



# 2017 PRICING GUIDE

## Credit Card



### PAY AS YOU TRANSACT PRICING

Credit card fees	
Initiation fee	R165,00
Monthly service fee	
Blue and Access Including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and MasterCard® unembossed Credit Cards)	R45,00
Gold	R45,00
Consolidator Gold	Fee Included in bundle
Titanium stand-alone	R55,00
Platinum stand-alone	R57,00/R65,00*
World Citizen stand-alone	R57,00/R65,00*
Professional	Free included in bundle
Stand-alone or linked Garage card	R30,00
Secondary card fee	R15,00 (R100 for World Citizen)
* R57,00 for accounts opened between 1 June 2007 and 5 May 2016, R65,00 for accounts opened before 1 June 2007 and after 6 May 2016.	
Cash withdrawals	
Standard Bank ATM and AutoMoney	(R2,00 per R100,00)*
Another bank's ATM	
– Local	R6,70 + (R2,00 per R100,00)*
– International	R35,00 + (R2,00 per R100,00)*
Over the counter at branch*	R35,00 + (R2,00 per R100,00)
Cashback at POS with purchase	R2,00
Cashback at POS without purchase	R2,00
<b>*R2,00 per R100,00 or part thereof</b>	
Cash deposits	
– ATM	One free ATM deposit per statement cycle, thereafter R2,00 per R100,00*
– Branch	R8,00 + (R2,00 per R100,00)*
<b>*R2,00 per R100,00 or part thereof</b>	

Balance Enquiries	
Standard Bank AutoBank/AutoPlus (including mini-statements)	R1,50 (with slip)
Over the counter at a branch	R7,25
Another bank's ATM	R5,50
Account payments (to other account holders and/or other banks' accounts)	
Electronic account payment	R4,00 + 1,35% of value (max R25,00)
Branch account payment	R50,00
Inter-account transfers	
Standard Bank AutoBank	R4,00
Telephone and Internet Banking	R4,00
Over the counter at a branch/customer contact centre	R50,00
Provisional statements	
AutoPlus	R5,00
Over the counter at a branch	R31,50
History statements at a branch/customer contact centre	
30 days	R20,00 per statement
60 days	R40,00 per statement
90 days	R60,00 per statement
120 days	R80,00 per statement
160 days	R100,00 per statement
180 days	R120,00 per statement
210 days	R150,00 per statement
240 days	R180,00 per statement
360 days	R300,00 per statement
Cheque fees	
Bank cheque issued	R105,00
Cheque deposit fee branch – per cheque	R50,00
Cheque deposit fee ATM – per cheque	R30,00
Depositing a post-dated cheque	R105,00
Special clearance of cheque deposited	R105,00

Penalty fees	
Late payment fee** From 5 days delinquency	R145,00
Honouring fee**	R130,00
Arrears fee – from 60 days delinquency	R55,00
POS declined fee – insufficient funds	R7,90
Standard Bank ATM declined fee	R2,80
Other bank ATM declined fee	R5,20
E-Commerce declined fee – insufficient funds	R5,00
<b>**Applicable to accounts opened or upgraded before 1 June 2007.</b>	
New card and card delivery fees	
Card delivery to branch	Free
Card replacement fee in South Africa	R130,00
Same-day replacement/Same-day Delivery (Face-to-face or to Branch)	R400,00
Delivery of credit card by courier (Face-to-face delivery)	R150,00

Other fees	
Monthly World Citizen fee (only applicable to World Citizen Standalone)	R160,00
Retrieval of one voucher – South Africa	R70,00
Retrieval of one voucher – International	R240,00
Internet Banking payment confirmation fee:	
– By email	R1,10
– By SMS	R1,10
– By Fax	R6,00
Fuel transactions on a Garage card	R5,00
ATM PIN re-set fee	Free
Branch PIN re-set free	R5,00
Prepaid Airtime at ATM/Internet or mobile banking	R1,10
International currency conversion fee	2,75% of rand value of transaction

### WORLD ELITE CREDIT CARD FEES

Initiation fee	Fee included in bundle
Monthly service fee	
Wealth and Investment World Elite Credit Card	Fee included in bundle
Cash withdrawals	
Standard Bank ATM and AutoMoney	Fee included in bundle
Another bank's ATM	
– Local	R6,70 + R2,00 per R100 or part thereof
– International	R35,00 + R2,00 per R100 or part thereof
Over the counter at branch	Fee included in bundle
Cashback at POS with purchase	R2,00
Cashback at POS without purchase	R2,00
Cash deposits	
Cash deposits – ATM	Fee included in bundle
– Branch	Fee included in bundle
Balance enquiries	
Standard Bank AutoBank/AutoPlus (including mini-statements)	Fee included in bundle
Over the counter at a branch/customer care centre	Fee included in bundle
Another bank's ATM	R5,50
Account payments (to other account holders and/or other banks' accounts)	
Electronic account payment	Fee included in bundle
Branch account payment	Fee included in bundle
Inter-account transfers	
Standard Bank Autobank	Fee included in bundle
Telephone and Internet banking	Fee included in bundle
Over the counter at branch / customer contact centre	Fee included in bundle

Provisional statements	
AutoPlus	Fee included in bundle
Over the counter at a branch	Fee included in bundle
History statements at branch/customer contact centre	
30 days	Fee included in bundle
60 days	Fee included in bundle
90 days	Fee included in bundle
120 days	Fee included in bundle
160 days	Fee included in bundle
180 days	Fee included in bundle
210 days	R150,00 per statement
240 days	R180,00 per statement
360 days	R300,00 per statement
Cheque fees	
Bank cheque issued	Fee included in bundle
Cheque deposit fee at branch – per cheque	Fee included in bundle
Cheque deposit fee at ATM – per cheque	Fee included in bundle
Depositing a post-dated cheque	R105,00
Special clearance of cheque deposited	R105,00

Penalty fees	
Late payment fee** from 5 days delinquency	R130,00
Honouring fee**	R145,00
Arrears fee – from 60 days delinquency	R55,00
POS declined fee – insufficient funds	R7,90
Standard Bank ATM declined fee	R2,80
Other bank ATM declined fee	R5,20
E-Commerce declined fee – insufficient funds	R5,00
<b>**Applicable to accounts opened or upgraded before 1 June 2007</b>	
New card and card delivery fees	
Card replacement fee in South Africa	Fee included in bundle
Emergency card replacement outside South Africa	Fee included in bundle
Same-day replacement/same-day delivery (Face-to-face or to branch)	Fee included in bundle
Delivery of credit card by courier (Face-to-face delivery)	Fee included in bundle

Other fees	
Retrieval of one voucher – South Africa	R70,00
Retrieval of one voucher – International	R240,00
Internet Banking payment confirmation fee:	
– By email	Fee included in bundle
– By SMS	Fee included in bundle
– By Fax	Fee included in bundle
ATM Pin reset fee	Free
Branch PIN reset fee	Free
Prepaid airtime at ATM/Internet or mobile banking	R1,10
International currency conversion fee	2.5% of rand value of transaction

## TRAVEL INSURANCE

As a Standard Bank Credit Card holder, you qualify for free Automatic Travel Insurance when booking flight tickets using your Credit Card. However, should you wish to take additional cover over and above your Automatic Travel Insurance, you can choose from one of the additional covers at the rates shown below:

International optional upsell cover (including pre-existing medical conditions cover)	International Option 1	International Option 2	International Option 3
Per trip: 1 to 30 days	R740,00	R805,00	R910,00
Per trip: 31 to 90 days	R1 220,00	R1 315,00	R1 425,00
Per trip: 91 to 180 days	R2 590,00	R2 845,00	R3 145,00
Mandate: 1 to 90 days	R665,00	R725,00	R820,00
Local Optional Upsell Cover	Local		
Per trip: 1 to 30 days	R300,00		
Per trip: 31 to 90 days	R470,00		
Local Optional Upsell Cover	Local	International	
Per trip: 1 to 30 days	R1 330,00	R1 330,00	
Per trip: 31 to 90 days	R1 960,00	R1 960,00	
Annual Frequent Flyer Optional Upsell Cover	International Option 1	International Option 2	International Option 3
Annually: 1 to 90 days	R2 065,00	R2 235,00	R2 460,00

However, should you own a World Elite or World Citizen Credit Card, you qualify for superior automatic Travel Insurance. For more information, please contact your Relationship Banker.

### Standard Bank Credit Card functions and pricing

Your Standard Bank Credit Card is an easy, safe and convenient way to pay for goods and services. It also comes with a range of special offers and discounts that are exclusive to you, as a Standard Bank Credit cardholder. Your card also provides you with exceptional value, including the following:

- Local and international acceptance with over 30 million merchants worldwide.
- Your Credit Card can be linked to your current or savings account for easy and convenient management of your money using any of our electronic channels.
- A budget facility where you can spend R200,00 or more and repay the amount you spend over periods of between six and 60 months.
- A single credit limit that you may use as you choose, since you can link additional cards and a Garage card to your Credit Card. You are in total control.
- Get up to 55 days' interest-free credit if the full outstanding balance is paid by the due date each month.
- A repayment option to meet your needs. You may choose to repay the minimum amount, which is as low as 3% (10% for Accelerate and MasterCard® unembossed) of the outstanding balance, or R25,00 (R100,00 for Accelerate and MasterCard unembossed) whichever is greater.
- You can safely pay for goods and services over the Internet by registering with MasterCard secure code.

### How to save money with your Credit Card?

Read through our pricing guide and you will see that you can cut costs by using our self-service channels, including ATMs, Cellphone, Internet and Telephone banking rather than a branch. If you make several cash deposits a month, think about consolidating them into one. Consider swiping your Credit card for purchases instead of drawing cash, as the transaction is free and you could also get up to 55 days' interest-free credit.

### How to calculate your transactional fee cost on your Credit Card:

Cash withdrawals, cash deposits and electronic account payment transaction fees have a fixed fee and/or a variable fee (fee based in transaction value).

For example, The fee for cash withdrawals at Standard Bank ATM's is R2,00 for each R100,00 you withdraw, whereas for cash withdrawals at a Standard Bank branch, the fee is **R35,00 plus R2,00 for every R100,00 that you withdraw.**

So if you withdraw **R200,00 at a Standard Bank ATM**, it will cost you **R4,00 (R2,00 x 2)**, but if you withdraw **R200,00 at a Standard Bank branch**, it will cost you **R39,00 (R35,00 fixed fee + R2,00 x2).**

However, "**R2,00 per R100,00 or part thereof**" means that if you withdraw using your credit card, you will be charged based on the R100,00 range that you withdraw. e.g. if you withdraw **R120,00 at Standard Bank ATM**, you will be charged **R4,00 (R2,00 x 2)** as you withdrew in the R200,00 range and will be charged on two R100's, if you withdraw **R250,00 at a Standard Bank ATM**, you will be charged **R6,00 (R2,00 x 3)** as you withdrew in the R300,00 range, and will be charged on three R100's, and so forth.

### FREE benefits offered on your credit card:

- Free Internet, Telephone and Cellphone banking when you link your Internet profile to your Credit card.
- Free and convenient debit order that helps you to manage your account without hassles.
- Free basic travel insurance when you pay for travel tickets with your Standard Bank Credit card.
- No point-of-sale transaction fees when you swipe your card at a merchant.
- Free electronic statements sent directly to your email account.
- Free lost card protection, protecting you against fraudulent transactions on your stolen or lost card provided that it is reported to us.
- Free budget facility.
- Free account limit changes.
- Free ATM balance enquiries if you choose to display your balance on screen.

Plus you also get one of the following free each month:

- Cash deposit at AutoBank
- Balance enquiry at an AutoBank, or AutoPlus.

### Added safety and security

Our chip and PIN Credit cards help protect you from fraudulent transactions. These smart cards include an electronic chip. Your chip and PIN card can be used only if the cardholder's secret personal identity number (PIN) is entered during the transaction at a merchant.

## VALUE ADDED SERVICES



### SnapScan

SnapScan is an innovative app that lets you pay for things 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 R200,00.



### MasterPass™

Shopping on your computer, tablet or smartphone online is easier and more secure with MasterPass™.



### InstantMoney®

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an InstantMoney voucher is as easy as buying airtime – and funds can be sent by anyone, to anyone – even if they don't have a bank account.



### 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.



### UCount Rewards

Join our rewards programme for just R20,00 a month and collect rewards points every time you shop with your Standard Bank Credit, Cheque or Debit Card.

#### 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.