



Pricing guide
2017

Student Achiever



Standard Bank Moving Forward™

2017 Fees

What you get for **R4,99**

8 electronic transactions* include:



Cash withdrawals at retail store



Cash withdrawals with purchase at retail stores



Electronic account payments



Electronic inter-account transfers



Prepaid airtime purchases



Standard Bank ATM cash withdrawals (2)

Standard Bank ATM cash deposits (2)



Free

Display balance enquiries and **mini-statements at Standard Bank ATM**



Free

Internet, **Standard Bank Mobile App** and **Cellphone Banking** subscriptions

Unlimited



Swipes at retail store



Electronic balance enquiries



Electronic inter-account transfers to any Savings and Investment account



MyUpdates (SMS/ email notifications)

*Where 8 electronic transactions are exceeded (9 or more electronic transactions) a monthly service fee of **R25,00** will be charged.

*Customers over 23 years will be charged **R69,00**. Where more than 8 electronic transactions are performed, the R25,00 fee will be charged in addition to the R69,00.

Any transaction not in the electronic debit transaction bundle, will be charged according to Pay-as-you-transact fees as follows:

Deposits at branch or ATM	
Cash deposits (branch)	R8,00 + R1,80 per R100,00 or part thereof
Cheque deposits (branch)	R30,00
Cash deposits (ATM)	R1,80 per R100,00 or part thereof
Cheque deposits (ATM)	R30,00
Cash withdrawal	
Cashback at point of sale (till)	R1,80
Branch cash withdrawal – using a debit card	R35,00 + R1,80 per R100,00 or part thereof
ATM cash withdrawal	R1,80 per R100,00 or part thereof
ATM cash withdrawal at another bank's ATM	R6,70 + R1,80 per R100,00 or part thereof
Payments	
Stop order (internal)	R4,50
Stop order (external)	R5,50
Debit order (internal)	R4,50
Debit order (external)	R16,00
Prepaid recharges using Standard Bank:	
– ATM, Cellphone Banking, Internet Banking and Mobile App	R1,10
– At other bank's ATM	R6,70 + R1,10
Balance enquiries and mini-statements	
At Standard Bank ATM (print)	R1,50
At Standard Bank ATM (Display)	Free
At branch	R7,25
At another bank's ATM	R5,50

Other fees

Card replacement	
– debit card (magstripe)	R52,50
– debit card (EMV/chip)	R130,00
– cheque card (EMV/chip)	R130,00
Declined ATM cash withdrawals	
– at Standard Bank ATM	R2,60
– at another bank's ATM	R4,90
Dishonoured or unpaid item	R115,00
PIN re-set – Branch	R4,25
Point of sale decline due to insufficient funds	R7,90

Tips on how to manage your account

- Use unlimited swipes to purchase instore as it is safer and more cost efficient for you
- Using digital channels such as cellphone banking and the Standard Bank Mobile App is cost effective and easier. Banking at your fingertips allows you to:
 - Avoid long queues
 - Buy airtime
 - Buy electricity
 - Check balances
 - Make payments and more
- You don't need airtime to buy airtime, just dial *130*2345#. Register for cellphone banking to use this feature
- In order to avoid paying the branch cash deposit fee, rather try to have deposits paid electronically into your account.

How to calculate fees

Example of how to calculate cash withdrawals:

- Cash withdrawals at a retail store is R1,80 only,
- Cash withdrawals at Standard Bank ATM's is R1,80 for every R100,00 you withdraw
- Cash withdrawals at a Standard Bank branch, the fee is R35,00 plus R1,80 for every R100,00 that you withdraw.
- If you withdraw R200,00 at a retail store, it will cost you R1,80, at a Standard Bank ATM, it will cost you R3,60 (R1,80 x 2), but if you withdraw R200,00 at a Standard Bank branch, it will cost you R38,60 (R35,00 fixed fee + (R1,80 x 2)).

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.