

# (sum)<sup>1</sup>



2018 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

## GETTING BIGGER, GETTING SMARTER

We know that growing up means learning a whole bunch of lessons! But some lessons you don't learn at school – like learning how to save and manage your money. It can be pretty tough to get your hands on money when you're a kid. Luckily, Standard Bank helps you to work with the money you have.

## WHAT CAN I DO WITH MY (SUM)<sup>1</sup> ACCOUNT?

You can show this part to your mom or dad so that they can help you.

A (sum)<sup>1</sup> account is what the smart guys at Standard Bank call an integrated solution. That is really just a fancy way of saying that you and your parents can explore and learn about the world of banking, because mom or dad can link your (sum)<sup>1</sup> account to their account.

### Here's the good news!

We will not charge any management fees for your (sum)<sup>1</sup> account. That means you get to enjoy all the benefits of this great account and if you transact within the bundle, you won't pay a cent in banking fees.

## MONTHLY FEE: R0,00

### FREE



A free debit card



8 free electronic debit transactions per month, which include\*:

- Cash withdrawals at retail store
- Cash withdrawals with purchase at retail store
- Electronic account payments
- Electronic inter-account transfers
- Prepaid airtime purchases



Free Internet Banking, Standard Bank Mobile App and Cellphone Banking subscriptions



- 2 Standard Bank ATM cash withdrawals
- 2 Standard Bank AutoBank cash deposits

### UNLIMITED



Swipes at retail stores



Transfers to any Standard Bank savings and investment account



MyUpdates (SMS/email notifications)<sup>#</sup>



Balance enquiries when you call \*120\*2345#

\*Where 8 electronic transactions are exceeded (9 or more electronic transactions) a monthly service fee of R25,00 will be charged.

\*Customers over the age of 16 years will be charged R5,25.

\*Customers over 23 years will be charged R69,00. Where more than 8 electronic transactions are performed, the R25,00 fee will be charged in addition to the R69,00.

<sup>#</sup>For all transactions of R100,00 or more. SMS notifications for transactions below R100,00 will be charged R2,50.



If you need airtime, you won't pay any service charges or data charges when you use \*130\*2345# to recharge.



You or your parents will be able to see what is going on with your account, thanks to free MyUpdates, which we can send to them by SMS or email.\*



And the best part – access to the fun and educational Kidz Banking App!

\*For all transactions of R100,00 or more.

## WHAT IS THE KIDZ BANKING APP?

Kidz Banking teaches kids how to save and manage their pocket money with the help of our five animal friends (the Big 5, to be precise!). Each animal is in charge of a different aspect of responsible banking and together, they will teach you everything you need to know about managing money.

Our 5 animal friends help you to:



Send mom or dad a request to buy you airtime or data



See what you have spent your money on and check your balance



Earn money when you complete your chores



Save the money you earn towards making a Next happen, like getting a new toy



Request spending money from mom or dad

**Hey, parents!** Don't worry – you aren't excluded from the fun. You can use the Kidz Banking App to:



Make chores fun and educational



Create a mission for your child to earn pocket money towards a Next



Approve payment requests for completed missions



Help your child create and fulfil a wish or a next and view their progress towards that Next



Set time limits for missions



Approve or decline cash, airtime and data requests

**Of course, to make use of the Kidz Banking App, you will need to open up a (sum)<sup>1</sup> account for your child and you will need to have a Standard Bank current account and be a user of the Standard Bank App.**

Here's a graphic to help parents and kids understand what a (sum)<sup>1</sup> account can do for both of you:

Any transaction not in the electronic debit transaction bundle, will be charged according to pay-as-you-transact fees as follows:

Pay as you transact		
Deposits	ATM	Branch
Cash deposit	R1,80 per R100,00 or part thereof	R8,00 + R1,80 per R100,00 or part thereof (min. R40)
Cheque deposits	R42,00	R42,00

Cash withdrawals	ATM	Branch
Cash withdrawal	R1,80 per R100,00 or part thereof	R40,00+R1,80 per R100,00 or part thereof
Cash withdrawals at other banks ATM	R8,00 + R1,80 per R100,00 or part thereof	-
International cash withdrawals	R40,00; R1,80 per R100,00 or part thereof	-

Payments	ATM/Online	Branch
Debit orders – Internal	R4,50	
Debit orders – External	R16,50	
Stop orders – Internal	R4,50	
Stop orders – External	R5,50	
Stop order – establish, amend, cancel	R17,00	
Inter-account transfer	R4,00	R55,00
Account payment	R5,50	R55,00
InstantMoney – below R1 000,00	R9,95	
InstantMoney – above R1 000,00	R11,95	

\*Alternative to Stop orders - Set up daily, weekly or monthly scheduled payments on Internet banking or the App for Free.

Prepaid Purchase	ATM/Online	Branch
Prepaid airtime top-up	R1,10	-
Prepaid airtime top-up at other bank's ATM	R8,00+ R1,10	-
Prepaid electricity	R1,30	-
Prepaid electricity top-up at other bank's ATM	R8,00+ R1,30	-
Lotto	R2,00	-

Point of sale (POS) fees	ATM/Online	Branch
Purchases	Free	-
Purchases with cash back	R1,80	-
Cash back only	R1,80	-

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	-

Payment confirmation	ATM/Online	Branch
SMS	R1,10	-
Email	R1,10	R6,50
Fax	R6,50	-
MyUpdates(Email notifications)	Free	-

Other fees	ATM/Online	Branch
Pin reset at branch	-	R4,50
Card Replacement – Debit Magstripe	-	R52,50
Card Replacement – Debit EMV/chequecard	-	R130,00

Penalty fees	ATM/Online	Branch
POS decline	R8,40	-
ATM cash decline fee	R2,60	-
ATM cash decline fee at other bank's ATM	R8,00	-
Dishonour (unpaid) fee	R60,00 for 1st 3 per year then R145,00 thereafter	

## 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.



### Prepaid

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



### Success in maths and science opens doors, and Standard Bank knows that!

That is why Standard Bank has partnered with Siyavula to help you master the skills you need to get there, with online platform learning from Grade 8 – 12.

**By being a loyal Standard Bank account holder, you could qualify for up to 50% discount off the current Siyavula base offering fee:**

- |  |   |                           |
|--|---|---------------------------|
| 1. As a parent banking with Standard Bank                      | - | 20% off the Siyavula fee. |
| 2. As a student banking with Standard Bank                     | - | 20% off the Siyavula fee. |
| 3. As a parent and student banking with SBSA                   | - | 40% off the Siyavula fee. |
| 4. For a school banking with Standard Bank                     | - | 10% off the Siyavula fee. |
| 5. For a parent, student and school banking with Standard Bank | - | 50% off the Siyavula fee. |

## CONTACT US

### General customer enquiries

**South Africa:** 0860 123 000\*

**International:** +27 11 299 4701

**Email:** Information@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 call rates apply.

\*Fees effective from the 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.



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

\*Terms and conditions apply.

standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

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