

Savings and Investments



2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

▸ SAVINGS PRODUCTS (PLUSPLAN, PURESERVE, MARKETLINK)

Your money is there to make your Next come to life, whatever it may be. To get maximum value for money when using your account, it is important that you understand how fees are charged. Choosing the right type of account for your Next and using it for that purpose, will help you keep your fees to a minimum.

▸ VALUE-ADDED OFFERS

We offer various benefits with our Savings products, to help you reach your Next savings goals.

- If you keep a balance of R10 000,00 or more in your PlusPlan account for the entire month:
 - you do not pay the monthly management fee
 - you qualify for 5 free debit transactions a month
 - Consolidator PlusPlan accounts qualify for 10 free debit transactions a month.
- Debit transactions include:
 - cash withdrawal, inter-account transfer, electronic account payment, stop order and debit order
 - electronic inter-account transfers from Standard Bank transaction accounts into PureSave and MarketLink accounts are free.
- One free electronic transfer per month from your PureSave and MarketLink accounts into your linked Standard Bank transactional account
- Stop orders from your Standard Bank transactional account into your savings and investment accounts are free.

PlusPlan, PureSave, MarketLink			
Deposits	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
*PlusPlan receives 2 free ATM cash deposits a month, PureSave receives 3 free ATM cash deposits and MarketLink receives 2 free ATM cash deposits.			
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R2,02 per R100,00 or part thereof	–	R40,35; R2,02 per R100,00 or part thereof
Other banks ATM cash withdrawals	R8,07 + R2,02 per R100,00 and part thereof	–	–
International Cash withdrawals	R40,35; R2,02 per R100,00 or part thereof	–	–
Payments#	ATM	Online	Branch
Debit orders – Internal	–	R5,25	–
Debit orders – External	–	R16,95	–
Stop orders – Internal	–	R4,94	–
Stop orders – External	–	R7,41	–
Stop order- establish, amend, cancel*	–	Free	R17,15
Inter-account transfer	R5,04	R5,04	R55,48
Account payment	R6,86	R6,86	R55,48
Instant Money – Below R1 000,00	R10,04	R10,04	–
Instant Money – Above R1 000,00	R12,05	R12,05	–
Immediate payment	–	R50,00	R50,00
Bank cheque	–	–	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
# Certain payment functions are not available on PureSave. *Alternative to Stop orders – Set up daily, weekly or monthly scheduled payments on Internet banking or the App for Free			
Point of sale (POS)*	ATM	Online	Branch
Purchases	–	R5,30	–
Purchases with cash back	–	R7,31	–
Cash back only	–	R2,02	–
International purchases	Currency conversion of 2.75%		
*POS transactions are not available on PureSave.			
Prepaid Purchase*	ATM	Online	Branch
Prepaid recharge top-up	R1,11	R1,11	–
Prepaid recharge top-up at other bank's ATM	R8,07 + R1,11	–	–
Prepaid electricity	R1,31	R1,31	–
Prepaid electricity at other bank's ATM	R8,07 + R1,31	–	–
Lotto	R2,02	R2,02	–
*Prepaid transactions are not available on PureSave.			

Payment confirmation	ATM	Online	Branch
SMS	R1,11	R1,11	–
Email	R1,11	R1,11	R6,56
Fax	R6,56	R6,56	–
MyUpdates (Email notifications)	Free	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 R 2.52.			
Other fees	ATM	Online	Branch
PIN reset at branch	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	–	–
Dishonour (unpaid) fee	–	R55,48	R55,48
Internet future dated payments – Unpaid Fee	–	R60,53	–
Information fees	ATM	Online	Branch
Balance enquiry	Free	Free	–
Balance enquiry – without 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	–	Free	–
Emailed formal statement	–	Free	–
Transaction history	ATM	Online	Branch
60 days	R10,09	–	R50,44
60 days	R15,13	–	R75,66
60 days	–	–	R100,88
60 days	–	–	R126,10
60 days	R30,26	–	R151,32
60 days	–	–	R181,58
60 days	–	–	R211,84
60 days	–	–	R332,89

ACCESSSAVE PRICING

AccessSave is a 7-day notice savings account, where customers give the bank 7 days notice for withdrawals.

Deposits	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
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R2,02 per R100,00 or part thereof	–	R40,35; R2,02 per R100,00 or part thereof
Other banks ATM cash withdrawals	R8,07 + R2,02 per R100,00 and part thereof	–	–
International Cash withdrawals	R40,35; R2,02 per R100,00 or part thereof	–	–
Payments#	ATM	Online	Branch
Inter-account transfer	R5,04	R5,04	R55,48
Account payment	R6,86	R6,86	R55,48
Bank cheque	–	–	R105,92
Other fees	ATM	Online	Branch
Subsidy letter fee	–	–	R10,09
Proof of banking details	–	–	R10,09
Early redemption fee*	–	–	R50,44
*This fee applies when funds are accessed without notice.			
Information fees	ATM	Online	Branch
Balance enquiry	Free	Free	–
Balance enquiry – without 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	–	Free	–
Emailed formal statement	–	Free	–
Transaction history	ATM	Online	Branch
60 days	R10,09	–	R50,44
60 days	R15,13	–	R75,66
60 days	–	–	R100,88
60 days	–	–	R126,10
60 days	R30,26	–	R151,32
60 days	–	–	R181,58
60 days	–	–	R211,84
60 days	–	–	R332,89

TAX-FREE PRICING

A bonus Next could be tax-free returns, plus immediate access to your funds on a Tax-Free call account when you need them. The Tax-Free account allows you to make contributions of up to R33 000,00 per year and R500 000,00 in your lifetime.

This product provides you with limited transactional ability, so it is important that you understand how the fees are charged. This will help you get the maximum value out of your account.

Deposits	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
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	–	–	R40,35; R2,02 per R100,00 or part thereof
Payments#	ATM	Online	Branch
Electronic inter-account transfer	–	–	R55,48
Other fees	ATM	Online	Branch
Bank Cheque	–	–	R116,01
Monthly Management fee	Free	Free	Free
Information fees	ATM	Online	Branch
Balance enquiry	Free	Free	–
Balance enquiry – without 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	–	Free	–
Emailed formal statement	–	Free	–
Transaction history	ATM	Online	Branch
60 days	R10,09	–	R50,44
60 days	R15,13	–	R75,66
60 days	–	–	R100,88
60 days	–	–	R126,10
60 days	R30,26	–	R151,32
60 days	–	–	R181,58
60 days	–	–	R211,84
60 days	–	–	R332,89

✓ SOCIETY SCHEME PRICING

Society Scheme is a savings account specially designed for people who wish to save together towards a collective Next or who already belong to the following:

- Stokvels
- Burial societies, savings or investment clubs
- Travellers clubs and grocery clubs
- School fee clubs and music and jazz clubs or any other type of group savings

Society Scheme is accessible to people of 18 years and older and is available to Foreign Nationals.

✓ VALUE-ADDED OFFERS

The benefits of Society Schemes are:

- Opening account deposit of R100,00
- The first 5 deposits are free regardless of channel
- No monthly management fee for balances greater than R5 000,00
- An account that keeps an average monthly balance of R5 000,00 is automatically entered into the monthly Savers Draw Competition
- A group stands a chance to win the monthly prize of R5 000,00

At the end of the year, a group is randomly selected to win the bonus prize of R50 000,00.

Deposits (Cash-out)	ATM	Online	Branch
Cheque Deposits	–	–	R37,32
Cash Deposits*	R5,75	–	R14,12
5 Free cash and cheque deposits per month			
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	–	–	R23,20
Payments	ATM	Online	Branch
Debit orders – Internal	–	–	Free
Debit orders – External	–	–	R19,87
Stop orders – Internal	–	–	Free
Stop orders – External	–	–	R19,87
Stop order- establish, amend, cancel	–	–	R17,15
Inter-account transfer	–	–	R5,85
Account payment	–	–	R21,18
Bank cheque	–	–	R116,01
Special clearance	–	–	R105,92

Information fees	ATM	Online	Branch
Balance enquiry	–	–	R7,31
Provisional statements	R5,04	–	R10,09
Internet statements	–	–	Not applicable
Transaction history	ATM	Online	Branch
60 days	–	–	R50,44
90 days	R5,04	–	R75,66
120 days	–	–	R100,88
150 days	–	–	R126,10
180 days	–	–	R151,32
210 days	–	–	R181,58
240 days	–	–	R211,84
360 days	–	–	R332,89
Additional fees	ATM	Online	Branch
Details for cheques and debits < 6 months	–	–	R25,22
Details for cheques and debits < 6 months	–	–	R55,48
Stop Payment	–	–	R55,48
Monthly Management fee	–	–	R14,63

✓ CALL PRODUCTS PRICING

Call products are investment accounts that earn interest and the funds deposited are available on demand (immediate access).

Money Market Call, Money Market Select and Call Account			
Deposits (Cash-out)	ATM	Online	Branch
Cheque Deposits	R42,37	–	R42,37
Cash Deposit*	–	–	R8,07 + R2,02 per R100,00
Payments	ATM	Online	Branch
Inter-account transfer	–	–	R55,48
Monthly Management fee	ATM	Online	Branch
Monthly Management fee	Free	Free	Free

✓ SHARIAH BANKING

Enquire today on our available Shariah Compliant Savings and Investments Products at www.standardbank.co.za or shariah@standardbank.co.za

NOTICE AND FIXED PRODUCTS PRICING

Fixed deposit accounts are interest-earning deposit accounts, where a lump sum of money is invested for a fixed period of time. Time periods are from 1 to 60 months at a fixed interest rate.

Tax Free Fixed: A fixed term account, where customers can invest up to R33 000,00 a year and a maximum of R500 000,00 in your lifetime – and get tax-free guaranteed returns.

Flexi-advantage: A fixed term investment, where fixed interest rates are earned. However, the customer has the flexibility to access up to 40% of the funds invested anytime.

ContractSave: A term-based savings account that helps a customer reach savings goals by putting aside a fixed amount every month over a period between 1 to 20 years.

Notice deposit: An interest-bearing investment account that allows a customer to access funds 7 – 60 days after placing notice to receive funds.

Transactional Fees	AccessSave	Notice Deposit	Fixed Deposit	Flexi Advantage	ContractSave	Tax Free Fixed Deposit
Early Redemption penalty	R50,44	Min.	Min.	Min.	R201,75	Min.
		R100,88	R403,51	R403,51		R403,51
Access Period	7 days	32 days	1–60 months	1–60 months	1–20 years	3/6/9/12/18/ 24 months

STANDARD TRUST LIMITED PRICING

Standard Trust Limited	Branch
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

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.



UCount Rewards

Join our rewards programme for just R22,19 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

*Standard call rates apply.

Email: information@standardbank.co.za

Lost or stolen cards: 0800 020 600/+27 11 299 4114

Internet: www.standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050/+27 11 641 6114

* 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.

 **MBUDSMAN**
THE BANKING SERVICES
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Ombudsman for Banking Services
Sharecall number 0860 800 900

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