



Standard Bank

Your (sum)1 Account

2024 pricing



Preparing kids for a better future today

Once again, we're keeping the (SUM)¹ account monthly fee unchanged for 2024, which means kids can grow their financial independence without the monthly management fee cost.

What you get

ZERO

monthly fees for
kids under 18 years

FREE

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

FREE

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

10 FREE

electronic debit
transactions
per month

Unlimited

- Swipes at retail stores
- Transfers to any Standard Bank savings and investments account
- In-app notifications from MyUpdates to keep track of what's leaving and coming into your account
- Electronic balance enquiries when you dial *120*2345#

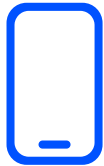
FREE

- 10 electronic debit transactions² per month including:
 - Cash withdrawals with purchase at retail stores
 - Prepaid airtime purchases
 - Electronic inter-account transfers
 - Electronic account payments
- Bank card
- Internet, Standard Bank Banking App and cellphone banking subscriptions.

Be in control with **SELF-SERVICE BANKING**

Our self-service platforms are here to make payments, deposits, transfers, and other account management easy and convenient.

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, GO CASHLESS & CARDLESS AT THE TILL



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.



SnapScan

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



Instant Money™

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



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.

Transaction fees

Monthly fees	
Monthly administration fee	Free
Internet, cellphone and Banking App	Free
Fee for over 18 years old	R11.50

Withdrawals	ATM	Branch
Standard Bank	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 + R10 per R100 or part thereof
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	-	R160 + R15 per R100 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

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

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

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	-	-

Transaction fees

Prepays	Online	ATM	
Airtime	R0.60	Standard Bank - R0.60 Other bank - R15	
Electricity	R1.60	R1.60	
Lotto	n/a	n/a	
Voucher purchase	R2.90	-	
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 - R50	-	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 R1 000 and above.	-	-
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 (Payment notifications sent through the Branch is charged at R25)		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 stop orders	R130	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days (Debit orders can only be disputed if the transaction is not older than 6 month)	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days	-	-	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 R22
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).