



Elite Banking

2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

WORKING FOR YOUR MONEY, OR MAKING MONEY WORK FOR YOU?

Whatever your current priority, and no matter what Next you have in mind for yourself, Elite Banking provides you with solutions that make banking easier and more efficient. Let Elite Banking help you manage your money in a way that works for you, while taking your unique lifestyle and ambitions into account.

THERE ARE THREE PRICING OPTIONS TO CHOOSE FROM:

1

Fixed monthly service fee (Bundle option)

- Pay a fixed monthly service fee for a bundle of transactions and services.
- Should the number of transactions included in the bundle per month be exceeded, the additional transactions will be priced according to the Pay As You Transact (PAYT) option.

2

Pay As You Transact with a minimum monthly service fee

- You pay for each transaction.

3

Rebate

- Keep a specified minimum daily balance in your account for a full calendar month, and we will refund you a portion of the service fees incurred.

MONTHLY FEE: R100.88

UNLIMITED



Electronic transactions, including purchases, debit orders, electronic account payments and electronic inter-account transfers.



SMS notifications with the MyUpdates service to keep track of transactions on your account*#.



4 Standard Bank ATM cash withdrawals a month.

3 Standard Bank ATM cash deposits.

FREE



Emailed monthly statements.



Cash withdrawals at participating retailers.



Access to Internet, Telephone, Cellphone banking and our Mobile Banking App for tablets and smartphones.

*Free for 1 cellphone number or email address. R10.09 for additional cellphone numbers/email addresses.

#SMS Notification for transactions below R100.00 will be charged R2.52

▸ PAY AS YOU TRANSACT PRICING

These fees are charged for transactions that are not included and covered by the bundle fee or when the maximum number of transaction included in the bundle fee has been exceeded

Pay as you transact			
Monthly fees	ATM	Online	Branch
Minimum monthly service fee*	R60.53		
Monthly cheque card fee	R8.83		
Internet, cellphone, mobile app subscription	Free		
* Includes atm withdrawals, electronic inter-account transfers, electronic account payments, cheque card purchases and debit orders. If the combined value of the transaction fees exceed the minimum service fee at the end of the month, the higher amount will be charged.			
Deposits (cash-out)	ATM	Online	Branch
Cheque deposits	R42.37	-	R42.37
Cash deposit	R1.82 Per R100.00 or part thereof	-	R8.07 + R1.82 per R100.00 or part thereof (min R40.35)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R1.82 Per R100.00 or part thereof	-	R40.35+ R1.82 per R100.00 or part thereof
Cheque encashment	-	-	R141.23+R 1.82 Per R100.00 or part thereof
Other banks atm cash withdrawals	R8.07 + R1.82 Per R100.00 or part thereof	-	-
International cash withdrawals	R 40.35+ R1.82 Per R100 or part thereof + international transaction fee	-	-
Payments	ATM	Online	Branch
Debit orders - internal	-	R4.54	-
Debit orders - external	-	R16.64	-
Stop orders* - internal	-	R4.54	-
Stop orders* - external	-	R5.55	-
Stop order- establish, amend, cancel	Free	Free	R17.15
Inter-account transfer	R4.04	-	R55.48
Account payment	R5.55	-	R55.48
Instant money - below R1000	R10.04	R10.04	-
Instant money - above R1000	R12.05	R12.05	-
Immediate payment	-	R50.00	R50.00
Bank cheque	-	-	R116.01
Automatic cheque clearance fee	-	-	R116.01
Electronic interbank transfers -through acb	-	-	R191.67; 0.20%; R907.89
Electronic interbank transfers through swift	-	-	R272.37; 0.28%; R1412.28
*Alternative to stop orders - set up daily, weekly or monthly scheduled payments on internet banking or the app for free			

Point of sale(POS) fees	ATM	Online	Branch
Purchases	-	Free	-
Purchases with cash back	-	R1.82	-
Cash back only	-	R1.82	-
Garage Card purchases	-	R5.55	-
International purchases	-	International transaction fee of 2.75% applies	-
Prepaid Purchase	ATM	Online	Branch
Prepaid airtime top-up	R1.11	R1.11	-
Prepaid airtime top-up at other bank's ATM	R8.07+ R1.11	-	-
Prepaid electricity	R1.31	R1.31	-
Prepaid electricity top-up at Other bank's ATM	R8.07+ R1.31	-	-
Lotto	R2.02	R2.02	-
Overdraft fees			
Monthly service fee-limits over R500	R69.00		
Monthly service fee-no limit*	R69.00		
Initiation fee	R74.75 + 11.5% of limit, max R1207.50		
*Charged when a customer has no overdraft limit on file but account goes into a debit balance position			
Payment confirmation	ATM	Online	Branch
SMS	R1.11	R1.11	-
Email	R1.11	R1.11	R6.56
Fax	R6.56	R6.56	-
My Updates (Email notifications)*#	Free	Free	-
*Free for 1 cellphone number or email address. R10.09 for additional cellphone numbers/email addresses			
#SMS Notification for transactions below R100.00 will be charged R2.52			

Information fees	ATM	Online	Branch
Balance enquiry - No slip	Free	Free	-
Balance enquiry - With slip	R1.51	-	R7.31
Balance enquiry - Other bank's ATM	R8.07	-	-
Provisional statements	R5.04	-	R25.22
Posted statements	-	-	R20.18
Internet statements (view/download)	-	Free	-
Emailed formal statement	Free	Free	-
Transaction history:	ATM	Online	Branch
60 days	R10.09	-	R50.44
90 days	R15.13	-	R75.66
120 days	-	-	R100.88
150 days	-	-	R126.10
180 days	R30.26	-	R151.32
210 days	-	-	R181.58
240 days	-	-	R211.84
360 days	-	-	R332.89
Other fees	ATM	Online	Branch
Pin reset	Free	-	R4.54
Card Replacement-Debit MagstripE	-	-	R52.96
Card Replacement-Debit EMV/ chequecard	-	-	R131.14
Subsidy letter fee	-	-	R10.09
Proof of banking details	-	-	R10.09
Special clearance	-	-	R116.01
Penalty fees	ATM	Online	Branch
POS decline	-	R8.47	-
ATM cash decline fee	R2.62	-	-
ATM cash decline fee at other bank's ATM	R8.07	-	-
Honouring fee	-	-	R131.14
Internet future dated payments	-	-	R60.53
Unpaid Fee Dishonour (unpaid) fee*	-	-	R60.53 for the first 3 thereafter R146.27
Stop payments	-	-	R55.48

*Unpaid cheques and stop orders will be charged R116.01

Rebate Option	
The rebate is applicable to fees incurred on Standard Bank ATM cash withdrawals, electronic inter-account transfers, electronic account payments, debit orders, cheques and cheque card purchases. It also applies to the minimum monthly service fee.	
Minimum daily positive balance for the full calendar month	Maximum monthly rebate
R10 000 - R19 999	R85.75
R20 000 - R29 999	R126.10
R30 000 - R49 999	R226.97
R50 000 - R99 999	R282.46
R100 000+	R423.68
Standard trust limited	
Will drafting fee (standard trust nominated executor)	R504.39
Pre-printed will	Free
Will drafting fee (standard trust not nominated executor)	R2017.54
Will review (standard trust nominated executor) fee may be waived by the intermediary	R252.19
Will drafting for over 55 years old, provided that asset values exceeds r2 million (standard trust nominated executor)	Free
Estate planning consultation where there is no preparation for a will	R1513.16
Will safe custody annual fee (Safe custody fee for staff, wealth and investment, private bank, consolidator and prestige bundled is free).	R161.40

✓ CREDIT CARD TRANSACTIONS

Monthly fee	ATM	Branch	Penalty Fees	
Monthly service fee	R40.35 + R10.09		Honouring fee	R131.14
Deposits			Default Administration fee (after 60 days of delinquency) Applicable to accounts opened after 1 June 2007	R55.48
Cash deposits	1 free per statement cycle thereafter R2.02 per R100.00 or part thereof	R8.07 + R2.02 per R100 or part thereof	Late payment fee Only applicable to opened before 1 June 2007	R146.27
Cheque deposit	R30.26	R50.44	Other fees	
Cash withdrawals			Pin reset at branch	R5.04
	ATM	Branch	Card Replacement fee	R131.14
Cash withdrawals	R2.02 per R100.00 or part thereof	R40.35 + R2.02 per R100 or part thereof	Special clearance	R116.01
Cash advance fee on Casino Chip Purchases	R2.02 per R100.00 max. R50.44		Bank cheque	R116.01
Cheque encashment			POS decline	R8.47
	ATM	Branch	ATM cash decline fee	R2.82
Other banks ATM Cash withdrawals	R8.07 + R2.02 per R100.00 or part thereof		ATM cash decline fee at other bank's ATM	R8.47
International Cash withdrawals	R40.35 + R2.02 per R100.00 or part thereof		E-commerce Decline Fee	R5.04
Payments			International Transaction Fee	2.75% of rand value
	Online	Branch	Garage Card Fuel Transaction Fee	R5.55
Inter-account transfer	R4.04	R55.48	Garage card, standalone	R35.31
Account payment	R4.04 + 136% max. R25.22	R55.48	Initiation fee. All Credit cards	R166.45
Point of sale			Card Replacement fee. Local	R131.14
	purchases with cash back	cash back only	Courier delivery fee. Same day replacement (Express)	R403.51
Card purchases	R2.02	R2.02	Face to Face	R151.32

✓ SAVE

Open a savings account today to save for your Next. For specific rates, please visit www.standardbank.co.za



Notice Deposit



Fixed Deposit



Tax-free Call



Flexi advantage

✓ BORROW



RCP

The Revolving Credit Plan offers you a revolving line of credit to help you extend your budget.



CARD

Our credit range comes with many free features, such as MyUpdates SMS alerts, lost card protection, basic travel insurance, Internet banking, app banking and telephone banking.

NEED AN ACCOUNT FOR YOUR CHILD?

We realise that your child requires banking that is affordable, convenient and meets their individual financial needs. **The following banking solutions are available:**

- (sum)1 account: children between 0 and 16 years.
- Student Achiever account: scholars/students between 16 and 23 years.

For more information, visit www.standardbank.co.za/studentachiever or contact your nearest branch.

THE FOLLOWING TIPS WILL ASSIST YOU IN BANKING FASTER AND CHEAPER – AT YOUR OWN CONVENIENCE



Swipe your Debit, Cheque or Credit card when purchasing at retailers.



Shop online with your Cheque or Credit card.



Electronic transfers using Internet, Cellphone and Telephone banking, as well as the Mobile App, is cost-effective.



Avoid paying cheque or cash deposit fees and have money transferred into your account.

Balance enquiries are free on the Mobile App, Cellphone, Telephone and Internet banking channels.

FINANCIAL PLANNING

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 financial planners will take the time to get to know you, your family and your business requirements and create a financial plan unique to your needs. **Call us on 0860 034 778.**

INSURE THINGS THAT MATTER



For car, home and contents insurance, contact Standard Bank Insurance Brokers on **0860 123 999**



Protect your debt with Credit Life, a protection plan that covers vehicles, credit cards and personal loans. Contact Standard Bank Insurance Brokers on **0860 123 999**



Standard Bank direct life offers you the ability to protect you and your family against death, disability, severe illness and the inability to work. Contact us on **0860 225 533**



Get access to FuneralPlan and Accident and Health policies. Contact Standard Bank Insurance Brokers on **0860 123 999**

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 R500.00.



MasterPass®

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



Instant Money
Powered by

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 you 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 R22.19 a month and collect rewards points* every time you shop with your Standard Bank Cheque, Debit or Credit Card.



Shyft

Make the most of Shyft – our award winning forex app, exclusive to Standard Bank clients. Buy, store, send, spend and exchange your forex at the touch of a button on your mobile or tablet.



Prepaid

Buy prepaid airtime or electricity on the website, mobile app or *120*2345#.

CONTACT US

General customer enquiries

South Africa: 0860 123 000

International: +27 11 299 4701

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

Internet: www.standardbank.co.za

Email: elite@standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050 / 011 641 6114

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

SBFC – Standard Bank Financial Consultancy is an authorised financial services provider (FPS 3825) a business unit of The Standard Bank of South Africa. DFS – Frank Financial Services is a juristic representative of The Standard Bank of South Africa. The Standard Bank of South Africa is an authorised Financial Services provider (FSP 11287).

Authorised financial services and registered credit provider (NCRCP15).

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*Fees effective from 1 April 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.

*Terms and Conditions apply.



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

standardbank.co.za/whatsyournext

Standard Bank Moving Forward™