

1 Introduction

- 1.1 These Terms become effective when you open a MoneyMarket Call account.
- 1.2 You must know, understand and comply with these Terms and the General Terms and Conditions as they are a binding agreement between you and us.
- 1.3 If there is a conflict between these Terms and the General Terms and Conditions, these Terms will apply.

1.4 Important clauses, which may limit our responsibility or involve some risk for you, are in bold and italics or highlighted. You must pay special attention to these clauses.**2 Definitions**

We have defined some words for consistency. These words will begin with a capital letter, where indicated. Singular words include the plural and the other way round.

Account The MoneyMarket Call account opened by us in your name at your request.

ATM An automatic teller machine.

Card A bank card issued to you and linked to your Account.

we, us The Standard Bank of South Africa Limited (Registration Number 1962/000738/06) and its successors or assigns.

you The person/juristic person who applies for an Account, or in whose name an Account is opened.

3 Your Account

- 3.1 You must deposit the minimum of **R20 000** to open your Account.
- 3.2 You must always have the above minimum amount in your Account once it is open.
- 3.3 You may deposit any amount.
- 3.4 You may withdraw and transfer a minimum of **R100** each withdrawal and each transfer.
- 3.5 Your Account can be linked to an existing Card. Once it is linked, you can view your Account through any of our ATMs or our Internet Banking service.

4 Fees

When you deposit cash into your Account, we will charge you a deposit fee.

5 Withdrawals

You can access your money at a branch teller or by transferring it to a transactional account held with us. If you wish to access your money from a branch teller or do not hold a transactional account with us, we will issue you with a bank cheque. We will not issue a bank cheque to anyone else but you.

6 Statements

You will receive regular statements for this Account. You may choose how regularly you will receive them.