Standard Bank

Your ACHIEVA Account

2026 pricing



Go beyond what's possible with banking designed to help you succeed.

Starting 1 January 2026, the ACHIEVA Account monthly fee is R120. You'll continue to enjoy solutions and benefits that gives you more value for your money and unlock new opportunities for growth.

FREE
cash withdrawals & deposits
of up to R3k at Standard Bank ATMs per month

FREE
R10 000
personal accident cover

FREE
Will drafting
and more from a trusted financial adviser

FREE ACCESS
to money management tools

Features and benefits of the ACHIEVA Account:

Includes

- Personalised ACHIEVA Gold Cheque Card for R120 per month
- Personalised ACHIEVA Gold Credit Card for an extra R64 per month*
- Free face-to-face card delivery
- Free R10 000 personal accident cover pay-out to your family in the event of an accidental death
- Free Will drafting and more from a dedicated estate planning expert to help ensure your legacy lives on
- Free** deposits and withdrawals up to R3 000 each per month
- Free 1GB of SB Connect Data monthly
- 24/7 Chat Banking – Enjoy expert help on our Banking App from our dedicated banking team, anytime and anywhere
- Access to Unu Health – Get access to quality and affordable health care with Unu Health App
- Access to our self-service banking platforms which includes internet, telephone, cellphone banking and our Banking App
- Emailed monthly statements

Unlimited

- Internal and external debit orders
- Electronic account payments
- Free point-of-sale (POS) cashback at participating retailers
- Free email or in-app notifications with MyUpdates
- Free email or sms payment confirmation message

*Subject to credit approval **Ts&Cs apply.

Save money and time with SELF-SERVICE BANKING

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**

GET IT ON Google Play | Download on the App Store | EXPLORE IT ON AppGallery

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

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

Statements up to 6 months

Inter account transfers

Email and SMS proof of payment

Proof of banking details



In-app transaction notifications with MyUpdates

Save money and time with these SMART BANKING TIPS



Access your finances conveniently through Online Banking, the Banking App, or our ATMs to save on fees.



Shop online with a virtual card on our Banking App, **it's safer and ideal for online or overseas payments**.



Get cash at the point-of-sale or till instead of the ATM to save on withdrawal fees.



Plan for your financial future with our savings and investment accounts, which have been expertly crafted to help you reach your medium- to long-term goals.



Apply for a loan and manage your account 24/7 on the Banking App.



Manage and grow your money with the award-wining money management tool and conveniently **view your account profile** on the Banking App.



Earn from **3* times more UCount Rewards Points** when you use your qualifying* virtual/physical Achieva Credit Card and/or earn from **1.5* times more UCount Rewards Points** when you use your qualifying* Achieva Evolve Card instead of your Debit/Cheque card.



Save your money and **redeem your UCount Rewards Points for purchases** at any of our UCount Rewards Retailers.
Visit **ucount.standardbank.co.za** to learn more and register.

*UCount Rewards Ts&Cs and qualifying criteria apply.

SET YOURSELF UP FOR SUCCESS



Get an ACHIEVA transaction account and a **ACHIEVA Gold Credit Card*** to help you start your banking journey.

Manage your money better with our complimentary money management tools. Access credit score monitoring, budgeting assistance, and spending insights, helping you track of where your money goes.

Access LookSee to discover effective tools, resources, property valuation advice, solar solutions and money saving **tips to better manage and service your home**.
Visit LookSee.co.za.

*Subject to credit approval.



SET YOURSELF UP FOR SUCCESS



Get vehicle financing up to 84 months*. Enjoy discounts* on takeover deals when transferring financing to Standard Bank, including waived registration and initiation fees, a 12% discount on Netstar tracking devices, and get up to 125*** Tiering Points, which help you move up a **UCount** Rewards Tier Level.



Unlock your potential with UNICAF and get **75% scholarship off your program tuition fees** when you pay using your credit card after admission.

Invest in your personal development through **PluggedIn** and **gain access to innovative career assessments** to learn about your strengths, personality, and best-suited career path.



Apply for a home loan with us and get **up to 108%** of your loan value** if you're a first-time home buyer. Plus, enjoy a **discount of up to 25%**** on attorney fees (to a maximum of R3 500).

*Ts&Cs for discounts on takeover deals. **Ts&Cs apply. ***UCount Rewards Ts&Cs and qualifying criteria apply.

Build a lasting lifestyle and legacy for you and your loved ones

Access free Will drafting with the help of a dedicated estate planning expert to ensure your legacy lives on.

Free R10 000 personal accident cover pay-out to your family in the event of an accidental death.

Choose our **Home Loan Protection Plan** for added peace of mind in securing your home. Get your full bond settled in the event of death or permanent disability, or receive financial support for loan payments of up to one year if you are temporarily disabled or retrenched.

Pay a **primary health plan** for someone who needs it with Unu Health. From as little as R165 a month, you can give someone you care about access to quality primary healthcare with five complimentary digital health checks.

Get the affordable Flexible Funeral Plan from only R42.



Explore simple and safe ways to pay

GO CASHLESS & CARDLESS

Pay online or in-store 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 Banking App and shop online more securely at checkout.

Instant Money™: Receive, store, withdraw 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 or Fitbit 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.

Transaction fees

Monthly fees	
Monthly administration fee	R120
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank	Free up to R3 000 thereafter R2,80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Other bank	R2,80 per R100 or part thereof	–
International	R3 per R100 or part thereof (Min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R100 + R20 per R100 or part thereof
Notes and coin withdrawal	–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof
Cash for cash (Change)	–	R100 + R20 per R100 or part thereof

Deposits	ATM	Branch
Notes	Free up to R3 000 thereafter R1.80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Coin deposit	–	R100 + R20 per R100 or part thereof
Notes and coin deposit	–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R100
Account payments	Free	Free	R100
Debit orders	Free	–	–
Stop order (scheduled payments)	Free	–	–
Stop order - amend, establish, cancel	Free	–	R50
Immediate payments (Including pay to account)	Values below R100: R2 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800
Payshap (Pay to Payshap ID/ cell number)	R2	–	–

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

Transaction fees

Instant Money™		
Create voucher:	Values below R500	R10
	Values R500 to below R1 000	R20
	Values R1 000 and above	R30

Convenience and value-added services	Online	ATM
Airtime	R1	Standard Bank: R1 Other banks: R15
Electricity	R1,60	R1,60
Lotto	R2,95	R2,95
Voucher purchase	R2,95	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1,50	–

Transaction fees

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print: R1	R30
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30-day period	Free up to 6 months thereafter R10 per month	R10	R100
eStatements	Monthly: R25 Weekly: R45 Daily: R65	–	–
email statement	R2,75	–	–

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 notification sent through the branch is charged at R25)	Free
SMS payment notification	Free

Overdraft fees	
Monthly service fee – applicable for both limitised and non-limitised 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

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other banks: R8,50	–
Stop payments	R2	–	R100
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 up to R3 000 max: R10	–	R50
Disputed debit orders above 40 days (debit orders cannot be reversed if the payment is older than 6 months)	–	–	R150
Honouring fee (If the value of the transaction is less than R25, the honouring fee will be equal to the full value of the transaction that is honoured.)	R25 per R100 (Max R200)	–	–

*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 R25.

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R10	1 Free per month, thereafter R50
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 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.

National Financial Ombud Scheme South Africa NPC.
Standard Bank supports the Ombudsman for Banking Services.
Sharecall number: 0860 800 900
Email: Info@nfosa.co.za
Website: www.nfosa.co.za

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.

All daily and monthly fees and thresholds apply on a business day and business week cycle. Any transactions performed after business hours or on public holidays will have their fees processed on the next business day, and thresholds applicable to that next business day will apply.

Fees effective from 1 January 2026 (Including VAT). The fees communicated in this guide are accurate as at the date of communication. For the most recent updates, please consult the pricing guides under the Pricing section of our website. All fees stated in this guide are inclusive of VAT at 15%.

Terms and conditions apply. The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06) an authorised financial services (FSP 11287) and registered credit provider (NCRCP15). GMS-29058 06/26