



# AccessAccount

## 2018 PRICING GUIDE

- BANK
- BORROW
- SAVE
- EARN
- INSURE

### WORK HARD OR WORK SMART?

Why complicate the simple things? Every day, you work hard towards making your Next a reality – whether your Next is renovating your house or simply leaving a legacy for your kids as they grow up.

The AccessAccount is an easy-to-use, affordable account to take care of your day-to-day banking needs and gives you access to solutions to help you achieve your Next.

### WHAT DO I GET WITH AN ACCESSACCOUNT?

**MONTHLY FEE: R5,25**

#### UNLIMITED



Balance enquiries on Mobile App, Cellphone, Telephone and Internet Banking.



MyUpdates (SMS/Email notifications)\*\*



Subscription to Standard Bank Mobile App, Internet Banking and Cellphone Banking

#### FEATURES



Secure Chip and PIN debit card



Bank in your community by withdrawing cash at till points if there is no ATM nearby



Buy prepaid airtime, data and electricity via cellphone banking – dial **\*130\*2345#**



Send or receive money using InstantMoney

#### FREE



Swipes at retailer till points



Transfers between your linked Standard Bank accounts



Standard Bank debit and stop orders

\*Free for 1 cellphone number or email address. R10,00 for additional cellphone numbers/email addresses.

#Subscribing to SMS notification for transactions below R100,00 will be charged R2,50 per month.

## TRANSACTIONAL FEES

Pay as you transact		
<b>Monthly fees</b>		
Monthly administration	R5,25	
Internet, Cellphone, Mobile App subscription	Free	–
<b>Deposits (Cash-out)</b>		
	<b>ATM</b>	<b>Branch</b>
Cheque Deposits	R42,00	R42,00
Cash Deposit	R1,60 per R100,00 or part thereof	R8,00 + R1,60 per R100,00 or part thereof (min. R40,00)
<b>Cash withdrawals</b>		
	<b>ATM</b>	<b>Branch</b>
Cash withdrawals	R1,80 per R100,00 or part thereof	R40,00 + R1,80 per R100,00 or part thereof
Other banks ATM cash withdrawals	R8,00 + R1,80 per R100,00 or part thereof	–
International ATM cash withdrawals	R40,00 + R1,80 per R100,00 or part thereof	–
<b>Payments</b>		
	<b>ATM/Online</b>	<b>Branch</b>
Inter-account transfer	Free	R55,00
Account payment	R1,50	R55,00
InstantMoney – below R1 000,00	R9,95	–
InstantMoney – above R1 000,00	R11,95	–
Debit orders – Internal	Free	–
Debit orders – External	R5,50	–
Stop orders – Internal	Free	–
Stop orders – External	R5,50	–
Stop order – establish, amend, cancel*	Free	R17,00
Bank cheque	–	R115,00
*Alternative to Stop orders – Set up daily, weekly or monthly scheduled payments on Internet banking or on the Mobile App for Free.		
<b>Point of sale (POS) fees</b>		
Purchases	Free	
Purchases with cash back	R1,80	
Cash back only	R1,80	
International purchases	Currency conversion of 2.75% applies	
<b>Prepaid Purchase</b>		
Prepaid airtime top-up	R1,10	–
Prepaid airtime top-up at Other bank's ATM	R8,00 + R1,10	–
Prepaid electricity	R1,30	–
Prepaid electricity top-up at Other bank's ATM	R8,00 + R1,30	–
Lotto	R2,00	–

Information fees	ATM	Branch
Balance enquiry	Free – without slip	–
	R1,50 – slip printed at ATM	R7,50
Balance enquiry – Other bank's ATM	R8,00	
Provisional statements	R5,00	R25,00
Posted statements	–	R20,00
Internet statements (view/download)	Free	–
<b>Transaction history:</b>		
60 days	R10,00	R50,00
90 days	R15,00	R75,00
120 days	–	R100,00
150 days	–	R125,00
180 days	R30,00	R150,00
210 days	–	R180,00
240 days	–	R210,00
360 days	–	R330,00

Payment confirmation	ATM/Online	Branch
SMS	R1,10	–
Email	R1,10	R6,50
Fax	R6,50	–
MyUpdates (SMS or Email notifications)**	Free	–

\*Free for 1 cellphone number or email address. R10,00 for additional cellphone numbers/email addresses.

\*\*Subscribing to SMS notification for transactions below R100,00 will be charged R2,50 per month.

Other fees	ATM/Online	Branch
PIN reset	Free	R4,50
Card Replacement – Debit Magstripe	–	R52,50
Card Replacement – Debit EMV/cheque card	–	R130,00
Subsidy letter fee	–	R10,00
Proof of banking details	–	R10,00
Special clearance	–	R115,00
Garage card transaction fee	R5,50	–

Penalty fees	ATM/Online	Branch
POS decline	R8,40	–
ATM cash decline fee	R2,60	–
ATM cash decline fee at Other bank's ATM	R8,00	–
Honouring fee	–	R130,00
Dishonour (Unpaid) fee*	–	R25,00
Internet future dated payments – Unpaid fee	R60,00	–

\*Unpaid cheques and stop orders will be charged R115,00.

## ✓ **SAVE**

### **PureSave**

With a R50,00 opening deposit, you can save for a rainy day. When you have an emergency, you get instant access to your money.

You can link the PureSave to your bank account to create a savings pocket and transfer funds for free.

### **ContractSave**

You can reach your savings goal quicker by putting away a fixed amount of funds over 1 to 20 years. Earn bonus interest for every year you save.

### **Society Schemes:**

A savings account ideal for people that want to save in groups towards a common goal.

## ✓ **INSURE**

### **FuneralPlan**

A funeral plan for you and your family in the event of death.

### **Personal Accident Plan**

An insurance policy to assist you, should you ever be in an accident.

### **Legal Assist Plan**

Get a qualified lawyer to give you affordable legal advice when you need it.

## ✓ **BORROW**

### **AccessLoan**

A loan with a repayment amount that remains the same even if interest rates increase.

### **Credit Card**

Get access to funds immediately for emergencies with a credit card.

### **Personal Loan**

A fixed or flexible term loan that best suits your needs.

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## ✓ **HOW TO BE WALLET WISE**

- Remember your service fees get charged at the end of the month - make sure you have enough funds in your account to ensure your service fee is paid.
- Avoid going into arrears by making sure that you have enough money in your account to pay for your cash withdrawal fees.
- If the AccessAccount no longer suits your needs, go to your nearest branch and ask the consultant to discuss a banking solution that best suits you.
- It is cheaper to withdraw cash from a retailer till point or ATM.
- You can also print your bank statements at an ATM for less.
- Keep track of what goes in and out of your account using MyUpdates (SMS notifications), make sure Standard Bank has your latest cellphone number.

## HOW TO CALCULATE FEES



### 1. Retailer/POS

One fee of R1,80 irrespective of amount withdrawn at retailer.



### 2. ATM (R1.80 per R100,00)

If I withdraw:

R100 then I pay R1,80

R200 then I pay R3,60

R300 then I pay R5,40



### 3. Branch (R40,00 + R1,80 per R100,00)

If I withdraw:

R100,00 then I pay R40,00 + R1,80 = R41,80

R200,00 then I pay R40,00 + R3,60 = R43,60

R300,00 then I pay R40,00 + R5,40 = R45,40

## VALUE-ADDED SERVICES



### Buy lotto

Buy lotto on Cellphone Banking \*120\*2345#.



### Buy Pre-paid

Buy pre-paid airtime or electricity on Internet Banking, mobile app or \*120\*2345#.



### 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 R500,00.



### 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 – 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 R22,00 a month and collect rewards points\* every time you shop with your Standard Bank Credit, Cheque or Debit Card.

## CONTACT US

### General customer enquiries

**South Africa:** 0860 123 000\*

**International:** +27 11 299 4701

**\*Fees effective from the 1 January 2018 (Including VAT).**

### 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.

**Email:** [information@standardbank.co.za](mailto:information@standardbank.co.za)

**Lost or stolen cards:** 0800 020 600 / 011 299 4114

**Internet:** [www.standardbank.co.za](http://www.standardbank.co.za)

**Cellphone Banking:** \*120\*2345#

**Fraud:** 0800 222 050 / 011 641 6114

**\*Standard call rates apply**

\*Terms and conditions apply.



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

[standardbank.co.za/whatsyournext](http://standardbank.co.za/whatsyournext)

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