

Credit Card



2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

FRINGE BENEFITS OR MAJOR BENEFITS?

Standard Bank's range of credit card offerings are designed to fit into your lifestyle and life stage, no matter what Next you are pursuing.

Over the past year, Standard Bank has added various value-added services to your credit card account, such as:



AlwaysOn Wi-Fi data.
Visit alwayson.co.za/mastercard for more info.



Up to 30%* off Emirates flights. Book through info@leisuredesk.co.za or **087 236 6558**.



Access offers on the MasterCard® Buy 1 Get 1 app. Download from the Google Play Store or Apple App Store.



Ster-Kinekor movie benefit, buy 4 tickets and only pay for 3. Visit sterkinekor.com for more info.

In addition, the new Standard Bank app lets you take advantage of its great built-in features, like international travel notifications, lost and stolen card ordering, control of POS, cash and online payments.

Standard Bank constantly strives to enhance its credit card offerings in a way that brings you greater convenience and freedom while you work towards your Next.

To continue providing you with exciting value-added services and features, an inflation-related price increase will come into effect as of **1 January 2018**.

WHAT VALUE-ADDED SERVICES WILL I GET WITH MY ACCOUNT IN 2018?

Each tier, from Gold to the World Citizen Credit Card, comes with its own particular set of value added features:

Gold:

- Personalised interest rates
- Free automatic basic travel insurance when you book and pay with your credit card
- Buy 4 movie tickets and only pay for 3 at any Ster-Kinekor cinema

Titanium:

- Personalised interest rates
- Free automatic basic travel insurance when you book and pay with your credit card
- 24/7 Prestige line and access to a team of bankers via Instant Messaging and WeChat
- Buy 4 movie tickets and only pay for 3 at any Ster-Kinekor cinema
- Unlimited visits to Standard Bank Café Blue at ORTambo International airport

Platinum:

- Personalised interest rates
- Free automatic basic travel insurance when you book and pay with your credit card
- Purchase protection when you pay with your card
- ATM robbery cover when you withdraw with your card
- Financial Planner: 24/7 Private Banking Priority line
- Up to 10% off Hertz Car Rentals and complimentary one class car upgrade
- Complimentary Silver Legacy Lifestyle Membership
- Access to Standard Bank OR Tambo lounges
- 15% off Wine of the Month purchases to the value of R500,00 or more
- Buy 4 movie tickets and only pay for 3 at any Ster-Kinekor cinema

Professionals:

- Free automatic basic travel insurance when you book and pay with your credit card
- Purchase protection when you pay with your card
- ATM Robbery Cover when you withdraw with your card
- Dedicated Private Banker and Financial Planner: 24/7 Private Banking Priority line
- Up to 10% off Hertz Car Rentals and complimentary one class car upgrade
- Complimentary Silver Legacy Lifestyle Membership
- Unlimited visits to Standard Bank Café Blue and Connection Hub at ORTambo International airport and 12 visits a year to Bidvest lounges
- 15% off Wine of the Month purchases to the value of R500,00 or more
- Prime-0.25% interest rate on your credit card
- Buy 4 movie tickets and only pay for 3 at any Ster-Kinekor cinema

The World Citizen:

- Personalised interest rates
- Free comprehensive travel insurance when you book travel tickets using your credit card.
- Purchase Protection when you pay with your credit card
- ATM Robbery Cover when you withdraw cash with your credit card when you book travel tickets using your credit card" after the word
- Financial Planner: 24/7 Private Banking Priority line
- Up to 15% off Hertz Car Rentals and complimentary one class car upgrade additional driver fee waiver
- Complimentary Gold Legacy Lifestyle Membership
- Access to the Standard Bank ORTambo lounges
- 15% off Wine of the Month purchases to the value of R500,00 or more
- Buy 4 movie tickets and only pay for 3 at any Ster-Kinekor cinema

Notes:

- Cover some or all of your outstanding credit card debt with a credit card protection plan in the event of death, disability or severe illness. For more information call 0860 123 999.
- For Value Added Services, please visit www.mastercard.com for Terms and Conditions.

CONSUMER CREDIT CARD FEES

MONTHLY SERVICE FEES		
Monthly service fee	Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and MasterCard® unembossed credit cards	R40,00
	Gold card	R40,00
	Consolidator Gold card	Fee is included in Current account bundle
	Titanium card standalone	R40,00
	Platinum card standalone	R40,00
	Professionals card	Fee is included in Current account bundle
	World Citizen Credit card standalone	R40,00
Secondary card	World Citizen Secondary Credit card	R100
	All other secondary credit cards	R16,00
MONTHLY CARD FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)		
Monthly card fee*	Gold, Blue and Access including all Accelerate, Kaizer Chiefs, Orlando Pirates, Achiever and MasterCard® unembossed credit cards	R10,00
	Titanium standalone	R25,00
	Platinum standalone	R40,00
	World citizen standalone	R210,00
GARAGE CARD MONTHLY SERVICE FEES		
Garage card	Linked to current account	R35,00
	Linked to Mastercard®	R35,00
	standalone	R35,00
DEPOSITS		
Cheque deposits	ATM	R30,00
	Branch	R50,00
Cash deposit	ATM	1 free per statement cycle, thereafter R2,00 per R100,00 or part thereof
	Branch	R8,00 + R2,00 per R100,00 or part thereof
CASH WITHDRAWALS		
Cash withdrawals	ATM	R2,00 per R100,00 or part thereof
	Branch	R40,00 + R2,00 per R100,00 or part thereof
Cash advance fee on casino chip purchases		R2,00 per R100,00 or part thereof; R50,00 (max)

Notes:

- Monthly card fee: this fee covers the costs of providing, administration and maintenance of all the value-added services and features associated with the card.
- Monthly Service fee: means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility, which forms part of the Principal Debt.

Other banks ATM cash withdrawals	ATM	R8,00 + R2,00 per R100,00 or part thereof
International cash withdrawals	ATM	R40,00 + R2,00 per R100,00 or part thereof
PAYMENTS		
Inter-account transfer	Online	R4,00
	Branch	R55,00
Account payment	Online	R4,00 + 1.35% max. R25,00
	Branch	R55,00
POINT OF SALE		
Card purchases	Purchases only	Free
	Purchases with cash back	R2,00
	Cash back only	R2,00
PREPAID RECHARGE		
Prepaid airtime, SMS, data	ATM, mobile app, Internet banking	R1,10
Prepaid electricity	ATM, mobile app, Internet banking	R1,30
INFORMATION FEES		
Balance enquiry	ATM – without slip	Free
	ATM – print	R1,50
	Branch	R7,25
	Other bank's ATM	R5,50
Provisional statements	ATM	R5,00
	Branch	R25,00
Transaction history - branch	60 days	R50,00
	90 days	R75,00
	120 days	R100,00
	150 days	R125,00
	180 days	R150,00
	210 days	R180,00
	240 days	R210,00
360 days	R330,00	
PAYMENT CONFIRMATION		
	SMS	R1,10
	Email	R1,10
	Fax	R6,00

PENALTY FEES		
Honouring fee	Only applicable to cards opened before 1 June 2007	R130,00
Default administration fee (after 60 days of delinquency)	Applicable to cards opened after 1 June 2007	R55,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R145,00
OTHER FEES		
PIN reset at branch		R5,00
Special clearance of cheques deposited		R115,00
Bank cheque issued		R115,00
POS decline		R8,40
ATM cash decline fee		R2,80
ATM cash decline fee at other bank's ATM		R8,40
E-commerce decline fee		R5,00
International transaction fee		2.75% of rand value
Garage card fuel transaction fee		R5,50
NEW CARD FEES AND CARD DELIVERY FEES		
Initiation fee - all credit cards		R165,00
Card replacement fee - local		R130,00
Same day card replacement (Express delivery) to branch or Face to Face delivery		R400,00
Face to Face card delivery		R150,00

Notes:

– An International transaction fee of 2.75% (of the rand value of the transaction) will be billed as part of the transaction amount for any purchases and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

WORLD ELITE CREDIT CARD FEES

MONTHLY FEES		
Monthly service fee	Wealth and Investment World Elite Credit Card	Fee included in bundle
	Secondary Card	Fee included in bundle
GARAGE CARD MONTHLY SERVICE FEES		
Garage card	Linked to current account	Fee included in bundle
	Linked to MasterCard®	Fee included in bundle
DEPOSITS		
Cheque deposits	ATM	Fee included in bundle
	Branch	Fee included in bundle
Cash deposit	ATM	Fee included in bundle
	Branch	Fee included in bundle
CASH WITHDRAWALS		
Cash withdrawals	ATM	Fee included in bundle
	Branch	Fee included in bundle
Cash advance fee on casino chip purchases		R2,00 per R100,00 or part thereof, R50,00 (max)
Other banks ATM cash withdrawals	ATM	R8,00 + R2,00 per R100,00 or part thereof
International cash withdrawals	ATM	R40,00 + R2,00 per R100,00 or part thereof
PAYMENTS		
Inter-account transfer	Online	Fee included in bundle
	Branch	Fee included in bundle
Account payment	Online	Fee included in bundle
	Branch	Fee included in bundle
POINT OF SALE		
Card purchases	Purchases only	Free
	Purchases with cash back	R2,00
	Cash back only	R2,00
PREPAID RECHARGES		
Prepaid airtime, SMS, data, electricity	ATM, mobile app, Internet banking	Fee included in bundle
INFORMATION FEES		
Balance enquiry	ATM – without slip	Free
	ATM – print	Fee included in bundle
	Branch	Fee included in bundle
	Other bank's ATM	R5,50
Provisional statements	ATM	Fee included in bundle
	Branch	Fee included in bundle
Transaction history – branch	60 days	R50,00
	90 days	R75,00

	120 days	R100,00
	150 days	R125,00
	180 days	R150,00
	210 days	R180,00
	240 days	R210,00
	360 days	R330,00
PAYMENT CONFIRMATION		
	SMS	Fee Included In Bundle
	Email	Fee included in bundle
	Fax	Fee included in bundle
PENALTY FEES		
Honouring fee	Only applicable to cards accounts opened before 1 June 2007	R130,00
Default administration fee (after 60 days of delinquency)	Applicable to cards opened after 1 June 2007	R55,00
Late payment fee	Only applicable to cards opened before 1 June 2007	R145,00
OTHER FEES		
PIN reset at branch		R5,00
Internet subscription fee		Free
Bank cheque issued		R115,00
Special clearance of cheques deposited		R115,00
POS decline		R8,40
ATM cash decline fee		R2,80
ATM cash decline fee at other bank's ATM		R8,40
E-commerce Decline Fee		R5,00
Post dated cheque		R115,00
International transaction fee		2.5% of rand value
NEW CARD FEES AND CARD DELIVERY FEES		
Initiation fee - all credit cards		Fee included in bundle
Card replacement fee - local		1 st free, thereafter R130,00
Same day card replacement (Express delivery) to branch or Face to Face delivery		Fee included in bundle
Face to Face card delivery		Fee included in bundle

Notes:

–An International transaction fee of 2.5% (of the rand value of the transaction) will be billed as part of the transaction amount for any purchases and cash withdrawals done at merchants/stores/service providers located outside of South Africa.

TRAVEL INSURANCE FEES

As a Standard Bank Credit Card holder, you qualify for free basic Automatic Travel Insurance when booking public conveyance tickets using your credit card if you are under the age of 76. However should you wish to take additional cover, you can choose from one of the additional covers at preferential rates shown below. Terms and conditions apply

International optional upsell cover (including pre-existing medical conditions cover)	International Option 1	International Option 2	International Option 3
Per trip: 1 – 30 days	R805,00	R875,00	R990,00
Per trip: 31 – 90 days	R1 330,00	R1 435,00	R1 555,00
Per trip: 91 – 180 days	R2 825,00	R3 100,00	R3 425,00
Mandate: 1 – 90 days	R725,00	R790,00	R895,00
Local optional upsell cover		Option	
Per trip: 1 – 30 days		R325,00	
Per trip: 31 – 90 days		R510,00	
Local optional coverupsell		Local	International
Per trip: 1 – 30 days		R1 450,00	R1 450,00
Per trip: 31 – 90 days		R2 135,00	R2 135,00
Annual frequent flyer optional upsell cover	International Option 1	International Option 2	International Option 3
Annually: 1 – 90 days	R2 250,00	R2 435,00	R2 680,00

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 comes with a range of special offers and discounts that are exclusive to you as a Standard Bank Credit Card holder. 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 a period of between 6 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.

▸ BANKING SERVICES



SnapScan

SnapScan is an innovative app that lets you pay for goods 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 online on your computer, tablet or smartphone is easier and more secure with MasterPass®.



UCount Rewards

Join our rewards programme for just R22,00 a month and collect rewards points* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



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.

For more information, please contact your nearest branch.

▸ CONTACT US

General customer enquiries

South Africa: 0860 123 000*

International: +27 11 299 4701

*Standard call rate apply

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

Email: information@standardbank.co.za

Internet: www.standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050 / 011 641 6114

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

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.

*Terms and conditions apply



standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

Authorised financial services and registered credit provider(NCRCP15).

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Standard Bank Insurance Brokers is an authorised financial services provider (FSP 224).