



Standard Bank
Private

Professional Banking

2025 pricing



Secure your next chapter with banking tailored for future professionals.

From 1 January 2025, your Professional Banking monthly fee will increase to R280 per month, adjusted for inflation. With this update, you'll access value-added banking services, exclusive offers and benefits and personalised support that unlocks more opportunities to grow your money and meet your ambitions.



What's included with Professional Banking:

12X FREE
domestic airport lounge visits*

FREE
access to the Shyft app with
market-leading forex rates and
24/7 access to global investments

Up to **PRIME -1%**
vehicle finance for an extended
period of up to 84 months

FREE
Platinum Credit Card with a
guaranteed rate of prime -0.25%

R33 PER MONTH
for a Secondary Credit Card for your
spouse or partner

*Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

More value for your money with Professional/Evolve Banking

For just R280 per month, you can enjoy up to R2 300 per month in value with Professional Banking, including travel and lifestyle benefits. Get a Professional Evolve transactional account with a linked credit facility for R270 per month, and earn from 3* times more in UCount Reward Points.

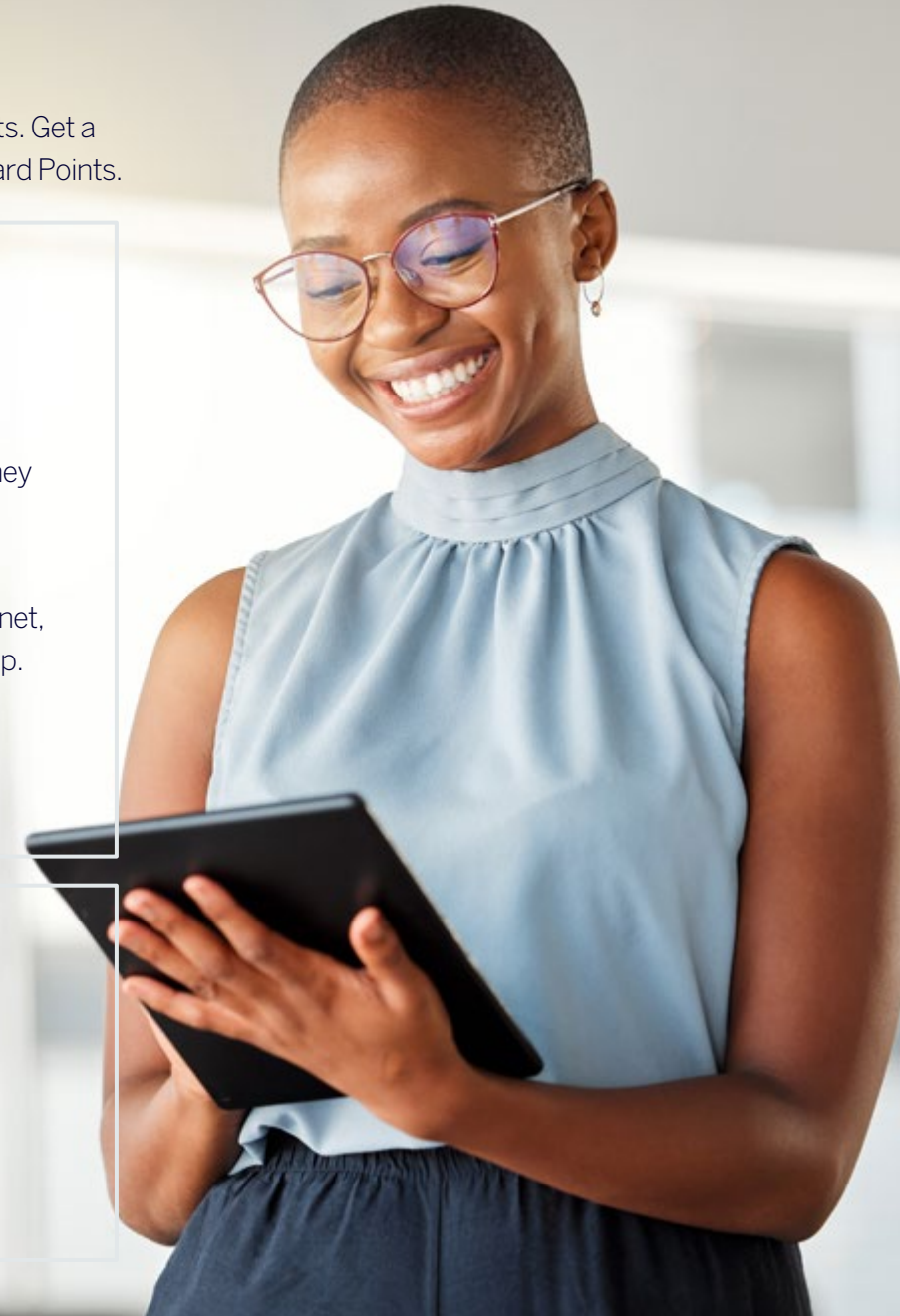
Including

- **Personalised support** from a dedicated Private Banker and Transactional Banker, with a linked Financial Planner through your banker.
- **Access to Standard Bank Financial Planners and Fiduciary Specialists** to help you manage and grow your wealth.
- **24/7 access to a virtual Private Banking team** through the Private Client Centre.
- **Access to offshore and onshore savings and investment experts.**
- **Free Offshore Platinum Optimum Account** valued at £240 per year, free when minimum balances are maintained.
- **Full account visibility** and control through the Standard Bank App - manage payments, cards, loans, savings, investments and insurance all in one place. Also access money management tools to help you budget and manage your credit health.
- **Self-service banking platforms**, including internet, telephone, mobile banking, and the Banking App.
- **A bundled Platinum Credit Card** that gives you access to travel and lifestyle benefits, at no additional cost.

Unlimited

- **Electronic transactions** including debit orders, account payments, inter-account transfers as well as prepaid airtime, data, voucher, electricity and card swipe purchases.
- **Free use of the SnapScan app** to make purchases directly from your smartphone.
- **Free point-of-sale (POS) cash withdrawals** at participating retailers.
- **Free online transactions** using digital payment platforms such as Google Pay and Apple Pay.
- **Airtime and prepaid electricity** purchases

*UCount Rewards terms, conditions and qualifying criteria apply.



Bank easily

Achieve your financial goals effortlessly with Professional Banking. With a **free, bundled-in Platinum Credit Card**, enjoy exclusive rates on everyday banking solutions that empower you to manage your money with confidence and support your success.



Up to 12 months* **FREE Banking** for final year students.



Access to a dedicate Private Banker supported by a team of specialists to assist you with your day-to-day banking needs.



Vehicle finance of up to prime less 1%* and an extended period of up to 84 months.



A Platinum Credit Card at prime less 0.25%* with limit increases managed in the Standard Bank App.



A home loan of up to **108%* Loan-to-Value** on a loan amount of R2.2 million for first-time home buyers.



Earn from **3* times more UCount Rewards Points** when you use your Platinum Credit Card or Professional Evolve Card, compared to using your debit or cheque card.



Get a **secondary account** for your spouse/partner for R230 per month.



Secondary credit card for your spouse or partner for R33 per month.



Free card delivery.



A holistic view of your wealth with the **My360 App**.



Explore offshore banking with an **Offshore Platinum Optimum Account** valued at £240 per year, subject to maintaining the minimum balance requirements.

*Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

Live joyfully

Experience a range of exclusive perks designed to enhance your lifestyle with Professional Banking. Visit standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits to learn how to redeem the bundled-in benefits.



Embark on a world of luxury and family fun! Enjoy up to 12 complimentary* visits per year to our OR Tambo Library Lounge or the Standard Bank Fluent Lounge at Lanseria International Airport. You also have access to the Bidvest Domestic Lounges.



Download the UNU Health app to **get 12 free digital health checks.**



Get an additional **3GB**** of data, **unlimited calls to up to five** numbers** and up to **50% off** on tech accessories with any monthly **Standard Bank Connect** subscription starting at R129 per month.



Make your house a home by investing in Solar solutions where you get preferential rates on Solar loans and discounts on attorney fees. Visit LookSee.co.za for more information.



Up to 25% off your next international car rental with Avis.



Up to 10% cash back when booking your hotel and accommodation through Booking.com.



Up to 20% off on Emirates flights** when you book through Leisure Desk.



10%* off on all Showmax subscription plans with Mastercard**.



Discounts and free basic travel insurance, ATM robbery insurance and purchase protection via Priceless.com when using your Platinum Credit Card.



*Terms and conditions apply, subject to meeting the minimum monthly spend criteria. | **Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

Invest skilfully

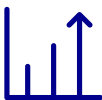
As you advance in your profession, we provide a comprehensive suite of savings and investment tools, along with special offers that deliver real value. Start today to achieve your savings and investment goals with our diverse range of solutions.



Trust in the proficiency of the largest network of **Financial Planners and Offshore Specialists** on the continent to support your wealth creation journey.



Diversify your wealth with market-leading forex rates and 24/7 access to global investments through the Shyft app. Access transactional banking with global share trading, offering both everyday banking and international investments.



Top up your emergency fund or boost your travel budget with flexible and competitive cash solutions such as Notice and MoneyMarket linked accounts.



Unlock tax-free growth with a Tax-Free Savings or Investment Account.

Plan wisely

Focus on your ambitions while we safeguard your progress. With Professional Banking, access comprehensive financial advice that protects your growing success and supports your financial journey.



Our Financial Wealth Planners provide personalised financial planning tailored to the aspirations of you, your family, and your business. This includes free will drafting, fiduciary services and access to comprehensive financial strategies, with cash-back options on risk planning solutions.



Embrace tailored solutions like life cover, critical illness protection, and income security to safeguard your dreams and aspirations. It's more than banking; it's a journey towards a secure and optimistic tomorrow.



Flexi Funeral Plan: from as little as R42, get up to R100K in benefits.



Get free accidental cover worth R40 000. As well as **ATM robbery, purchase protection and credit card protection plans** with your Professional Banking bundle.



UCount Rewards

Earn Reward Points:



For just R25 per month, UCount Rewards help you unlock disposable income when you spend on your everyday essentials like fuel and groceries from our wide variety of Rewards Retailers. Earn from 3* times more UCount Rewards Points when you use your Platinum Credit Card or Professional Evolve Card, compared to using your debit or cheque card. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/ to learn more.



Fuel Rewards: Up to R10* back in Rewards Points per litre of fuel and oil at participating Astron Energy and Caltex service stations. To view details visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuel-rewards/.



Retailer Rewards: Up to 20%* back in Rewards Points at our Rewards Retailers. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers/ to view all the latest Rewards Retailers.



Choose Your Own Rewards: Up to 20%* back in Rewards Points on the category** chosen - that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



Card Rewards: Up to 1%* back in UCount Rewards Points on all card purchases.



Goals and Gains: Get all the Gains (Bonus Rewards Points and Vouchers) when you achieve your Goals, by accessing Goals and Gains in the UCount Rewards in-App platform on the Standard Bank Banking App. You'll receive new Goals every 1st and 3rd Wednesday of the month.

*UCount Rewards terms, conditions and qualifying criteria apply. | **Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/ for the full list of Rewards Retailers in each category.

UCount Rewards

Redeem Reward Points:



Be spoilt for choice when you redeem your UCount Rewards Points - from fuel at participating Astron Energy and Caltex service stations, contributing to a Savings or Investment account, to using your Rewards Points to shop at your favourite Rewards Retailers. Visit ucount.standardbank.co.za/personal/redeem-points/where-to-redeem-points to learn more.



Fill up with fuel and oil at participating Astron Energy and Caltex service stations or get something to eat at FreshStop.



Shop for thousands of great deals in-store and/or online at our Rewards Retailers*.



Save when you invest into a PureSave, Notice Deposit, AutoShare Invest or Tax Free Investment Account.



Use your Rewards Points to **reduce your Revolving Loan or Term Loan balance**.



Redeem your UCount Rewards Points by swiping your activated UCount Rewards Card, to pay for the **rental of your safe deposit vault with IBV International Vaults**. You can also redeem for gold and silver bullion purchases with IBV Gold through ibvgold.com or at any of the seven South African branches.



Shop a range of electronic vouchers on the UCount Rewards platform in the Standard Bank App.



Donate your Rewards Points to the Gift of the Givers Foundation and help communities in need.



Fund a student on Feenix™, our crowdfunding platform or pay school, college and varsity fees via School-Days® and Varsity-Days®.

*Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/ for the full list of Rewards Retailers.

Explore simple and safe ways to go cashless and cardless



Bank conveniently and save time with self-service banking – our digital platforms enable you to make payments, deposits, transfers and other account management easy and convenient. **Buy Lotto tickets or prepaid airtime or electricity** on the Banking App or through Cellphone Banking. **Plus buy various value-added service vouchers** like Spotify, Showmax, PlayStation and Steam from the Banking App. Whether it's online banking, cellphone banking or the Banking App, you're in complete control.

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

- Download our **Banking App**.
- Dial ***120*2345#** for cellphone banking.



Virtual card: Create a virtual card on the Standard Bank app and shop online more securely at checkout.



Tap to Pay: No PIN required for items worth R500 or less.



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



Pay with your smartphone: Link your Standard Bank Card to pay with your smartphone using SnapScan, Masterpass, Samsung Pay, Apple Pay or Google Pay.



Pay with your watch or fitness tracker: Using Garmin Pay, Apple Pay or Fitbit Pay.



Transaction fees

Monthly fees	
Professional Evolve monthly fee	R270
Professional Banking monthly fee	R280
Internet, cellphone and banking app	Free
UCount Rewards monthly fee	R25

Withdrawals	ATM	Branch
Standard Bank	Free up to R10 000 per month then R2.65 per R100 or part thereof	R90 + R4 per R100 or part thereof
Other bank	R2.65 per R100 or part thereof	–
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R90 + R15 per R100 or part thereof
Notes and coin withdrawal	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R90 + R15 per R100 or part thereof

Deposits	ATM	Branch
Notes	Free up to R10 000 thereafter R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof
Coin deposit	–	R90 + R15 per R100 or part thereof
Notes and coin deposit	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90
Account payments	Free	Free	R90
Stop order - amend, establish, cancel	Free	–	R45
Immediate payments (Including PayShap)	Values below R100: R1 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print :R1	R20
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period (Posted statements are R75 per statement)	Free	R8.50	R75
eStatements greater than 6 months	R10	–	–
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

Overdraft fees	
Monthly service fee – applicable for both limitised and non-limitised accounts as well as Evolve 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

Card purchases	Point of Sale
Purchases	Free
Withdrawal at retailer	Free
Purchase with withdrawal at retailer	Free
Garage card purchases	R25
International purchases	2.75% of value
POS decline	R8.50

Convenience and value-added services	Online	ATM
Airtime	Free	Free
Airtime other banks	–	R15
Electricity	Free	Free
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Transaction fees

Instant Money™	
Create voucher	
Below R500	R10
R500 to below R1 000	R15
R1 000 and above	R19

Notifications	
MyUpdates (Free for 1 email address or for in-app notifications. R15 monthly for additional email addresses. SMS notifications will be charged at 45c per SMS, and the total charge will be posted to the account at month end)	In-app: Free SMS: 45c per sms
Email payment notification (Payment notifications sent through the Branch is charged at R25)	Free
SMS payment notification requested for payment	Free
Scheduled payment monthly notification	R1

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free thereafter R45
Subsidy letter	–	–	R22

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
Standard Bank ATM decline	–	Free	–
Other bank ATM decline	–	R8.50	–
Stop payments	R2	–	R90
Unpaid debit orders	Free for the 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	–	–	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).

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



Private Client Centre for General Enquiries

South Africa: **0860 123 101**
International: **+27 11 299 4715**

Internet Banking: **www.StandardBank.co.za**
Cellphone Banking: ***120*2345#**
Email: **PrivateClientCentre@StandardBank.co.za**

Lost or stolen cards

South Africa: **0800 020 600**
International: **+27 10 249 4114**

Fraud

South Africa: **0800 222 050**
International: **+27 11 641 6114**

UCount Rewards

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

General Enquiries Email: **enquiries@UCount.co.za**

Ask your banker

1. Sign into the Banking App

2. Click on the orange question mark icon

3. Click on “Ask your banker” to connect with your banker.

Insurance

South Africa: **0860 123 444**

Email: **sil.claims@standardbank.co.za**



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.



National Financial Ombud Scheme South Arica NPC. Registration Number 2023/162407/08
JHB: 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
CPT: Claremont Central Building, 6th floor, 6 Vineyard Road, Claremont, 7708
Postal Address: P.O. Box 32334, Braamfontein, 2017

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 2025 (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).