

Pricing as at January 2014

Personal foreign exchange



Foreign exchange fees as at January 2014

Transaction type	Buying foreign currency from Standard Bank				Selling foreign currency to Standard Bank		
	Fee*	Minimum	Maximum	Additional tele-communication fees	Fee*	Minimum	Maximum
Foreign notes (except CMA currencies)	1,90%	R70,00	No maximum		1,90%	R70,00	No maximum
Travellers cheques	2,00%	R75,00	No maximum		2,00%	R75,00	No maximum
Travellers cheques purchased from Standard Bank/Stanbic Bank					1,00%	R75,00	No maximum
Non-travel related international payments (tele-transmissions)	0,50%	R135,00	R680,00	R100,00	0,50%	R135,00	R680,00
Travel-related outward international payments (tele-transmissions)	0,50%	R135,00	No maximum	R100,00			
Drafts	0,90%	R210,00	R870,00	R100,00	0,90%	R210,00	R870,00
Travel-related drafts	2,10%	R200,00	No maximum	R100,00			

TravelWallet fees

Fees	Rand	Other currencies (USD, EUR, GBP, AUD)
Card activation fee (fee is not charged on reloading value on card)**	Free	R105,00
Loading value fee**	Free	1,85% (minimum R65,00)
Cashout fee (redemption of value from card)	1,20% (minimum R33,00)	1,85% (minimum R65,00)
Cashout fee if credited to Standard Bank Transactional account		Free
Currency conversion fee (This fee will be charged if you draw money or use the card in a currency that is different from the currency loaded on your card.)		2,25%

Foreign exchange fees as at January 2014

Other transactions	Rand	USD	EUR	GBP	AUD
International MasterCard and Cirrus ATM withdrawal fee** (excluding currency conversion fee)		\$3,00	€3,00	£1,95	\$4,40
ATM withdrawals at Standard Bank ATMs in South Africa	R10,50	\$3,00	€3,00	£1,95	\$4,40
ATM withdrawals at other bank ATMs in South Africa	R16,00	\$3,00	€3,00	£1,95	\$4,40
International MasterCard and Cirrus ATM balance enquiry fee		\$1,10	€1,10	£0,85	\$1,65
Balance enquiry at Standard Bank ATM's in South Africa	R2,65	\$1,10	€1,10	£0,85	\$1,65
Balance enquiry at other bank ATM's in South Africa	R4,20	\$1,10	€1,10	£0,85	\$1,65
MasterCard point of sale (POS) fee (excluding currency conversion fee)	Free	Free	Free	Free	Free
Cash back at point of sale	R5,50				
Emergency cash advances (deducted from the remaining card balance)	1,20% (minimum R33)	\$23,00	€23,00	£14,00	\$35,00
Lost card replacement in South Africa (deducted from the remaining card balance)	R50,00	R105,00	R105,00	R105,00	R105,00
Lost card replacement outside South Africa (deducted from the remaining card balance)		\$125,00	€125,00	£94,00	\$190,00
Withdrawal attempt from insufficient funds – Standard Bank ATM in South Africa	R2,10				
Withdrawal attempt from insufficient funds – other bank ATM in South Africa	R4,20				
SMS balance enquiry in South Africa	R2,10	R2,00	R2,00	R2,00	R2,00
SMS balance enquiry outside South Africa		\$0,90	€0,65	£0,60	\$1,00
SMS Update			Free		
Limits					
Minimum load and reload values	R500,00	\$100,00	€100,00	£75,00	\$150,00
Maximum load and reload values (may not exceed exchange control travel allowance)	R15 000,00	\$60 000,00	€50 000,00	£40 000,00	\$65 000,00
Daily ATM withdrawal limit (different bank's ATMs may have lower limits)	R2 500,00	\$2 500,00	€2 100,00	£1 500,00	\$3 750,00
Daily point of sale purchase limit	N/A	\$7 500,00	€7 500,00	£5 000,00	\$7 000,00
Maximum number of daily point of sale transactions	8	12	12	12	12

* Fee calculated on the rand value of the transaction.

** International banks may charge an additional fee.

Foreign Currency Account (CFC and FCA)

Deposits and withdrawals or CFC/FCA accounts*

Transfer to/from rand current account (branch)	R95,00
Transfer to/from rand current account (Business Online)	R30,00
Transfer to/from rand current account (Business Online where manual intervention was required)	R90,00
Deposit or withdrawal using another forex product	Fee related to forex product used will apply
Payment from a non-resident account to a third party account	0,35% (minimum R135,00 maximum R680,00)
– plus telecommunication fee	R100,00

Inter-account transfer between own foreign currency accounts

Inter-account transfer between own CFC/FCA accounts	R115,00 \$14,90 €11,00 £8,80
---	---------------------------------------

Overdraft fees

Initiation fee	1,25% (minimum R905,00)
Review fee	1,00% (minimum R905,00)

Statement fee

Reissue and fax	R30,00
-----------------	--------

Direct Delivery service fees

Direct delivery (We deliver foreign exchange to approved business premises in Gauteng, Cape Town, Durban or Pietermaritzburg)	R200,00
Delivery for 10 or more customers per order	R105,00 per customer
Direct Delivery cancellation fee	R210,00
Direct Delivery rescheduling fee	R210,00

Exchange Control applications fees

Miscellaneous application under R2 000,00	R65,00
---	--------

Miscellaneous application over R2 000,00 but under R50 000,00	R420,00
Mail applications	R420,00
Electronic applications	R585,00
Blanket applications	
– Establishments	R700,00
– Renewals	R410,00
Handling fee for opening a customer file for foreign nationals	R95,00

Standard Bank reserves the right to charge more for complex exchange control applications.

Other fees

Visa letters	R72,00
NEP form	R42,00
Visa letter, letter of good standing and/or NEP form if foreign exchange is purchased from us	Free

Discounts

Customers qualify for the following discounts based on their type of current account

Student Achiever	– 50% discount on TravelWallet card activation and loading
Elite Plus	– Free TravelWallet card activation
Prestige Plus, Private Bank and One account	– Free TravelWallet card activation and loading – 50% discount on Travellers Cheques and – Free Direct Delivery service
Consolidator Plus	– Free TravelWallet card activation and loading – Free Travellers Cheques bought from us – Free Direct Delivery service – 50% discount on Travellers Cheques sold to us; and – Free Direct Delivery service
Private Clients	– Free TravelWallet card activation and loading – Free Inward International Payments – Free Travellers Cheques bought from us – 50% discount on Travellers Cheques sold to us; and – Free Direct Delivery service

Terms and conditions apply.

This brochure is not a full list of our prices. For more information, please contact your foreign exchange outlet or Foreign Trade service centre.

Prices include VAT and are subject to change.



Authorised financial services and registered credit provider (NCRCP15)
The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06).
SBSA 3010 – 9/13 PG007
OL02378

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.