



Standard Bank

Your MyMo Account

2025 pricing



Take your money further with accessible banking

Starting 1 January 2025, there will be an increase to your MyMo Account monthly fee. With this update, we're excited to support your financial growth with access to valuable banking services and benefits that unlock opportunities to make the most of your money.

Enjoy more from your MyMo account for R7,53 per month

FREE

access to deals and discounts through Varsity Vibe*

FREE

unlimited card swipes

FREE

withdrawals at retailers

FREE

Will drafting

ATM cash deposit
per R100

R1,61

ATM cash withdrawals
per R1 000 up to R2 000

R10,04
at Standard Bank ATMs

Prepaid airtime
top-up fee

70c

Instant Money™
values below R500 for only

R10,04

*Ts&Cs apply. Only accessible to 16-25 year olds

Standard Bank in collaboration with Varsity Vibe



Stretch your money further with exclusive deals and discounts across more than 100 retailers* on everything from food, beauty, fashion, and more with Varsity Vibe, South Africa's first youth-focused discount platform. If you are between the ages of 16 and 25, you get a free Varsity Vibe subscription.

Sign up for FREE and save:



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 include 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 for the full list.

Bank conveniently and save time with **SELF-SERVICE BANKING**

Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, do it on your preferred self-service platform:



Download our **Banking App**



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



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



Statements
up to 6 months



Proof of banking



Electronic fund transfers



Balance enquiries



Card purchases

SMART TIPS

to help you save money and budget better



Make payments to any bank account on the **Standard Bank Banking App** or **ATM** for only R1,26 instead of R90,39 at the branch.



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



Choose **FREE cashback withdrawals** at participating retailers instead of incurring fees at an ATM.



Download **monthly bank statements for FREE** on the Standard Bank Banking App instead of paying R8,54 for an ATM download.



Earn **instant UCount Rewards** by swiping your Standard Bank card at retailers instead of using cash. Opt for a Standard Bank Credit Card and double your UCount Rewards Points



Explore simple and safe ways to pay

GO CASHLESS & CARDLESS

Pay online or instore quickly and easily with any of these value-added products.



Tap to Pay:

No PIN required. Tap-to-pay for items worth R500 or less.



Virtual card:

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



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.



Buy lotto tickets or prepaid airtime or electricity on the Banking App or through Cellphone Banking by dialling *120*2345#. Plus buy various value-added service vouchers like Spotify, Showmax, PlayStation and Steam from the Banking App.

Your future starts now – one step at a time.

Your financial goals are always within reach when you select any of our Savings accounts and Flexible Plans to stay ahead of your goals.



PureSave account

Open a savings account with no monthly fees and no debit orders. Enjoy the freedom to shop and transact today, while saving and earning interest for your future.



Society Scheme savings account

Enjoy special perks when you save together as a stokvel, burial society, social, or investment club. Keep a balance of R10,000 or more, and you won't have to worry about monthly fees.



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.



Transaction fees

Monthly fees

Monthly administration fee	R7,53
Internet, cellphone and banking app	Free

Withdrawals	ATM	Branch
Standard Bank	R10,04 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2,66 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	R90,39 + R4,02 per R100 or part thereof.
Other bank	R10,55 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2,66 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	–
International	R3,01 per R100 or part thereof (min R70,30) + International transaction fee of 2.76%	–
Coin withdrawal	–	R90,39 + R15,07 per R100 or part thereof
Notes and coin withdrawal	–	R90,39 + R4,02 per R100 (for notes) + R15,07 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R90,39 + R15,07 per R100 or part thereof

Deposits	ATM	Branch
Notes	R1,61 per R100 or part thereof	R90,39 + R4,02 per R100 or part thereof
Coin deposit	–	R90,39 + R15,07 per R100 or part thereof
Notes and coin deposit	–	R90,39 + R4,02 per R100 (for notes) + R15,07 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90,39
Account payments	R1,26	R1,26	R90,39
Debit orders	R3,52	–	–
Stop order (scheduled payments)	R1,26	–	–
Stop order - amend, establish, cancel	Free	–	R45,20
Immediate payments (Including PayShap)	Values below R100: R1 Values from R100 to R1 999.99: R7,03 Values R2 000 and above: R50,22	–	0.34% of value. Min R361,57. Max R1807,83

Card purchases	Point of sale
Purchases	Free
Cashback/ withdrawal at retailer	Free
Purchase with cashback	Free
International purchases	2.76% of value
POS decline	R8,54

Transaction fees

Instant Money™

Create voucher:	Values below R500	R10,04
	Values R500 to below R1 000	R15,07
	Values R1 000 and above	R19,08

Convenience and value-added services	Online	ATM
Airtime	70c	Standard Bank: 70c Other banks: R15,07
Electricity	Values below R100: R1,21 Values from R100: R1,81	Values below R100: R1,21 Values from R100: R1,81
Lotto	R2,96	R2,96
Voucher purchase	R2,96	–
Traffic fine payments	R2,51	–
Account validation	Standard Bank accounts: Free Other bank account: R1,51	–

Transaction fees

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print: R1	R20,09
Balance enquiry other bank	–	R11,05	–
Monthly statements: charged per 30-day period (Posted statements are R75,33 per statement)	Free up to 6 months thereafter R10,04 per month	R8,54	R75,33
eStatements	Monthly: R18,08 Weekly: R35,15 Daily: R60,26	–	–

Notifications

MyUpdates (Free for 1 email address or for in-app notifications. R15,07 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 notification sent through the branch is charged at R25,11)	80c
SMS payment notification	R1,21
Scheduled payment monthly notification	R1

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)	R69,30
Initiation fee	R75,08 + 11.6% of limit. Max R1 212.75

Transaction fees

Unsuccessful / disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other banks: R8,54	–
Stop payments	R2,01	–	R90,39
Unpaid debit orders	R10,04	–	–
Unpaid stop orders	R10,04	–	–
Future dated	R10,04	–	–
Disputed debit orders under 40 days	Values under R500: R5,02 Values R500 to R1 000: R10,04	–	R50,22
Disputed debit orders above 40 days	–	–	R150,65
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.)	R100,43	–	–

*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).

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15,07
Card replacement	–	–	R160,70
Proof of banking	Free	R8,54	1 Free per month, thereafter R45,20
Subsidy letter	–	–	R22,10

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 1 May 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). GMS-26768 04/25