



WALL STREET OR THE GREAT WALL OF CHINA?

When it comes to travel, Standard Bank's banking solutions are with you wherever you go. From business travel to major adventures, our range of foreign exchange services allow you to focus on how you spend your money at your Next destination.

TRAVELLING ABROAD FOR BUSINESS OR PLEASURE?

Our forex services include:



Delivery of foreign notes and TravelWallet cards to approved business premises within the metro areas.



Orders placed by **14h00** are delivered within 24 hours.



Safe, secure and easy.

All 25 major foreign currencies can be ordered at competitive rates via our branches or via Direct Delivery and delivered to approved business addresses within 24 hours.

A RANGE OF SERVICES TO MATCH YOUR NEEDS

Staying home, but sending money? Consider our digital International Payment Solutions!

What are the benefits?



Bank online 24/7 at your convenience.



Safe and reliable platform.



No supporting documents.



Highly competitive exchange rates.



Cheaper than the branch.

Other forms of payment can be made via our forex outlets across the provinces.

SHYFT THE WAY YOU BANK, INTERNATIONALLY

Shyft the way you do Forex

Shyft is Standard Bank's award-winning foreign exchange app which allows you to purchase, send and store USD, EUR, GBP and AUD within an individual's Single Discretionary Allowance of R 1m per annum. With Shyft you can transfer funds overseas, order a MasterCard® multi-currency card and create MasterCard® virtual cards for international online shopping, all from your Apple or Android mobile phone. There is no longer a need for filling out forms, queueing and documentation. Manage all your forex with one simple and easy to use secure app available 24/7. Learn more www.getshyft.co.za

THE CARD TO PLAY AND PAY WITH

Personal and Business travel

A TravelWallet is a prepaid MasterCard® that you can use like a bank card. You can withdraw funds at ATMs and swipe the card to make payments. TravelWallet is available in 4 currencies: US dollars, pounds, Euros and Australian dollars. The chip on a TravelWallet card provides extra security at merchants and ATMs that accept chip cards.

MONEYGRAM

MoneyGram is a fast and convenient way of transferring funds to family and friends between South Africa and other countries (excluding Lesotho, Swaziland and Namibia). Money sent via MoneyGram can be collected in just 10 minutes. Standard Bank is the first agent in South Africa to allow customers to remit funds to bank accounts in M-Pesa mobile wallets in Kenya and Tanzania and EcoCash wallets in Zimbabwe via MoneyGram to mobile wallets.

IT'S THE JOURNEY THAT COUNTS

Are you a UCount Rewards Programme member? You could get **50 extra tiering points** when you buy a TravelWallet card, foreign notes or send money via MoneyGram to the value of **R7 500,00** or more in a **12-month period**, using your Standard Bank account.

You could even move up a tier just for buying your business or personal forex through Standard Bank.

Because we make it our business to make your next happen, we keep our fees as effective as the industry allows. However, a market-related inflationary increase in our forex fees will be applicable from **1 April 2018** to allow us to continue delivering the high level of service you have come to expect from Standard Bank Forex.

Looking for value? Here's what your money will get you when you purchase forex through Standard Bank.

Foreign Exchange Pricing

Buying and Selling Foreign Currency

Transaction	Fee	Minimum	Maximum
Foreign notes (except CMA currencies)	2,12%	R96,00	-
Admin fee when purchasing foreign notes	R71,00	-	-
Travellers cheques (selling to Standard Bank)	2,12%	R96,00	-
Non-travel related international payments (teletransmissions)	0,504%	R168,00	R719,00
Travel related outward international payments (teletransmissions)	0,504%	R168,00	-
International payment via Online channels	0,484%	R146,00	R656,00
Additional tele-communication fees	R122,00 (R106 for online channels)	-	-

Direct delivery

			Fee	
Direct delivery (we deliver foreign exchange to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg)			R242,00	
Delivery for 10 or more customers			R161,00	
Inter account transfer between own foreign CFC/FCA accounts	R 161,00	20,00	16,00	14,00

Shyft fees					
International payments					
Fees	USD	GBP	EUR	AUD	ZAR
Transfer to international bank account	\$14.00	£10,00	€12,00	\$18,00	-
Transfer to Isle of Man, Jersey, Webtrader account	\$10.00	£8,00	€9,00	\$13,00	-
Limits per payment	USD	GBP	EUR	AUD	ZAR
International payments	\$75 000,00	£55 000,00	€60 000,00	\$90 000,00	-
Isle of Man, Jersey, Webtrader	\$75 000,00	£55 000,00	€60 000,00	\$90 000,00	-

Shyft physical cards					
Fees	USD	GBP	EUR	AUD	ZAR
Card order	-	-	-	-	R 120,00
Card top-up	Free	Free	Free	Free	-
ATM withdrawal (Excluding currency conversions)	\$3.30	£2.20	€ 3,30	\$4.80	-
ATM balance enquiry	\$1.30	£1,00	€ 1,30	\$1.80	-
Point of sale (POS)(Excluding currency conversio	Free	Free	Free	Free	-
Tap & Go (Excluding currency conversions)	Free	Free	Free	Free	-
Limits	USD	GBP	EUR	AUD	ZAR
Daily POS limits (cumulative)	\$13 000,00	£10 000,00	€11 500,00	\$17 000,00	-
Maximum number of daily POS transactions	25	25	25	25	-
Daily ATM withdrawal limits	\$2 500,00	£1 500,00	€2 100,00	\$3 750,00	-
Maximum number of daily ATM withdrawals	12	12	12	12	-
Tap & Go limits per transaction	\$50,00	£30,00	€50,00	\$100,00	-
Shyft Virtual Cards					
Fees	USD	GBP	EUR	AUD	ZAR
Card creation fee	Free	Free	Free	Free	-
Card top-up	Free	Free	Free	Free	-
Online transaction	Free	Free	Free	Free	-
Limits	USD	GBP	EUR	AUD	ZAR
Maximum number of daily transactions	25	25	25	25	-
Other					
Fees	USD	GBP	EUR	AUD	ZAR
ZAR refund	-	-	-	-	R35,00

Travel Wallet fees		
Transaction	Fee	Minimum
Card activation fee** (fee is not charged on reloading value on card)	R121,00	-
Loading value fee	2,02%	R81,00
Cashout fee (redemption of value from card)	2,02%	R81,00
Cashout fee if credited to Standard Bank Transactional account	Free	
Currency conversion fee (This fee will be charged if you draw money or use the card in a currency that is different from the currency loaded on your card.)	2,77%	

** International banks may charge an additional fee

Other transactions	USD	EUR	GBP	AUD
International MasterCard® and Cirrus ATM withdrawal fee ** (excluding currency conversion fee)	\$3,30	€ 3,30	£2,20	\$4,80
International MasterCard® and Cirrus ATM balance enquiry	\$1,30	€ 1,30	£1,00	\$1,80
MasterCard® point of sale (POS) fee (excluding currency conversion fee)	Free	Free	Free	Free
Emergency cash advances (deducted from the remaining card balance)	\$28,00	€ 28,00	£18,00	\$42,00
Lost card replacement in South Africa (deducted from the remaining card balance)	R 130,00	R 130,00	R 130,00	R 130,00
Lost card replacement outside South Africa (deducted from the remaining card balance)	\$150,00	€ 150,00	£150,00	\$150,00
SMS balance enquiry outside South Africa	\$0,90	€ 0,65	£0,60	\$1,00
SMS update	Free	Free	Free	Free

Limits	USD	EUR	GBP	AUD
Minimum load and reload values	\$100,00	€100,00	£75,00	\$150,00
Maximum load and reload values (may not exceed exchange control travel allowance)	\$20 000,00	€15 000,00	£15 000,00	\$20 000,00
Daily ATM withdrawal limit (different bank's ATM, may have lower limits)	\$2 500,00	€2 100,00	£1 500,00	\$3 750,00
Daily POS purchase limit	\$7 500,00	€7 500,00	£5 000,00	\$7 000,00
Maximum number of daily POS transactions	12	12	12	12

Foreign Currency Account (CFC and FCA)	
Deposits, transfers and withdrawals	
Transfer to/from rand current account (branch)	R 131,00
Transfer to/from rand current account (business online)	R 50,00
Transfer to/from rand current account (business online where manual intervention was required)	R 121,00
Deposit or withdrawal using another forex product	Fee related to forex product used will apply
Payment from a non-residential account to a third party account	0,61% (min R171,00: max R777,00)
Telecommunication fee	R 120,00

Exchange control application fees	
Miscellaneous application under R100 000,00	R 101,00
Mail applications	R 534,00
Electronic applications	R 706,00
Blanket applications - Establishment	R 857,00
Blanket applications - Renewals	R 534,00
Standard Bank reserves the right to charge more for complex exchange control applications	

Other fees	
Visa letters	R 101,00
Visa letter, letter of good standing if foreign exchange is purchased from us	Free

Discounts	
Customers qualify for the following based on their type of current account	
Student achiever	- 50% discount on travel wallet activation and loading
Elite Plus	- Free discount on travel wallet activation.
Prestige Plus, Private Bank and Signature	- Free discount on travel wallet activation, loading and direct delivery
Consolidator Plus	- Free discount on travel wallet activation, loading and direct delivery
Wealth and Investment	- Free discount on travel wallet activation, loading, direct delivery and inward interantional payments

VALUE-ADDED SERVICES



SnapScan

SnapScan is an innovative app that lets you pay for goods with your smartphone.



Tap to Pay™

Buying small items on the run has just become faster with your MasterCard® contactless card from Standard Bank. Waste no time when you pay for purchases up to R500,00.



MasterPass®

Shopping online on your computer, tablet or smartphone is easier and more secure with MasterPass®.



InstantMoney™

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an InstantMoney™ voucher is as easy as buying airtime – even if they don't have a bank account.



App for Smartphones or Tablets

You decide where and when you need to do your banking. Simply open the secure banking app on your smartphone or tablet.



UCount Rewards

Join our rewards programme for just R22,19 a month and collect rewards points every time you shop with your Standard Bank Credit, Cheque or Debit Card.



Shyft

The award-winning forex app exclusive to Standard Bank clients allows you to buy, store, send, spend and exchange your forex at the touch of a button on your mobile phone or tablet. No paperwork, no passport, no hassle.

CONTACT US

TravelWallet

Lost or stolen cards – 0800 020 600 from South Africa or +27 11 299 4114 while abroad
Call Centre 0861 201 311* or 27 11 299 4541, option 2 then option 5.

Shyft

support@getshyft.co.za
shyftoperations@standardbank.co.za

International payments – International Banking Desk

qmanpaymentqueries@standardbank.co.za
0860 123 006*
+27 10 249 0051 (calling from outside of South Africa)

Direct delivery

Region	Phone number	Email address	Fax number
Gauteng	(011) 636 2714 / 8695 / 3049 / 2394 / 5613 / 7384	jhbforexdelivery@standardbank.co.za	011 631 8962
Durban and Pietermaritzburg	031 535 5012	durbandirectforex@standardbank.co.za	086 637 3896*
Cape Town	021 918 5148	ctccforex@standardbank.co.za	021 918 5152

*Standard call rates apply.

*Fees effective from 1 April 2018 (Including VAT).

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.



*Terms and conditions apply.