

# Professional Cheque Account



2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

## GET THE RECOGNITION FOR YOUR RELENTLESS AMBITION

### A Future Full of Possibilities

As a qualified professional, you're already ahead of the curve. We celebrate every milestone with you and take pride in being your trusted financial partner, as our professional financial solution is designed to see you for who you are becoming. Our great benefits make your banking convenient, personal, support your lifestyle and will help secure your long-term financial success.

## BENEFITS OF BEING A PROFESSIONAL CHEQUE ACCOUNT HOLDER

MONTHLY FEE: R200,75

### 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 PROFESSIONAL BANKING



Guaranteed **preferential pricing** on the Black Credit Card and Vehicle & Asset Finance when you apply through your private banker.



A dedicated **Private Banking team** to support you with all your banking needs.



**Travel offers** with visa advice and forex delivery.



Access to **Standard Bank Café Blue Lounge** and **Connection Hub at OR Tambo International Airport**.



Standard Bank **Insurance Brokers** can manage your individual and household insurance needs.



Access to a range of investment tools, online webinars and investment content when you open a new Online Share Trading account, including **R1 000 FREE** start-up capital if you match it to help you start out.



Collect **UCount Reward points** every time you swipe your Standard Bank cheque or credit card.



**12 Free domestic Bidvest Lounge visits** per year with your Professional Credit card.



**Free instant messaging**, 24/7 via WeChat or Facebook Messenger, so that you can do your banking anytime it suits you, no matter where you are.

## PROFESSIONAL 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			
Deposits (Cash-out)	ATM	Online	Branch
Cheque deposit	R42,37	–	R42,37
Cash deposits	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 + R1,82 per R100,00 and part thereof
Other banks ATM Cash withdrawals	R8,07 + R1,82 per R100,00 or part thereof	–	–
International Cash withdrawals	R40,35 + R1,82 per R100,00 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 R1 000	R10,04	R10,04	–
Instant Money – Above R1 000	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%; R1 412,28

\*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%	–
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 R500,00	R69,00		
Monthly service fee – no limit*	R 69,00		
Initiation fee	R74,75 + 11.5% of limit, max. R1 207,50		
*Charged when a customer has no overdraft limit on file but account goes into a debit balance position.			
Chequebooks			
Non-carbonised chequebook fee	R65,57		
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		
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/cheque card	–	–	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			
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 for 1 cellphone number or email address. R10,09 for additional cellphone numbers/ email addresses. #SMS Notification for transaction below R100,00 will be charged R2,52.			
Standard Trust Limited			
Will drafting fee (Standard Trust nominated executor)	R504,39		
Pre-printed Will	Free		
Will drafting fee (Standard Trust not nominated executor)	R2 017,54		
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	R1 513,16		
Will safe custody annual fee. (Safe Custody fee for Staff, Wealth and Investment, Private Bank, Consolidator and Prestige Bundled is free.)	R161,40		

## PROFESSIONAL CREDIT CARD BENEFITS



Interest rate (Prime **-0,25%**)



Get up to **55 days** interest-free credit.



**No transaction fees** on swipes on POS machines and online purchases.



Up to **30%\* off Emirates flights** booked through leisure desk on [www.leisuredesk.co.za](http://www.leisuredesk.co.za)



Access offers on the MasterCard® **Buy 1 Get 1 app.**



**1GB AlwaysOn Wi-Fi** per month for only R19,00 once off, valid for 12 months.



Free **automatic Basic Travel insurance** when you book and pay with your Professional Credit Card.



**20% off** online purchases at Nic Harry.



Ster-Kinekor benefits when buying **movie tickets** using your credit card.

## CREDIT CARD TRANSACTIONS

Deposits (Cash-out)	ATM	Branch
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
Cheque deposit	R30,26	R50,44
Cash withdrawals	ATM	Branch
Cash withdrawals	R2,02 per R100,00 or part thereof	R40,35 + R2,02 per R100 or part thereof
Cash advance fee on Casino Chip Purchases	R2,02 per R100,00 max. R50,44	
Cheque encashment	ATM	Branch
Other banks ATM Cash withdrawals	R8,07 + R2,02 per R100 or part thereof	
International Cash withdrawals	R40,35 + R2,02 per R100 or part thereof	
Payments	Online	Branch
Inter-account transfer	R4,04	R55,48
Account payment	R4,04 + 136% max. R25,22	R55,48
Point of sale	purchases with cash back	cash back only
Card purchases	R2,02	R2,02

Penalty Fees	
Honouring fee	R131,14
Default Administration fee (after 60 days of delinquency)Applicable to accounts opened after 1 June 2007	R55,48
Late payment fee Only applicable to opened before 1 June 2007	R146,27
Other fees	
Pin reset at branch	R5,04
Card Replacement fee	R131,14
Special clearance	R116,01
Bank cheque	R116,01
POS decline	R8,47
ATM cash decline fee	R2,82
ATM cash decline fee at other bank's ATM	R8,47
E-commerce Decline Fee	R5,04
International Transaction Fee	2.75% of rand value
Garage Card Fuel Transaction Fee	R5,55
Garage card, standalone	R35,31
Initiation fee. All Credit cards	R166,45
Card Replacement fee. Local	R131,14
Courier delivery fee. Same day replacement (Express)	R403,51
Face to Face	R151,32

## 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 Instant Money 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.



### 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.



### 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.



### Buy lotto

Buy lotto on your Cellphone banking \*120\*2345#.

## CONTACT US

### General customer enquiries

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

**International:** 011 299 4701

\* Standard call rates apply

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

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

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

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

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

Standard Bank Moving Forward™

\*Terms and conditions apply.

### 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.

**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). SBSA 279210-3/18

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

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

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FOR BANKING SERVICES  
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Ombudsman for Banking Services  
Sharecall number 0860 800 900