

2021 PRICING Elite Account



Standard Bank **IT CAN BE™**

TAKE CONTROL OF YOUR MONEY, ELEVATE YOUR AMBITIONS

Manage your money your way with the easy and efficient Elite account that lets you take control of your money and elevate your dreams. Whatever your current priority, Elite banking offers you great value to help you stay on track to achieving your goals.

We are pleased to let you know that we have kept the changes to your Elite account to a minimum, and although **2021 will bring a slight change to you monthly account fee**, we've also simplified some of the account's offerings to ensure you get the best value to meet your needs.

PRICING HIGHLIGHTS

Instant Money™

R8
for values up to R500

Prepaid airtime top-up
fees reduced to just

50c

ATM cash deposit
per R1 000

R9

ATM cash withdrawals
per R1 000

R7,50 Standard
Bank
R10 Other
banks

Please note we will no longer be issuing cheques.

WHAT ARE MY PRICING OPTIONS?

There are three pricing options available for the Elite account:

1 Bundle service fee

Pay an all-inclusive fixed monthly service fee for a specified amount of transactions and services per month.

When the number of transactions included in the bundle are exceeded, all additional transactions will be charged according to the Pay-as-You Transact (PAYT) option.

2 Elite Pay-as-You Transact (PAYT)

Pay a minimum monthly service fee and only for the transactions you make.

3 Rebate

Keep a specified minimum daily balance in your account for a full calendar month, and we will refund you a portion of the service fees incurred.

WHAT YOU GET WITH A BUNDLED ELITE ACCOUNT: R110 PER MONTH

INCLUDES



FREE Standard Bank ATM¹ cash withdrawals up to R5 000.²

FREE Standard Bank ATM cash deposits up to R5 000.³

UNLIMITED



Electronic transactions including: debit orders, electronic account payments, electronic inter-account transfers and purchases.



SMS notifications with MyUpdates to keep track of your transactions on your account.^{4,5}

FREE



Emailed monthly statements.



Cash withdrawals at participating retailers.



Access to Internet, telephone, cellphone banking and our Banking App for tablets and smartphones.

¹ Cash withdrawals at agent ATMs charged at a fee of R10 per R1 000.

² All Standard Bank ATM cash withdrawals after the initial R5 000 will be charged at R7.50 per R1 000.

³ All Standard Bank ATM cash deposits after the initial R5 000 will be charged at R9 per R1 000.

⁴ Free for 1 cellphone number or email address thereafter R10,50 for additional cellphone numbers/email addresses.

⁵ SMS Notification for any transaction below R300 will be charged R1 per month.

ELITE ACCOUNT TRANSACTIONAL FEES

PAYT fees are charged for transactions that are not included in the bundle fee or when the maximum number of transactions included in the bundle fee has been exceeded.

ELITE PAY-AS-YOU TRANSACT

MONTHLY FEES

Monthly administration fee if minimum is not met	R69
Cheque card fee	R10,60
Internet, cellphone and Banking App	Free

WITHDRAWALS	ONLINE	ATM	BRANCH
Standard Bank ATM	–	R7,50 per R1 000 or part thereof	R20 per R1 000 or part thereof. Min. R70
Other bank	–	R10 per R1 000 or part thereof	–
International	–	R20 per R1 000 or part thereof. Min. R70 + International transaction fee of 2.75%	–

DEPOSITS	ONLINE	ATM	BRANCH
Cash	–	Free up to R1 500 thereafter R9 per R1 000	R18 per R1 000 or part thereof. Min. R60
Cheques ¹	–	R55	R55

¹Only valid until 31 January 2021.

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	R1,20	R1,20	R75
Immediate payments below R3 000	R10	–	0.3% of value. Min. R312 up to a Max. R1 560
Immediate payments above R3 000	R50	–	0.3% of value. Min. R312 up to a Max. R1 560
Debit orders	R3,50	–	–
Stop orders	R1,20	–	–
Stop order – amend, establish, cancel	Free	–	R20
Inter-account transfers	Free	Free	R75

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R5	R5	–
Up to R500	R8	R8	–
R501 to R1 000	R10,50	R10,50	–
Above R1 000	R12,50	R12,50	–

POINT OF SALE	ONLINE	ATM	BRANCH
Purchases	Free	-	-
Cashback	-	R1,40	-
Purchase with cashback	-	R1,40	-
Garage card purchases	R7	-	-
International purchases	2.75%	-	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Airtime other banks	-	R10,20	-
Electricity	R1,50	R1,50	-
Lotto	R2,50	R2,50	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	--	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	Free	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses. SMS Notification for transaction below R300 will be charged R1.

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R65
POS decline	R8,30	-	-
Honouring fee [#]	R132	-	-
Unpaid debit orders	No charge for the first 4 thereafter R147	-	-
Unpaid stop orders	R125,00	-	-
Future dated	R65	-	-

[#]If the transactional amount is less than R132, the honouring fee should be equal to the transactional amount that is honoured.

OTHER FEES	ONLINE	ATM	BRANCH
PIN reset	–	Free	R10
Card replacement	–	–	R145
Proof of banking	Free	R5	1 Free per month then R15
Subsidy letter	–	–	R21
International transaction fee	2.75%	2.75%	–

OVERDRAFT FEES

Monthly service fee – limits over R500	R69
Monthly service fee – no limit	R69
Initiation fee	R74,75 + 11.5% of limit. Max. R1 207

ELITE REBATE OPTION

The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders, cheques and cheque card purchases. It also applies to the minimum monthly service fee.

MINIMUM DAILY POSITIVE BALANCE FOR THE FULL CALENDAR MONTH

MAXIMUM MONTHLY REBATE

R10 000 – R19 999	R86
R20 000 – R29 999	R127
R30 000 – R49 999	R227
R50 000 – R99 999	R283
R100 000+	R424

STANDARD TRUST LIMITED

Will drafting fee (complex – Standard Trust not nominated executor)	R2 250
Will drafting fee (pre-printed will)	R535
Will drafting fee (online)	R535
Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	Free
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R2 250
Will safe custody annual fee	R171

BANK FASTER AND CHEAPER – AT YOUR CONVENIENCE WITH THESE HELPFUL TIPS



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Banking App, is cost-effective.



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

VALUE-ADDED SERVICES



Buy lotto tickets on the mobile app or through **Cellphone Banking** by dialling ***120*2345#**.



Buy prepaid airtime or electricity on **Internet Banking**, the **Banking App** or by dialling ***120*2345#**.



Transfer funds overseas with Shyft – 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 also order a **Mastercard® multicurrency card** and create **Mastercard® virtual cards** for **international online shopping**, all from your Apple or Android mobile phone.

BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Elite account wherever you are. Use our digital banking platforms to view statements, make payments, manage your card and much more.

Visit www.standardbank.co.za to access **online banking** or dial ***120*2345#** for **cellphone banking**.

Alternatively, download our Banking App.



EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download SnapScan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your PIN.

Masterpass®



The digital wallet that enables you make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

Instant Money™



Receive, store, spend and send money from your cellphone without the need for a bank account.

CONTACT US

General customer enquiries

South Africa: **0860 123 101**
International: **+27 11 299 4701**
Or visit your nearest branch

Dedicated Email: **information@standardbank.co.za**
Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

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

Lost or stolen cards

South Africa: **0800 020 600**
International: **+27 11 299 4114**

Fraud

South Africa: **0800 222 050**
International: **+27 11 641 6114**

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.



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

Standard Bank **IT CAN BE™**

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