



Standard Bank

Your Consolidator Account

2024 pricing



Let your money continue working for you as you slow down.

You've worked hard to build the life you enjoy, so sit back and enjoy the ease and security of taking care of your money and financial goals with your Consolidator account.

You can keep accessing the same excellent service and expanded value to help you bank better.

What you get

R9.50

Instant Money™ values below R500

60c

Prepaid airtime top-up fee

R1.40

ATM cash deposit fee per R100

UCOUNT REWARDS

swipe your card and get instant rewards

Three Consolidator account pricing options to suit your needs



Bundle service fee: Pay an all-inclusive fixed monthly service fee for a specified amount of transactions and services per month. Once the transactions included in the bundle are exceeded, all additional transactions will be charged according to the fees tables.



Consolidator Pay-As-You-Transact:

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



Rebate: Keep a specified minimum daily balance in your account for a full calendar month, and we will refund your monthly account fee.

The benefits of your bundled Consolidator account for only R49 pm:

Includes

- Free Standard Bank ATM cash withdrawals up to R5 000.
- Free Standard Bank ATM cash deposits up to R5 000.
- Two free branch withdrawals.
- One free branch deposit.
- Emailed monthly statements.
- 2 free Instant Money vouchers per year

Unlimited

- Cash withdrawals at participating retailers.
- Access to Internet, telephone, cellphone banking and our Banking App for tablets and smartphones.
- Electronic transactions including debit orders, electronic inter-account transfers, electronic account payments, and purchases.
- In-app notifications with MyUpdates to keep track of your account transactions.

Make your money work for you with **EVERYDAY VALUE ADDED SERVICES**



Shyft, an award-winning foreign currency app from Standard Bank, allows you to send and receive USD, EUR, GBP, and AUD within an individual's Single Discretionary Allowance of R1 million annually.



LookSee equips homeowners with effective tools and resources to better manage and service their homes. LookSee.co.za offers a wide variety of advice and tools from property valuations to solar solutions and money saving tips.



Join our **UCounts programme and get rewarded for banking.** Swipe your card instead of using cash at retailers and earn instant rewards with UCount Rewards. Pay with a Standard Bank Credit Card and **earn double the UCount Rewards Points.**

Save money and time with SELF-SERVICE BANKING

Skip the queues, branch visits or phone calls – our digital platforms are here to make payments, deposits, transfers, and other account management easy and convenient.

To activate your preferred self-service platform:



Visit
onlinebanking.standardbank.co.za
to access online banking



Dial ***120*2345#** for cellphone
banking



Download our **Banking App**



Statements
up to 6 months



**Proof of
Banking**



**Inter
account
transfers**



**Balance
Enquiries**



**In-app transaction
notifications**

Save money and time, GO CASHLESS & CARDLESS AT THE TILL

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.



Tap to Pay: Go contactless at the till. Tap-to-pay for items worth R500 or less – it's fast and requires no PIN.



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



Easyscan at Pick n Pay: A cashless and cardless way to pay that makes shopping quicker, safer, and easier. Scan QR code on a Pick 'n Pay payment machine, using our Banking App.



Standard Bank App Tap to Pay: Enable your credit card on the Standard Bank App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.

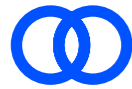
Save money and time, GO CASHLESS & CARDLESS AT THE TILL



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



Virtual card: You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



Scan to Pay: A safe and convenient way to pay for goods and services by scanning a QR code.



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



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



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



Garmin Pay: Make purchases instantly by simply enter your passcode, choose your credit card, and place your wrist close to the payment terminal.



Fitbit pay: Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.

Keep growing your money with the right SAVINGS & INVESTMENTS



Notice Deposit: An account that provides a customer with a range of notice periods (7 – 60 days) while still earning competitive rates.



Fixed Deposit: An Investment account where a lump sum is invested for a fixed period of time (1 - 60 months) at a fixed interest rate.



Flexi Advantage: An account that allows you to save and access up to 40%* of the funds immediately without paying a penalty.



Tax-free Call: Invest, tax free up to R36 000 per year with immediate access to your funds.

OFFSHORE INVESTMENTS & ESTATE PLANNING



Our group of Standard Bank companies have a host of wealth management products and services through which you can manage and grow your wealth. Our financial planners will take the time to get to know you, your family and your business requirements and create a financial plan unique to your needs. Call us on 0860 034 778.

Call 0860 333 383 for more information on Standard Bank Offshore accounts.
For financial planning, call our Standard Bank Financial Consultants on 0860 034 778.

Transaction fees

Monthly fees		
Monthly administration fee (PAYT)		Free
Internet, cellphone and Banking App		Free
Withdrawals	ATM	Branch
Standard Bank: Out of bundle	R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Standard Bank: Pay-as-you transact	R9 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	R80 + R3 per R100 or part thereof
Other bank: Out of bundle	R2.40 per R100 or part thereof	
Other bank: Pay-as-you transact	R10.50 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	-
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin withdrawal	-	R80 + R15 per R100 or part thereof
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	-	R160 + R15 per R100 or part thereof
Deposits	ATM	Branch
Notes	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof
Notes and coin deposit	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers (transfers to other transactional accounts is charged at R4)	Free	Free	R80
Account payments	R1.25	R1.25	R80
Immediate payments	Below R2 000 - R10 R2 000 and above - R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	R3.50	-	-
Stop order (scheduled payments)	R1.25	-	-
Stop order - amend, establish, cancel	Free	-	R35
PayShap	R3 values below R100 R7 values from R100 to R999.99 R1 per R100 or part thereof for values R1 000 and above.	-	-

Card purchases	Point of sale
Purchases	Free
Cashback	R1.40
Purchase with cashback	R1.40
International purchases	2.75% of value
POS decline	R8.50
Overdraft fees	
Monthly service fee – applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69
Initiation fee	R74,75 + 11.5% of limit. Max R1 207

Transaction fees

Instant Money™	ATM	Branch
Create voucher using Instant Money Wallet	R9.50	R9.50
Below R500	R9.50	R9.50
R500 to below R1 000	R13	R13
R1 000 and above	R16	R16

Prepays	Online	ATM
Airtime	R0.60	Standard Bank - R0.60 Other banks - R15
Electricity	R1.60	R1.60
Lotto	R2.90	R2.90
Voucher purchase	R2.90	-

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R15
Balance enquiry other bank	-	R10.50	-
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)	Free up to 6 months	R7.50	R50
eStatements greater than 6 months	R10	-	Charged as per monthly statement fees
eStatements	Monthly - R15 Weekly - R30 Daily - R60	-	-

Transaction fees

Notifications	
MyUpdates MyUpdates (Free for 1 email address or for in-app notifications. R11 monthly for additional email addresses. SMS notifications will be charged at 30c per SMS, and the total charge will be posted to the account at month end)	In-app - Free SMS - 30c per SMS
Email payment notification	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank - Free Other bank - R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	Free for first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Honouring fee* (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured.)	R100	-	-
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 cannot be reversed if the payment is older than 6 months)	-	-	R150

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will "honour" the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Transaction fees

Other fees	Online	ATM	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	1 Free per month, thereafter R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R22

Consolidator rebate option: The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic interaccount transfers, electronic account payments, debit orders and purchases. It also applies to the minimum monthly service fee. Rebates are only applicable on PAYT options.

Minimum daily positive balance for the full calendar month	Max monthly rebate	Minimum daily positive balance for the full calendar month	Max 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 (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL is not the nominated executor)	R2 410
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	Free

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.



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

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.

Fees effective from the 1 January 2024 (Including VAT).

Terms and conditions 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).