharecall number 0860 800 900



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.

Fees effective from the 1 January 2023 (Including VAT).

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.