

# PRICING 2020




## CREDIT CARD


Standard Bank continuously strives to provide you with credit card offerings that enable you to meet your simplest needs while enriching your lifestyle.

### MAJOR BENEFITS AVAILABLE ON ALL CREDIT CARDS

 Book your spa with your credit card at all Health Spas retailers and get 10%\* off your Health Spa voucher.

 Get 10%\* off when you use your credit card at Hirsch's.

 Up to 35%\* off on Emirates flights (T&Cs apply) when you book through Leisure Desk.

 Use your credit card to pay for your AA subscription and get 15%\* off.

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In addition, the new Standard Bank app lets you take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.

Standard Bank constantly strives to enhance its credit card offerings in a way that brings you greater convenience and freedom while you work towards your.

To continue providing you with exciting value-added services and features, an inflation-related price increase will come into effect as of **1 January 2020**.

## VALUE-ADDED SERVICES FOR 2020

Each tier, from Gold to the World Citizen Credit Card, comes with its own particular set of value-added features:

### Gold

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Use your credit card to pay for your AA subscription and get **15%** off.

### Titanium

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get up to **33%\*** off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.

### Platinum

- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to airport lounges.
- Get up to **33%\*** off online purchases on Wine-of-the-Month Club.
- Get up to **15%\*** off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.
- Save up to **30%\*** on your travel when you book through Cleartrip.
- Ship your online purchases home for less with discount on shipping using MyUS.

### Professionals:

- Low interest rate of prime – **0.25%**.
- Free automatic basic travel insurance when you book and pay your public conveyance ticket with your credit card.
- Get access to airport lounges.
- Get up to **33%\*** off online purchases on Wine-of-the-Month Club.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.
- Save up to **30%\*** on your travel when you book through Cleartrip.
- Ship your online purchases home for less with discount on shipping using MyUS.

### The World Citizen:

- Get up to **35%\*** off the base fair off Emirates flights when you book through LeisureDesk.
- Free automatic comprehensive travel insurance when you book and pay your public conveyance ticket with your credit card.
- Personalised travel concierge assistance whenever you need it 24/7.
- Get access to local and international lounges.
- Get up to **33%\*** off online purchases on Wine-of-the-Month Club.
- Get up to **15%\*** off AVIS car rentals and complimentary upgrade with every rental, worldwide.
- Shop with confidence with ATM robbery insurance and Purchase Protection cover from Mastercard®.
- Save up to **30%\*** on your travel when you book through Cleartrip.
- Ship your online purchases home for less with discount on shipping using MyUS.

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### Notes:

- Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call **0860 123 999**.
- For Value-Added Services, please visit **www.Mastercard.com** for terms and conditions.

## CONSUMER CREDIT CARD FEES

Monthly service fees		
Monthly service fee	Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R40,00
	Blue card	R40,00 All accounts opened after 04/2019
	Gold card	R40,00
	Consolidator gold card	Fee included in transactional account
	Titanium standalone card	R40,00
	Platinum standalone card	R40,00
	Professional card	Fee included in transactional account
	World Citizen card standalone	R40,00
Ex-iStore credit card	R40,00	
Secondary card	All	R22,00
Monthly card fee (only applicable to standalone credit cards)		
Monthly card fee	Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and Mastercard® unembossed credit cards	R14,00
	Blue card	R0,00 All accounts opened after 04/2019
	Gold card	R14,00
	Titanium standalone card	R34,00
	Platinum standalone card	R54,00
	World Citizen card standalone	R224,00
Garage card monthly service fees		
Garage card	Linked to current account	R45,00
	Linked to Mastercard®	R45,00
	Standalone	R45,00
Deposits		
Cheque deposits	ATM	R55,00
	Branch	R55,00
	Branch post-dated cheque deposit	R135,00
Cash deposits	ATM	1 free per statement cycle thereafter R2,30 per R100,00 or part thereof
	Branch	R10,00 + R2,35 per R100,00 or part thereof (Minimum R45,00)

### Notes:

- **Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- **Monthly service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

<b>Cash withdrawals</b>		
Cash withdrawals	ATM	R2,35 per R100,00 or part thereof
	Branch	R55,00 + R2,35 per R100,00 or part thereof
	Other banks ATM	R10,00 + R2,35 per R100,00 or part thereof
International cash withdrawals	ATM	R50,00 + R2,35 per R100,00 or part thereof + international transaction fee (minimum R60,00)
Cash advance on casino chips purchases		R2,35 per R100,00 (max. R65,00)
<b>Payments</b>		
Inter-account transfers	Online	R4,00
	Branch	R65,00
Account payments	Online	R4,50 + 1.5% (maximum R30,00)
	Branch	R65,00
<b>Point of sale (POS)</b>		
POS	Purchase only	Free
	Purchase with cashback	R2,35 per R100,00 (maximum R65,00)
	Cashback only	R2,35 per R100,00 (maximum R65,00)
<b>Prepaid recharge</b>		
Prepaid airtime, SMS, data	ATM/Online	R1,20
Prepaid airtime, SMS, data	Other bank's ATM	R9,00 + R1,50
Prepaid electricity	ATM/Online	R1,50
<b>Information fees</b>		
Balance enquiry	ATM – no slip	Free
	ATM – with slip	R1,60
	Branch	R9,00
	Other bank ATM	R9,00
Voucher retrieval	Local	R80,00
	International	R260,00
Provisional statements	ATM	R7,50
	Branch	R30,00

### Notes:

- **Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- **Monthly service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

Transaction history	30 Days	R65,00
	60 Days	R95,00
	90 Days	R130,00
	120 Days	R160,00
	150 Days	R190,00
	180 Days	R220,00
	210 Days	R250,00
	240 Days	R380,00
	360 Days	R410,00
<b>Payment confirmation</b>		
	SMS	R1,35
	Email	R1,10
	Fax	R20,00
<b>Penalty fees</b>		
Honouring fee	Only applicable to cards opened before 1 June 2007	R145,00
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R170,00
<b>Other fees</b>		
PIN reset – Branch	R10,00	
Special clearance of cheques deposited	R145,00	
Bank cheque issued	R135,00	
POS decline	R9,00	
ATM decline	R9,00	
Other bank ATM decline	R9,00	
E-Commerce decline fee	R9,00	
International transaction fee	2.75% of rand value	
Garage card fuel transaction fee	R6,50	
<b>New card fees and card delivery fees</b>		
Initiation fee	R180,00	
Card replacement fee – Local	R145,00	
Express delivery (to branch or face-to-face delivery)	R450,00	
Face-to-face card delivery	R159,00	

#### Notes:

- **Monthly card fee:** this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- **Monthly Service fee:** means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

## WORLD ELITE CREDIT CARD FEES

Monthly fees		
Monthly service fee	Wealth and Investment World Elite credit card	Included in bundle fee
	Secondary card	Included in bundle fee
Garage Card monthly service fees		
Garage Card	Linked to transactional account	Included in bundle fee
	Linked to Mastercard®	Included in bundle fee
Deposits		
Cheque deposits	ATM	Included in bundle fee
	Branch	R55,00
Cash deposits	ATM	Included in bundle fee
	Branch	R10,00 + R2,35 per R100,00 or part thereof (Minimum R45,00)
Cash withdrawals		
Cash withdrawals	ATM	Included in bundle fee
	Branch	Included in bundle fee
	Other banks ATM	Included in bundle fee
International cash withdrawals	ATM	Free + International transactional fee
Cash advance on casino chips purchases		R2,35 per R100,00 (maximum R65,00)
Payments		
Inter-account transfers	Online	Included in bundle fee
	Branch	R65,00
Account payments	Online	Included in bundle fee
	Branch	R65,00
Point of sale (POS)		
POS	Purchase only	Free
	Purchase with cashback	Free
	Cashback only	Free
Prepaid recharges		
Prepaid airtime, SMS, data	ATM/Online	R1,20
Prepaid electricity	ATM/Online	R1,50

### Notes:

- An International transaction fee of 2.75% (of the rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

<b>Information fees</b>		
Balance enquiry	ATM – no slip	Free
	ATM – with slip	Included in bundle fee
	Branch	Included in bundle fee
	Other bank ATM	Free
Voucher retrieval	Local	R80,00
	International	R260,00
Provisional statements	ATM	Included in bundle fee
	Branch	R30,00
Transaction history	30 Days	R65,00
	60 Days	R95,00
	90 Days	R130,00
	120 Days	R160,00
	150 Days	R190,00
	180 Days	R220,00
	210 Days	R250,00
	240 Days	R380,00
	360 Days	R410,00
<b>Payment confirmation</b>		
	SMS	Included in bundle fee
	Email	Included in bundle fee
	Fax	Included in bundle fee
<b>Penalty fees</b>		
Honouring fee	Only applicable to cards opened before 1 June 2007	R145,00
Default administration fee (after 60 days of delinquency)	Only applicable to cards opened before 1 June 2007	R65,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R170,00
<b>Other fees</b>		
PIN reset – Branch	Included in bundle fee	
Special clearance of cheques deposited	R145,00	
Bank cheque issued	Included in bundle fee	
POS decline	Included in bundle fee	
ATM decline	Included in bundle fee	
Other bank ATM decline	Included in bundle fee	
E-Commerce decline fee	Included in bundle fee	
International transaction fee	2.75% of rand value	
Garage Card fuel transaction fee	Free	

#### **Notes:**

- An International transaction fee of 2.75% (of the rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

## New card fees and card delivery fees

Initiation fee	Included in bundle fee
Card replacement fee – Local	Included in bundle fee
Express delivery (to branch or face-to-face delivery)	R450,00
Face-to-face card delivery	Included in bundle fee

### Notes:

- An International transaction fee of 2.75% (of the rand value of the transaction) will be billed for any purchase and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

## BANKING 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®.



### UCount Rewards

Join our rewards programme for just R25,00 a month or R288 annually and collect Rewards Points\* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



### 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.



### Garmin Pay™

Simply enter your passcode, select your Standard Bank Credit Card and then hold your wrist near the payment machine.



### Samsung Pay

Using Samsung pay is quick and easy! Just install the Samsung Pay App and enrol your payment card. To pay, simply swipe up from the bottom of your screen, select the desired card, authenticate via PIN, fingerprint or iris and place your compatible Samsung Galaxy smartphone near the payment terminal.

## CONTACT US

General customer enquiries:

**South Africa:** 0860 123 000

**International:** +27 11 299 4701

**Lost or stolen cards:** 0800 020 600 / 011 299 4114

**Internet:** [www.standardbank.co.za](http://www.standardbank.co.za)

**Email:** [information@standardbank.co.za](mailto:information@standardbank.co.za)

**Cellphone Banking:** \*120\*2345#

**Fraud:** 0800 222 050 / 011 641 6114

\*Fees effective from 1 January 2020 (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.

\*Ts&Cs apply.

**Authorised financial services and registered credit provider (NCRCP15).**

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15). GMS-12009 – 11/19

 **MBUDSMAN**  
Standard Bank supports the  
Ombudsman for Banking Services  
Sharecall number 0860 800 900