



2023 Pricing



Forex

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

Standard Bank **IT CAN BE™**





International payments made easy

Discover the safety and convenience of the Standard Bank Forex solution to buy, send or receive foreign exchange. Let our experienced team of experts help you navigate the complex world of Forex so you can take care of what's important.

To ensure you get the best value, we're pleased to let you know that we're keeping the changes to our Forex transactional fees minimal in 2023. You can rely on us to conveniently safely structure your foreign exchange transactions.





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Click below to find the information you need, fast

Forex fees

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Forex Fees

BUYING AND SELLING FOREIGN CURRENCY

Transaction	Fee	Minimum	Maximum
Foreign notes - Branch only (except CMA currencies)	2.3%	R100.80	-
Admin fee when purchasing foreign notes (Waived for Foreign Note purchases equivalent to R500 or less)	R74.55	-	-
CMA Currency (eSwatini Lilangeni, Namibian Dollar and Lesotho Loti)	3.8%	R126	-

OUTWARD TELEGRAPHIC TRANSFERS

	ONLINE BANKING / APP	BRANCH
Commission fee	0.5%	0.6%
Minimum	R151	R200
Maximum	R690	R850
Additional tele-communication fees	R108	R141.90

INWARD TELEGRAPHIC TRANSFERS

	ONLINE BANKING / APP	PHYSICAL CHANNEL*
Commission fee	0.43%	0.554%
Minimum	R153	R185
Maximum	R555	R791
Pension fees	R40	R48
Additional tele-communication fees	R122	R122

*Email, SMS, telephone, Standing Settlement Instructions (SSI) and Straight through processed (STP).

[Forex fees](#)[Self-service banking benefits](#)[Explore cashless & cardless banking](#)[Contact us](#)



Forex Fees

DIRECT DELIVERY

Direct delivery to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg	R264
Delivery for 10 or more customers	R178.50
Inter account transfer between own foreign CFC/FCA accounts	€16 £14 \$20 R161

SHYFT FEES

International payments	USD	GBP	EUR	AUD	ZAR
Transfer to international bank account	\$14	£10	€12	\$18	-
Transfer to Isle of Man, Jersey, Webtrader account	\$10	£8	€9	\$13	-
Limits per payment					
International payments	\$75 000	£55 000	€60 000	\$90 000	-
Isle of Man, Jersey, Webtrader account	\$75 000	£55 000	€60 000	\$90 000	-
Shyft physical cards					
Card order	R100 per card	R100 per card	R100 per card	R100 per card	R100 per card
Card top-up	Free	Free	Free	Free	Free
ATM withdrawal (excluding currency conversions)	\$3.30	£2.20	€3.30	\$4.80	Standard Bank: Free Other bank: R16
ATM balance enquiry	\$1.30	£1	€1.30	\$1.80	Standard Bank: R2.82 Other bank: R3
Point of sale (POS) (excluding currency conversion)	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	POS only: Free With cashback: R2.62 Cashback only: R3.28
Tap & Go (excluding currency conversions)	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	1.5% of transaction value	Free

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SHYFT FEES CONT.					
Shyft physical cards	USD	GBP	EUR	AUD	ZAR
Limits					
Daily POS limits (cumulative)	\$50 000	£50 000	€50 000	\$50 000	Daily: R50 000 Monthly: R50 000
Maximum number of daily POS transactions	9 999	9 999	9 999	9 999	9 999
Daily ATM withdrawal limits	Daily: \$5 000 Monthly: \$60 000	Daily: £5 000 Monthly: £40 000	Daily: €5 000 Monthly: €50 000	Daily: \$5 000 Monthly: \$60 000	Daily: R5 000 Monthly: R10 000
Maximum number of daily ATM withdrawals	10	10	10	10	Daily: 10 Monthly: 300
Tap & Go limits per transaction	\$50	£30	€50	\$100	R500
Shyft virtual cards					
Card creation fee	Free	Free	Free	Free	-
Card top-up	Free	Free	Free	Free	-
Online transaction	1,5% of transaction value	1,5% of transaction value	1,5% of transaction value	1,5% of transaction value	-
Limits					
Maximum number of daily transactions	25	25	25	25	-
Other					
ZAR refund	-	-	-	-	R35

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FOREIGN CURRENCY ACCOUNT (CFC AND FCA)

Deposits, transfers and withdrawals

Transfer to/from rand current account (branch)	R131
Transfer to/from rand current account (business online)	R50
Transfer to/from rand current account (business online where manual intervention was required)	R121
Deposit or withdrawal using another Forex product	Fee related to Forex product used will apply
Payment from a non-residential account to a third-party account	Fee related to Forex product used will apply
Telecommunication fee	R141.90

Exchange control application fees*

Electronic applications under R100 000	R100
Electronic applications above R100 000	R706
Blanket applications - Establishment	R857
Blanket applications - Renewals	R535

Other fees

Visa letters	R101
Visa letter, letter of good standing if foreign exchange is purchased from us	Free

*Standard Bank reserves the right to charge more for complex exchange control applications.





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 Forex online banking



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



Download our **Banking App**





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.



Virtual credit card

For your peace of mind, our virtual cards are digital bank cards that you can create to shop online. Load your virtual card with funds and use its details at check out.



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.





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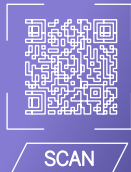
Google Pay

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 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.



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.





Contact us

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**

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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.

