



Standard Bank

# Student Achiever Account

2024



## Prepare for your future with an account that gives you more financial flexibility

The Student Achiever account monthly fee will go up slightly in 2024 to just R11.50. You get more value when you use our digital platforms.

### 2024 Pricing highlights

**FREE**

ATM cash withdrawals up to R1 000 per month  
at a Standard Bank ATM

**FREE**

ATM cash deposits up to R1 500 per month  
at a Standard Bank ATM

**60c**

Prepaid airtime & data top-up fees

**R9.50**

Instant Money™  
for values below R500

\*Ts&Cs apply.

## What the Student Achiever account offers you

### Unlimited

- Electronic balance enquiries and mini statements.
- In-app notifications from MyUpdates to help you keep track of what's leaving and coming into your account.
- Swipes at retail stores.

### FREE

- 10 electronic debit transactions per month including:
  - Cash withdrawals with purchase at retail stores
  - Electronic inter-account transfers
  - Prepaid airtime purchases
- Bank card
- Internet, Standard Bank Banking App and cellphone banking subscriptions.

## Additional benefits of a Student Achiever account



Enjoy preferential interest rates on student loans.



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

\*Ts&Cs apply.

## Standard Bank in collaboration with Varsity Vibe

**If you are between the ages of 16 and 25 you get a free subscription to Varsity Vibe:** Unlock exclusive deals and discounts across more than 100 retailers on everything from fashion to food, beauty and so much more with Varsity Vibe, South Africa's first youth focused discount platform. Sign up for FREE and SAVE.



### 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 your ID number (SA citizens) or passport number

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

Some of the retailers includes: H&M, Dis-Chem, Burger King, Nando's, Superbalist, vida e caffè, The FIX, Cotton On, Typo, Cape Union Mart and many more. Visit [standardbank.co.za](https://standardbank.co.za) for the full list.

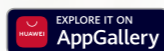
# Save money and time with **SELF-SERVICE BANKING**

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. Whether it's online banking, cellphone banking or the Banking app, you're in complete control.

## To activate your preferred self-service platform:



Download our **Banking App**



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



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



## 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**.



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



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



Choose **point-of-sale cashback withdrawals** instead of the ATM to save on withdrawal fees.



Save your money and **redeem your UCount Rewards Points** for purchases at any of our UCount Rewards Retailers. Visit [ucount.standardbank.co.za](https://ucount.standardbank.co.za) to learn more and register.

# Save money and time, GO CASHLESS & 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.



**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.



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



**Virtual 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.



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

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



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



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



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



**Masterpass:** Easy online shopping with 'click and pay'. Safely make online purchases with the Masterpass app.



**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.



## Transaction fees

Monthly fees	
Monthly administration fee	R11.50
Internet, cellphone and Banking App	Free
Fee for over 23 years old	R70

Withdrawals	ATM	Branch
Standard Bank	Free up to R1 000 per month thereafter R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
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	Free up to R1 500 thereafter 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	R4	R4	R80
Account payments	R1.25	R1.25	R80
Immediate payments	Below R2 000 - R10   R2 000 and above - R10	-	0.32% of value. Min R345. Max R1 730
Stop order (Scheduled payments)	R1.25	-	-
Stop order - amend, establish, cancel	Free	-	R35
PayShap	R3 values below R100. R7 values from R100 to R999.99. R1 per R100 or part thereof for values R1000 and above.	-	-

Instant Money™	Online	ATM
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

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

# Transaction fees

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

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 thereafter R10 per month	R7.50	R50
eStatements	Monthly - R15   Weekly - R30   Daily - R60	-	-

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 month end)	In-app - Free SMS - 30c per SMS
Email payment notification	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

## Transaction fees

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 the first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130		
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 can only be disputed if the transaction is not older than 6 months)	-	-	R150

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

# 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).