



Standard Bank

Home Loans

2026 pricing



Secure your sanctuary with the right solutions, resources and support

You can count on Standard Bank to keep supporting your financial aspirations and growth with value-added, flexible solutions and offerings that unlock more value for your money. For 2026, we're pleased to keep our home loan fees unchanged.

GET THE BEST OUT OF YOUR HOME LOAN



Turn to **LookSee** for effective solutions that help you improve your home's efficiency, make the move to solar and **save money on your monthly utility bills**.

Visit [LookSee.co.za](https://www.looksee.co.za).



Take advantage of our First-Time Home Buyer offering. Apply today to get a **50%* discount on your bond registration costs** and stand a chance to **win up to R1 million towards your home loan**.



Tap into our **AccessBond facility** to cover unexpected expenses such as home maintenance or improvements.

Struggling to meet your monthly loan repayments?

Your financial wellbeing is important to us. We're here to support you, offering personalised debt relief solutions that can help you reduce your monthly loan repayments.

Give us a call on:
0860 111 400

or visit:
www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre

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

Skip the lines, branch visits and phone calls; manage your home loan and take control of your mortgage wherever you are.



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



Download our **Banking App** today to unlock essential home loan services.



INSURE WHAT MATTERS TO YOU



For **car, home and contents insurance**, contact Standard Bank Insurance Brokers on **0860 123 999**.



Protect your debt with a **Credit Life Protection Plan**, that can cover your **Home Loan, Vehicle Loan, Credit Card Loan** and **Personal Loan**.

Contact Standard Bank Insurance Brokers on **0860 123 999**.



Standard Bank direct life offers you the ability to **protect you and your family against death, disability, severe illness** and **the inability to work**.

Contact Standard Bank Insurance Brokers on **0860 123 999**.



Get access to **Funeral Plan** and **Accident and Health policies**.

Contact Standard Bank Insurance Brokers on **0860 123 999**.

Standard Bank Insurance Brokers (Pty) Ltd is an authorised financial services provider FSP 224. Ts&Cs, risk and limitations apply.

Home loan fees

Initiation fees (Initiation fees are charged on all new loans and on the first further loan where the original loan was registered before 1 June 2007)

Natural persons	Juristic entities (Juristic entities are defined as any Company, Close Corporation or Trust)
R6 037.50	R13 110

Monthly service fee (Including Safe Custody accounts)

Usury accounts Loans equal to or less than R500 000 and entered into before the introduction of the National Credit Act on 1 June 2007	Pre-NCA accounts Loans greater than R500 000 and entered into before the introduction of National Credit Act on 1 June 2007	Liberator Liberator facilities on accounts not governed by the National Credit Act	NCA accounts Loans entered into between the 1 June 2007 and 6 May 2016, governed by the National Credit Act	NCAA accounts Loans entered into after the 6 May 2016, governed by the National Credit Act	Juristic accounts Juristic entities are defined as any Company, Close Corporation or Trust
R5.75	R57.50	R340	R57.50	R69	R240

Early termination interest

Should you wish to cancel your bond before the agreed contracted loan term, you are required to provide 90 days' notice in writing or on the Banking App for your convenience. If the required notice has not been given or if it has expired you will be charged 90 days pro-rata interest based on your outstanding balance at the time of request for cancellation.

Any material change to an agreement entered into before the introduction of the National Credit Act on 1 June 2007, will result in a change to your monthly service fee and your total monthly instalment due.

Material changes are defined as:

- Change in the interest rate (excluding changes to Home Loan base rate)
- Change in original loan amount
- Adding or converting facilities
- Changes to the original loan term
- Voluntary account restructures (not Debt Review)
- Breaches in the existing agreement initiated by you, resulting in a new agreement.

Contact us



General customer enquiries

South Africa: **0860 123 000** Internet Banking: **www.standardbank.co.za**
 International: **+27 10 824 1515** Email: **HomeNCar@standardbank.co.za**

UCount Rewards

Call: **0860 UCOUNT (82 68 68)**
 Email: **enquiries@UCount.co.za**

Debt Care Centre

South Africa: **0860 111 400** Web: **www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/debt-care-centre**

Lost or stolen cards & fraud

South Africa: **0800 020 600**
 International: **+27 10 824 1515**



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).