



Standard Bank

Student Achiever Account

2026 pricing



Explore, experience, and grow with an account that empowers your ambitions

Starting 1 January 2026, your Student Achiever account monthly fee will have a slight increase. We're pleased to keep supporting your financial growth with access to offers, perks and digital platforms that unlock more value for your money.

For only R12 per month, you'll get:

FREE

ATM cash withdrawals up to R1 000 per month
at a Standard Bank ATM

FREE

ATM cash deposits up to R1 500 per month
at a Standard Bank ATM

R1

Prepaid airtime & data top-up fees

R10

Instant Money™
for values below R500

What the Student Achiever account offers you

Unlimited

- Electronic balance enquiries and mini statements.
- In-app notifications from MyUpdates to help you keep track of what's leaving and coming into your account.
- Swipes at retail stores.

FREE

- 10 electronic debit transactions per month including:
 - Cash withdrawals with purchase at retail stores
 - Electronic payments
 - Prepaid airtime purchases
- Bank card
- Access to our self-service banking platforms, which include internet, telephone, cellphone banking, and our Banking App.

Additional benefits to your account



Enjoy preferential interest rates on student loans.



Free Shyft card and activation or loading fee with 0% commission charged on your Shyft card.

Ts&Cs apply.

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:

1.



Download and open the Varsity Vibe App

2.



Select **JOIN NOW** and create your account

3.



Tap the blue **Standard Bank button**

4.



Enter your **ID number** (SA citizens) or **passport number**

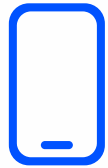
You can also visit the Varsity Vibe website to subscribe for free discounts.

*Some of the retailers includes 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.

SELF-SERVICE BANKING

Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, skip the queues and 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



SMART BANKING TIPS

to help you save money and budget better



Get instant rewards with UCount Rewards. Plus pay with a Standard Bank Credit Card and earn double UCount Rewards Points.



Download monthly bank statements for FREE on the Standard Bank Banking App instead of paying R10 for an ATM download.



Avoid paying cash deposit fees and have **money transferred into your account.**



Choose point-of-sale cashback withdrawals instead of the ATM to save on withdrawal fees.



Save on payment, deposit and account management fees by using self-service banking to take care of your money on a day-to-day basis.



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.

Explore simple and safe ways to 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.



Instant Money™

Receive, store, withdraw and send money from your cellphone without a bank account.



Virtual card

Create a virtual card on the our Banking App and shop online more securely at checkout.



SnapScan

Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.

Explore simple and safe ways to **GO CASHLESS & CARDLESS**



Google Pay

Use Google Pay to make purchases with your Android phone, watch or tablet, anywhere you see the contactless icon.



Samsung Pay

Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



Apple Pay

Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple Watch, iPad, or Mac.



Masterpass

Easy online shopping with 'click and pay'. Safely make online purchases with the Masterpass app.



Fitbit Pay

Make purchasing easy with Fitbit Pay. From buying water after workouts to tickets for the train, Fitbit Pay lets you pay on the go – right from your watch or tracker.

Transaction fees

Monthly fees	
Monthly administration fee	R12
Internet, cellphone and Banking App	Free
Fee for 24 years and older	R70

Withdrawals	ATM	Branch
Standard Bank	Free up to R1 000 per month 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 R1 500 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	R5	R5	R100
Account payments	R2	R2	R100
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
Debit order	R3.50	–	–
Payshap (Pay to payshap ID/cell number)	R2	–	–

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

Transaction fees

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	–

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

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	–	–

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	80c
SMS payment notification	R1.20
Scheduled payment monthly notification	R1

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank - Free Other bank - 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 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

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).