



Standard Bank

Your Access Account

2026 pricing



The key to igniting your financial future.

From 1 January 2026, there will be no change to your Access Account monthly fee. You can keep accessing the same excellent service and expanded value to help you bank better.

Enjoy more value for only R7.50 per month:

ATM cash deposit
per R100

R1.80

ATM cash withdrawals
per R1 000 up to R2 000

R10

Prepaid airtime
top-up fee

R1

Instant Money™
values below R500 for only

R10

FREE

unlimited card swipes

FREE

withdrawals at retailers

FREE

Will drafting

What a bundled Access Account gives you:

All bundle product prices are for existing customers only.

FREE

- Balance enquiries on our Banking App, ATM, Cellphone, Telephone and Internet Banking (view)
- 3 FREE unpaid debit orders in a 12-month rolling period (R130 per unpaid item thereafter)
- MyUpdates (In-app and email notifications)
- Subscription to Standard Bank Banking App, Internet Banking and Cellphone Banking

R53

per month bundle

Unlimited electronic transactions

- Electronic inter-account transfers
- Electronic account payments
- Send money
- Debit orders
- Stop orders
- POS purchases

In-bundle transactions:

- Free Standard Bank ATM cash withdrawals up to R2 000 per month, thereafter R2.80 per R100 or part thereof
- Free Standard Bank ATM cash deposits up to R2 000 per month

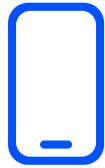
R78

per month bundle

You get everything from the R53 per month bundle, PLUS a R2 000 embedded death benefit

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**



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



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



Statements
up to 6 months



**Retailer
withdrawals**



Card purchases



**Electronic
fund
transfers**



**Balance
enquiries**

Save money and budget better

SMART TIPS



Choose a FREE Cashback withdrawal at a participating retailer instead of R10 per R1 000 at an ATM withdrawal.



Transfer cash from your Access Account to a Standard Bank savings account for **FREE** on the Standard Bank Banking App.



Make payments to any bank account on our **Banking App** or **ATM** for only R2 instead of R100 at the branch.



Download monthly bank statements for FREE on our Banking App.



Buy prepaid airtime or electricity or lotto tickets on the Banking App or through Cellphone Banking by dialling *120*2345#.



Explore simple and safe ways to pay

GO CASHLESS & CARDLESS

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



Virtual card: You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



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



Tap to Pay: No PIN needed. Tap-to-pay for items worth R500 or less.



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



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. Visit www.standardbank.co.za to learn more.



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 won't need to worry about your funeral expenses should the unexpected happen.

*Ts&Cs apply.



Transaction fees

Monthly fees		
Monthly administration fee	R7.50	
Internet, cellphone and Banking App	Free	

Withdrawals	ATM	Branch
Standard Bank	R10 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.80 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and other bank ATM withdrawals.	R100 + R5 per R100 or part thereof
Other bank	R10 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.80 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and other bank ATM withdrawals.	–
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	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	R2	R2	R100
Debit orders	R3.50	–	–
Stop order (scheduled payments)	R2	–	–
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	–	-

Instant Money™		
Instant Money send	Values below R500	R10
	Values R500 to below R1 000	R20
	Values R1 000 and above	R30

Transaction fees

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

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	–
Traffic fine payments	R2.50	–
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	–	–

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other bank: R8.50	–
Stop payments	R2	–	R100
Unpaid debit orders	R25 (PAYT)	–	–
Unpaid stop orders	R25	–	–
Future dated	R25 (PAYT) R130 (Bundled)	–	–
Disputed debit orders under 40 days	Values under R50: 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

Transaction fees

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 the end of the month.)	In-app: Free SMS: 45c per SMS
Email payment notification (Payment notification sent through the branch is charged at R25)	80c
SMS payment notification	R1.20
Scheduled payment monthly notification	R1

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 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.



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 the 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).