



Standard Bank

Your Elite Account

2024 pricing



Keep grinding and make your goals a reality

Continue using your Elite account to make smart financial decisions as you stay in the hustle and set the groundwork for success. Enjoy the cardless and cashless transactions to save money.

From 1 January 2024, expect a slight increase to the Elite account and get these fantastic perks.

What you get

60c

Prepaid airtime top-up fee

R1.40

ATM cash deposit fee per R100

UCOUNT REWARDS

swipe your card and get instant rewards

FREE

Will drafting*

*Ts&Cs apply.

Three Elite account pricing options to suit your needs



Bundle service fee: Pay an all-inclusive fixed monthly service fee for a specified amount of transactions and services per month. Once the transactions included in the bundle are exceeded, all additional transactions will be charged according to the fees tables.



Elite Pay-As-You-Transact: Pay a minimum monthly service fee and only for the transactions you make.



Rebate: Keep a specified minimum daily balance in your account for a full calendar month and we will refund your monthly administration fee.

Go digital with your bundled Elite account for only R115 per month

FREE

- Prepaid airtime and electricity purchases.
- Cash withdrawals at participating retailers.
- Cash withdrawals and deposits up to R3 000 at Standard Bank ATMs.
- 2 free Instant Money vouchers per year*.

Unlimited

- Electronic transactions including debit orders, electronic inter-account transfers, electronic account payments and purchases.
- In-app notifications with MyUpdates to keep track of your account transactions.
- Free email and sms payment confirmation.

*Fee will still be charged for the voucher creation, but that the fee will be rebated back to their account at the end of the month

Save money and time with SELF-SERVICE BANKING

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.

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**



Statements
up to 6 months



**Proof of
Banking**



**Inter
account
transfers**



**Balance
Enquiries**



**In-app transaction
notifications**

Save money and time with these SMART TIPS



Swipe your card instead of using cash at retailers and **earn instant rewards with UCount Rewards**. Pay with a Standard Bank Credit Card and **earn double UCount Rewards Points**.



Avoid paying cash deposit fees and have money transferred into your account.



Buy prepaid airtime or electricity on internet banking, our Banking App or by dialling ***120*2345#**.



PluggedIn is a career success platform designed to empower the youth to realise their career potential and succeed in the modern economy. Gain access to innovative career assessments to learn about your strengths, personality, and best-suited career path.



Save on payment, deposit and account management fees by **using self-service banking** to take care of your money on a day-to-day.



Get cash at the Point of Sale or Tills.



Buy lotto tickets on our Banking App or through cellphone banking by dialling ***120*2345#**.



LookSee equips homeowners with effective tools and resources to better manage and service their homes. LookSee.co.za offers a wide variety of advice and tools from property valuations to solar solutions and money saving tips.

Save money and time, GO CASHLESS & CARDLESS AT THE TILL

Why hassle with cash or keep multiple cards in your wallet when you can pay for your items simply and securely. Choose from our many payment products to conveniently spend online or instore quickly and easily.



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



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



Easyscan at Pick n Pay: A cashless and cardless way to pay that makes shopping quicker, safer, and easier. Scan QR code on a Pick 'n Pay payment machine, using our Banking App.



Standard Bank Mobile Tap to Pay: Enable your credit card on the Standard Bank App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.



Save money and time, GO CASHLESS & CARDLESS AT THE TILL



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



Virtual card: You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



Scan to Pay: A safe and convenient way to pay for goods and services by scanning a QR code.



Samsung Pay: Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



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



Apple Pay: Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.



Garmin Pay: Make purchases instantly by simply enter your passcode, choose your credit card, and place your wrist close to the payment terminal.



Fitbit pay: Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.

Make future plans today and you will thank yourself later

Stay ahead of your goals by planning for the future and building savings that will allow you to seize chances or weather difficult times. Visit www.standardbank.co.za to learn more about our comprehensive Savings accounts and Flexible Plans.



Flexi Advantage investment account

Invest today for a better tomorrow with a competitive investment account. Access 40% of your funds whenever you need it and enjoy fixed interest rates.



Fixed Deposit investment account

Open an investment account where you can choose your investment period, make a single deposit, and see your money grow at a fixed rate*.



Flexible Life plan

Leave your family a lump sum payout to help kick-start their future when you no longer can.



Flexible Funeral plan

For as little as *R42 per month, your loved ones don't need to worry about your funeral expenses should the unexpected happen.

*Ts&Cs apply.



Transaction fees

Monthly fees	
Monthly administration fee (PAYT)	R85
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank: Out of bundle	R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Standard Bank: Pay-as-you transact	R9 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	R80 + R3 per R100 or part thereof
Other bank: Out of bundle	R2.40 per R100 or part thereof	
Other bank: Pay-as-you transact	R10.50 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	-
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin withdrawal	-	R80 + R15 per R100 or part thereof
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Deposits	ATM	Branch
Notes	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof
Notes and coin deposit	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers (transfers to other transactional accounts is charged at R4)	Free	Free	R80
Account payments	R1.25	R1.25	R80
Immediate payments	Below R2 000 - R10 R2 000 and above - R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	R3.50	-	-
Stop order (scheduled payments)	R1.25	-	-
Stop order - amend, establish, cancel	Free	-	R35

Card purchases	Point of sale
Purchases	Free
Cashback	R1.40
Purchase with cashback	R1.40
International purchases	2.75% of value
POS decline	R8.50

Overdraft fees	
Monthly service fee – applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69
Initiation fee	R74,75 + 11.5% of limit. Max R1 207

Transaction fees

Prepays	Online	ATM
Airtime	R0.60	Standard Bank - R0.60 Other banks - R15
Electricity	R1.60	R1.60
Lotto	R2.90	R2.90
Voucher purchase	R2.90	-

Instant Money™	ATM	Branch
Create voucher using Instant Money Wallet	R9.50	R9.50
Below R500	R9.50	R9.50
R500 to below R1 000	R13	R13
R1 000 and above	R16	R16

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R15
Balance enquiry other bank	-	R10.50	-
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)	Free up to 6 months	R7.50	R50
eStatements greater than 6 months	R10	-	Charged as per monthly statement fees

Transaction fees

Notifications

MyUpdates (Free for 1 email address or for in-app notifications. R11 monthly for additional email addresses. SMS notifications will be charged at 30c per SMS, and the total charge will be posted to the account at the end of the month)	In-app: Free SMS: 30c per SMS
Email payment notification (Payment notification sent through the branch is charged at R25)	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free Other bank - R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	Free for first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Honouring fee* (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured)	R100	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days (debit orders cannot be reversed if the payment is older than 6 months)	-	-	R150

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will "honour" the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Transaction fees

Other fees	Online	ATM	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	1 Free per month, thereafter R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R22

Elite rebate option

The rebate applies to the minimum monthly service fee. Rebates are only applicable on PAYT options.

Minimum daily positive balance for the full calendar month	Maximum monthly rebate
Minimum balance of R20 000	R85

Standard Trust Limited	
Will drafting fee (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL is not the nominated executor)	R2 410
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	R150

Contact us

General customer enquiries

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

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 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.



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

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.

Fees effective from the 1 January 2024 (Including VAT).

Terms and conditions apply. **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).