



# Private Banking

2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

## FOLLOWING GLOBAL TRENDS, OR LEADING AN INDUSTRY LOCALLY?

Standard Bank Private Banking is your personal financial partner in every new Next you encounter on your journey to success. Because we recognise you as a skilled and highly accomplished individual, we acknowledge your need for bespoke banking solutions and tailor-made packages, in the constant pursuit of your great idea or venture and making your Next, your now.

In our quest to continue providing our Private Banking clients with the same high-level service that they are accustomed to, our new product pricing for 2018 will be R345,00 per month, effective as of **1 January 2018**.

## BENEFITS OF A PRIVATE BANKING ACCOUNT

MONTHLY FEE: R345,00

### UNLIMITED



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



Cash withdrawals at participating retailers



8 Standard Bank ATM cash withdrawals a month

3 Standard Bank AutoBank cash deposits

### FREE



Emailed monthly statements



SMS notifications with the MyUpdates service to keep track of every transaction on your account.



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

## ADDITIONAL BENEFITS OF A PRIVATE BANKING ACCOUNT



Comprehensive transactional banking with a Private Banking Current Account, a MasterCard® Platinum Credit Card, Visa Platinum Cheque Card and Diners Club Platinum Credit Card.



Expand your wealth with diverse short and long-term savings and investment options with flexible terms through a team of financial specialists.



Your Diners Club Platinum Credit Card gives you access to international airport lounges, based on the amount that you spend on your card.



Free foreign exchange delivery to an approved business address in Gauteng, Cape Town, Durban and Pietermaritzburg.



Access to a dedicated Private Banking team 24/7.



Access to three exclusive lounges at OR Tambo International Airport Domestic terminal and 12 local Bidvest lounge visits.



Protect and grow your wealth with our award-winning Offshore Banking, offering you a cross-border banking solution for your global banking needs, whether you travel frequently, own property abroad or are looking to diversify your finances.



Discounted rates through our Online Share Trading platform.

## 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.

Deposits (cash-in)	ATM	Branch
Cash deposit	R1,80 per R100,00 or part thereof	R8,00 + R1,80 per R100,00 or part thereof (Min R40,00)
Cheque deposits	R42,00	R42,00
Cash withdrawals (cash-out)	ATM	Branch
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 + R 1,80 per R100,00 or part thereof	
Cheque encashment	R100,00+ R40,00 + R 1,80 per R100,00 or part thereof	
Cash withdrawal at a retailer till	R1,80	
International Cash withdrawals	R40,00 + R1,80 per R100,00 or part thereof plus 2,75% International transaction fee	
Payments	ATM/Online	Branch
Account payment	FREE	R55,00
Inter-account transfer	FREE	R55,00
Stop order – establish, amend, cancel*	R17,00	
Instant Money – below R1000,00	R9,95	
Instant Money – above R1000,00	R11,95	
Bank cheque	R115,00	
Cheque issued	R100,00	
Automatic cheque clearance fee	R115,00	
Payment confirmation		
SMS	R1,10	
Email	R1,10	
Fax	R6,50	
MyUpdates (Email notifications)*	FREE	
*Free for 1 cellphone number or email address, R10,00 for additional cell phone numbers/email addresses		
*SMS notification for transactions below R100,00 will be charged R2,50		
Chequebooks		
Non-carbonised chequebook fee	R65,00	
Information fees	ATM/Online	Branch
Balance enquiry without slip	FREE	–
Balance enquiry with slip	R1,50	R7,50
Balance enquiry – Other bank's ATM	R8,00	–
Provisional statements	R5,00	R25,00
Posted statements	R20,00	
Emailed formal statement	FREE	
Internet statements (view and download)	FREE	

Transaction history	ATM/Online	Branch
60 days	R10,00	R50,00
90 days	R15,00	R75,00
120 days	–	R100,00
150 days	–	R125,00
180 days	R 30,00	R150,00
210 days	–	R180,00
240 days	–	R210,00
360 days	–	R330,00

\*Alternative to stop orders – set up daily, weekly or monthly scheduled payments on Internet banking or the App for Free.

Prepaid Purchase	
Prepaid airtime top-up	R 1,10
Prepaid electricity	R1,30
Prepaid airtime at other bank's ATM	R8,00+ R1,10
Prepaid electricity top-up at other bank's ATM	R8,00+ R1,30
Lotto	R2,00
Other fees	
Internet, Cellphone, Mobile app subscription	FREE
Monthly garage card fee linked to a current account	R35,00
Garage card transaction fee	R5,50
Pin reset at ATM	FREE
Pin reset at branch	R4,50
Card Replacement–Debit Magstripe	R52,50
Card Replacement–Debit EMV/cheque/credit	R130,00
Special clearance	R115,00
Subsidy letter fee	R10,00
Proof of banking details	R10,00
International transaction fee	2.75% of the value










Penalty fees	
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 <sup>1</sup>	R60,00 for 1st 3 per year then R145,00 thereafter
Internet future dated payments – Unpaid Fee	R60,00
Electronic account payment recall	R290,00
Overdraft fees	
Monthly service fee—limits over R500,00	R68,40
Monthly service fee-no limit*	R68,40
Initiation fee	R74,10 + 11,4% of limit, R1 197,00 (max)

<sup>1</sup> Unpaid cheques and stop orders will be charged R115,00.

\* Charged when a customer has no overdraft limit on the account but goes into a debit balance position.

Standard Trust Limited	
Will drafting fee (Standard Trust nominated executor)	R500,00
Pre-printed Will or iDraft Will	R500,00
Will drafting fee (Standard Trust not nominated executor)	R2 000,00
Will review (Standard Trust nominated executor) fee may be waived by the intermediary	R250,00
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	R1 500,00
Will safe custody annual fee (Safe Custody fee for Staff, Wealth and Investment, Private Bank, Consolidator and Prestige Bundled is free)	R160,00

## PRIVATE BANKING CREDIT CARD BENEFITS

-  Get up to 55 days interest-free\* credit.
-  No transactional fees on swipes on POS machines and online purchases.
-  1GB AlwaysOn Wi-Fi per month for only R19,00 once-off, valid for 12 months.
-  When paying at POS machines, you can choose a straight purchase to pay for the full amount, or you can choose a budget option, where you can pay for the purchase in monthly repayments from 6 months up to 60 months.
-  Hertz up to 10%\* off on car rental.
-  Ster-Kinekor benefits when buying movie tickets using your credit card.
-  Up to 30%\* off Emirates flights booked through Leisure Desk on [www.leisuredesk.co.za](http://www.leisuredesk.co.za) or **087 236 6557**.
-  Bank on your phone – easily activate or disable POS, ATM or online card functionality. Stop and re-order lost or stolen cards.
-  Access to offers on the Mastercard Buy 1 get 1 free app.

## CREDIT CARD PRICING

Deposits (Cash-in)	ATM/Online	Branch
Cash deposit	1 free per statement cycle thereafter R2,00 per R100,00	R8,00 + R2,00 per R100,00 or part thereof
Cheque deposits	R30,00	R50,00
Cash withdrawals (Cash-out)	ATM/Online	Branch
Cash withdrawals	R2,00 per R100,00 or part thereof	R40,00 + R2,00 per R100,00 or part thereof
Other banks ATM cash withdrawals	R8,00 + R2,00 per R100,00 or part thereof	
Cash withdrawal at a retailer till	R2,00	
International cash withdrawals	R40,00 + R2,00 per R100,00 or part thereof	
Cash advance fee on casino chip purchases	R2,00 per R100,00 max, R50,00	
Payments	ATM/Online	Branch
Account payment	R4,00 + 1,35% max, R25,00	R55,00
Inter-account transfer	R4,00	R55,00
Card purchases	FREE	
Penalty Fees		
Default administration fee - after 60 days of delinquency (Applicable to accounts opened after 1 June 2007)	R55,00	
Late payment fee (Only applicable to opened before 1 June 2007)	R145,00	

Other fees	ATM/Online	Branch
Credit card Initiation fee	R 165,00	
Retrieval voucher	Local	R70,00
	International	R240,00
Garage card transaction fee (fuel transactions)	R5,50	
Garage card monthly service fees	R35,00	

## 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. Contact your Private Banker or 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 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®.



### 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 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 phone or tablet.



### Prepaid

Buy prepaid airtime or electricity on Internet Banking, Mobile App or \*120\*2345#.

## CONTACT US

### Private Banking line

**South Africa:** 0860 123 101\*

**International:** +27 11 299 4701

**Email:** privatebanking@standardbank.co.za

\*Standard call rates apply.

**Lost or stolen cards:** 0800 020 600 (toll-free) / 011 299 4114

**Internet:** www.standardbank.co.za

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

**Fraud:** 0800 222 050 (toll-free) / 011 641 6114

**Send us an Instant message via WeChat or Facebook Messenger.**

\*Fees effective from 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.

\*Terms and Conditions apply.

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

**Standard Bank Moving Forward™**

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

Standard Bank Financial Consultancy is an authorised financial services provider (FPS 3825) a business unit of The Standard Bank of South Africa.

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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