



Standard Bank  
Private

# Prestige Banking

2024 pricing



## Superior banking that supports your financial aspirations

Discover how much Prestige Banking can do to help you take care of your family needs, your money and make it work for you. Enjoy more value when you shop, pay, invest, or travel because you've got the financial partner that understands your need to secure your financial future.

We are delighted to let you know that your bundled monthly fee remains unchanged at R230. With our current tough economic environment you can continue enjoying world-class exceptional service that helps you grow your wealth.

## More value for your money



**R230**  
Bundled service fee

**FREE**  
(sum)1 accounts for your  
children under 16 years

**50%**  
discount on a secondary account for only  
R115 per month for your spouse or partner

**FREE\***  
Offshore Optimum account

**6 x FREE\***  
domestic airport lounge visits for  
Titanium credit cardholders

\*Ts & Cs apply

## Bank easily with Prestige Banking

### Includes

- Access to a team of Prestige Bankers who will partner with you on your financial journey.
- Access to the Private Client Center\* for swift resolution on day-to-day banking queries.
- Free Titanium Credit Card valued at R86 per month.
- 50% off a secondary account for only R115 per month.
- Free Standard Bank ATM cash withdrawals and deposits up to R5 000 each.
- Email and in-app notifications with MyUpdates to keep track of your transactions on your account.
- Access to our self-service banking platforms which includes internet, telephone, cellphone banking and our Banking App.
- Access to money management tools on the app (Budget Planner, MY360, Save and Invest)
- 2 free Instant Money vouchers per year\*\*

### Unlimited

- Electronic transactions including: debit orders, account payments, inter-account transfers as well as prepaid airtime, data, electricity and card swipe purchases, email and SMS payment notifications.
- Free point-of-sale (POS) cashback cash withdrawals at participating retailers.
- Online transactions using digital payment platforms such as Google Pay and Apple Pay.
- Free use of the SnapScan app to make purchases directly from your smartphone.



Skip the queues, branch visits or phone calls – our digital platforms are here to enable you to make payments, deposits, transfers and other account management easy and convenient. Whether it's online banking, cellphone banking or the banking app, you're in complete control.

- Visit [onlinebanking.standardbank.co.za](https://onlinebanking.standardbank.co.za) to access online banking.

- Dial **\*120\*2345#** for cellphone banking.

- Download our **Banking App**.



\*Coming soon: Private Client Center with be servicing Prestige Clients 24/7. 365 days a year. \*\*Instant Money voucher fee will be charged for the voucher creation, however this will be refunded at the end of the month

# UCount Rewards

For just R25 per month and get access to great benefits and rewards, for you and your family.



## Earn Reward Points:



**Card Rewards: Up to 1%\*** back in Rewards Points on all card purchases.



**Data Rewards: Up to 2GB\*** back in data monthly. Collect data just by having an active Standard Bank Mobile SIM Card.



**Fuel Rewards: Up to R10\*** back in Rewards Points per litre of fuel and oil at participating **Caltex** and **Astron Energy** service stations. **To view details visit** [www.ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuelrewards/](http://www.ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuelrewards/).



**Travel Rewards: Get up to 50%\*\*** back in Rewards Points when you book flights using your qualifying credit card.



**Social Rewards: Up to 690\*** Rewards Points on social media when you link your Twitter account and get rewarded for positive interactions with #UCount.



**Choose Your Own Rewards: Up to 20%\*** back in Rewards Points on the category\*\*\* chosen that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



**Retailer Rewards: Up to 20%\*** back in Rewards Points at our Rewards Retailers. Visit [www.standardbank.co.za/ucount](http://www.standardbank.co.za/ucount) to view all the latest Rewards Retailers.



**Goals and Gains: Get all the Gains (Bonus Rewards Points and Vouchers)** when you achieve your Goals, by accessing Goals and Gains in the UCount Rewards in-App platform on the Standard Bank Banking App. You'll receive new Goals every 1st and 3rd Wednesday of the month.

\*Terms, conditions and qualifying criteria apply | \*\*Offer is valid until 31 May 2024 | \*\*\*Visit the UCount Rewards website for the full list of Retailers in each category.

## Redeem Reward Points:

Be spoilt for choice when you redeem your Rewards Points - from fuel at Caltex to contributing to a Savings or Investment account, to using your Rewards Points to shop at your favourite Rewards retailers. Visit [ucount.standardbank.co.za/](https://ucount.standardbank.co.za/) for more info.



Fill up with fuel and oil at participating **Caltex** and **Astron Energy** service stations or grab something to eat at **FreshStop**.



Shop for thousands of great deals in-store and/or online at our **Rewards Retailers\*\*\***



Save when you invest into a **PureSave**, **Notice Deposit**, **AutoShare Invest** or **Tax Free Investment Account**.



See the world with amazing **local and international travel deals** at the **UCount Rewards Travel Mall**.



Travel in style with access to **Bidvest Premier Lounges** at South African Airports.



Donate your Rewards Points to the **Gift of the Givers Foundation** and help communities in need.



Shop for a range of electronic vouchers on the **UCount Rewards Online Redemption Portal** or the **UCount Rewards in-app platform**.



Use your Rewards Points to reduce your **Revolving Loan** or **Term Loan** balance.



Fund a student on **Feenix™** our crowdfunding platform or pay school and varsity fees or donate to a school or university of your choice via **School-Days®** and **Varsity-Days®**.



Use your UCount Rewards Points as a payment method for parking with the **Admyt App** and enjoy ticketless parking that offers great convenience.



Redeem your UCount Rewards Points\* using your activated UCount Rewards Card, to pay for your rental of your safe deposit vault with **IBV International Vaults** or make gold and silver bullion purchases with **IBV Gold** through [internationalvaults.com](https://internationalvaults.com) or at any of the seven South African branches.

\*\*\* Visit the UCount Rewards website for the latest Rewards Retailers.

## Lifestyle Benefits



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.



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 R 1 million annually.



PluggedIn is a career success platform designed to empower the youth to realise their career potential and succeed in the modern economy. Gain access to innovative career assessments to learn about your strengths, personality, and best-suited career path.



## Travel Benefits



**6 free\* visits** to Domestic Bidvest Premier Lounges with your Titanium Credit Card\*.

**6 free\* visits for you and a guest** at the Standard Bank Fluent Lounge, located at Lanseria airport, with your Titanium Credit Card\*.



Enjoy up to **10% cashback** when using [Booking.com/mastercardmea](https://www.booking.com/mastercardmea) for all your travel needs with your Titanium Credit Card.



Get up to **30% off** at leading hotel chains around the world through [hotelbookings.priceless](https://www.hotelbookings.com) with your Titanium Credit Card.



Get up to **10% discount** on car hire from [Rentalcars.com](https://www.rentalcars.com). Plus up to **20% discount** on Avis rentals when you use your Titanium Credit Card.

\*Ts & Cs apply. Free domestic airport lounge access if you spend more than R5 000 on your Titanium Credit Card in the prior month.

## Plan, invest and insure wisely



We offer **financial debt relief** through debt consolidation, payment holidays and loan restructuring options when you need it most.



**Free Will drafting** valued at R535 and access to fiduciary specialists for all your estate planning needs.



Access **preferential interest rates for finance** on your next property, vehicle or personal loan.



All Prestige transactional accounts opened after 1 January 2016 qualify for an **accidental cover of R20 000 at no extra cost\***.



Our Insurance Brokers give you up to **five competitive car and home insurance quotes** from some of South Africa's leading underwriters. We give you the best possible deal based on your unique requirements.



**Free automatic basic travel insurance** when booking your return tickets with your Standard Bank Cheque or Credit Card.



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 Liberty financial planners and SBFC financial advisers will take the time to meet with you to create a financial plan that is unique to your needs and those of your family and business.

\*Ts & Cs apply



## Go cashless and cardless at checkout

Pay online or instore safely and easily with any of our other value-added products when you don't have cash or cards on hand.



**Tap to Pay:** Contactless at the till. No PIN required. Tap-to-pay for items worth R500 or less.



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



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



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



## Go cashless and cardless at checkout



**Masterpass:** Easy online shopping with 'click and pay'. Safely make online purchases with the Masterpass app.



**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.



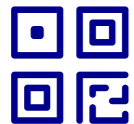
**Apple Pay:** Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.



**Garmin Pay:** Garmin Pay lets you make purchases instantly. Simply enter your passcode, choose your credit card, and then place your wrist close to the payment terminal to make a purchase.



**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.



**EasyScan at Pick n Pay:** EasyScan is a cashless and cardless method of payment that makes shopping quicker, safer, and easier. Scan QR code on a Pick 'n Pay payment machine, using our Banking App.

# Transaction fees

## Pay-As-You-Transact (PAYT)

Monthly fees	
Monthly administration fee if minimum is not met (PAYT)	R135
Internet, cellphone and banking app	Free

## Prestige rebate option

Minimum daily positive balance for the full calendar month	Maximum monthly rebate
Minimum balance of R30 000	R135

# Transaction fees

Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
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

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	Free	Free	R80
Account payments	R1.25	R1.25	R80
Immediate payments below R2 000	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 - R999.99 R1 per R100 or part thereof for values R1000 and above.	-	-

Card purchases	Point of Sale
Purchases	Free
Withdrawal at retailer	R1.40
Purchase with withdrawal at retailer	R1.40
International purchases	2.75% of value
POS decline	R8.50

# Transaction fees

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	R7.50	R50
eStatements greater than 6 months	R10	-	-
eStatements	Monthly - R15   Weekly - R30   Daily - R60	-	-

Instant Money™	Online	ATM
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

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

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

Notifications	
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 (Payment notifications sent through the Branch is charged at R25)	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

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

# Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
Standard Bank ATM decline	-	Free	-
Other bank ATM decline	-	R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle, thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days	Values under R500 - R5   Values R500 to R1 000 - R10	-	R50
Disputed debit orders between 40 and 180 days	-	-	R150
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	-	-

\*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).

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)	R150



## Exceptional service and support

### Your team of Prestige Bankers

is on hand to assist you with all your financial requirements. They will also facilitate your requests relating to the following:



Financial and Wealth Planning  
(retirement planning, estate  
planning, wills drafting)



Financial Management  
(debt consolidation, payment  
holidays, loan restructuring)



International  
Banking



Insurance  
and Lending  
Solutions



Family  
Banking

Your Prestige Banker is supported by a team of specialists, including Standard Bank and Liberty financial advisers, as well as experts in Business Banking, International Banking and credit finance. To access your Prestige Banker's details, simply log in to the Standard Bank app, tap the ? icon at the top of your home screen and then tap **Your Banker**.

### Our Private Client Centre is also at your service

to support our Prestige Bankers, and ensure that you enjoy exceptional service and a swift resolution to all your day-to-day banking enquiries:



Self-service banking and account-related queries, document requests, account maintenance and complaints management, fraud, card and lost or stolen cards queries, PIN issuing and beneficiary maintenance.



Local  
payments  
and transfers



Debit order  
queries and  
disputes



Electronic  
account payment  
limit changes

The Private Client Centre contact number is **+27 10 824 1517**.

Operating hours are as follows:

Kindly note that all other numbers will be discontinued.

Monday - Friday  
**08H00 to 17H00**

Saturdays  
**08H00 to 12H00**

For after hours support call  
**0860 001 321**

# Contact us

## General customer enquiries

South Africa: **0860 001 321**  
International: **+27 11 299 4607**

Internet Banking: **www.standardbank.co.za**  
Cellphone Banking: **\*120\*2345#**

## Insurance

South Africa: **0860 123 444**  
Email: **sil.claims@standardbank.co.za**

## Follow us on social media



**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).