



AccessAccount

2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

WORK HARD OR WORK SMART?

Why complicate the simple things? Every day, you work hard towards making your Next a reality – whether your Next is renovating your house or simply leaving a legacy for your kids as they grow up.

The AccessAccount is an easy-to-use, affordable account to take care of your day-to-day banking needs and gives you access to solutions to help you achieve your Next.

WHAT DO I GET WITH AN ACCESSACCOUNT?

MONTHLY FEE: R5,60

UNLIMITED



Balance enquiries on Mobile App, Cellphone, Telephone and Internet Banking.



MyUpdates (SMS/Email notifications)*#



Subscription to Standard Bank Mobile App, Internet Banking and Cellphone Banking.

FEATURES



Secure Chip and PIN debit card.



Bank in your community by withdrawing cash at till points if there is no ATM nearby.



Buy prepaid airtime, data and electricity via cellphone banking – dial ***120*2345#**.



Send or receive money using InstantMoney.

FREE



Swipes at retailer till points.



Transfers between your linked Standard Bank accounts.



Standard Bank debit and stop orders.

*Free for 1 cellphone number or email address. **R10,50** for additional cellphone numbers/email addresses.

#Subscribing to SMS notification for transactions below **R100,00** will be charged **R2,60** per month.

TRANSACTIONAL FEES

Pay as you transact			
Monthly fees	ATM	Online	Branch
Monthly administration		R5,60	
Internet, Cellphone, Mobile App monthly subscription	-	Free	-
Deposits	ATM	Online	Branch
Cheque deposits	R45,00	-	R45,00
Cash deposits	R1,65 per R100,00 or part thereof	-	R8,50 + R1,65 per R100,00 or part thereof (min R43,00)
Cash withdrawals	ATM	Online	Branch
Cash withdrawals	R1,85 per R100,00 or part thereof	-	R45,00+ R1,85 per R100,00 or part thereof
Other bank's ATM Cash withdrawals	R9,00 + R1,85 per R100,00 or part thereof	-	-
International Cash withdrawals	R45,00+ R1,85 per R100,00 or part thereof + International transaction fee	-	-
Payments	ATM	Online	Branch
Debit orders – Internal	-	Free	-
Debit orders – External	-	R5,50	-
Stop orders* – Internal	-	Free	-
Stop orders* – External	-	R5,50	-
Stop order-establish, amend, cancel	Free	Free	R18,50
Inter-account transfer	Free	Free	R60,00
Account payment	R1,50	R1,50	R60,00
Instant Money – Below R1 000,00	R10,50	R10,50	-
Instant Money – Above R1 000,00	R12,50	R12,50	-
Immediate payment	-	R50,00	-
Bank cheque	-	-	R125,00
Automatic cheque clearance fee	-	-	R125,00
Electronic interbank transfers -through ACB	-	-	R205,00; 0.20%; R910,00
Electronic interbank transfers through SWIFT	-	-	R290,00; 0.28%; R1 450,00

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

Point of sale (POS) fees	ATM	Online	Branch
Purchases	-	Free	-
Purchases with cash back	-	R1,40	-
Cash back only	-	R1,40	-
International purchases	-	International transaction fee of 2.75% applies	-

Prepaid Purchase	ATM	Online	Branch
Prepaid airtime top-up	R1,20	R1,20	–
Prepaid airtime top-up at other bank's ATM	R9,00 + R1.20	–	–
Prepaid electricity	R1,50	R1,50	–
Lotto	R2,30	R2,30	–
Information fees	ATM	Online	Branch
Balance enquiry with slip	R1,60	–	R8.00
Balance enquiry without slip	Free	Free	–
Balance enquiry - Other bank's ATM	R9,00	–	–
Provisional statements	R7,00	–	R27,00
Posted statements	–	–	R25,00
Emailed statement	R2,60	R2,60	–
Transaction history	ATM	Online	Branch
60 days	R15,00	Free	R60,00
90 days	R20,00	Free	R90,00
120 days	–	R7,00	R120,00
150 days	–	R14,00	R150,00
180 days	R35,00	R21,00	R180,00
210 days	–	–	R210,00
240 days	–	–	R240,00
360 days	–	–	R360,00
Payment confirmation	ATM	Online	Branch
SMS	R1,25	R1,25	–
Email	R1,10	R1,10	R10,00
Fax	R10,00	R10,00	R10,00
My Updates(Email notifications)*#	Free	Free	–

*Free for 1 cellphone number or email address. **R10,50** for additional cellphone numbers/email addresses

#SMS Notification for transaction below **R100,00** will be charged **R2,60** per month.

Other fees	ATM	Online	Branch
PIN reset	Free	–	R5,00
Card Replacement - Debit Magstripe	–	–	R55,00
Card Replacement - Debit EMV/chequecard	–	–	R135,00
Subsidy letter fee	–	–	R15,00
Proof of banking details	R5,00	R2.60	R15,00
Special clearance	–	–	R125,00
Penalty fees	ATM	Online	Branch
POS decline	–	R8.50	–
ATM cash decline fee	R2,80	–	–
ATM cash decline fee at other bank's ATM	R9,00	–	–
Honouring fee	–	–	R132,00
Dishonour (unpaid) fee*	–	–	R26,00
Internet future dated payments – Unpaid Fee	–	R65,00	–
Stop payments	–	–	R60,00

*Unpaid stop orders will be charged **R116,00**

✓ **SAVE**

PureSave

With a R50,00 opening deposit, you can save for a rainy day. When you have an emergency, you get instant access to your money.

You can link the PureSave to your bank account to create a savings pocket and transfer funds into your Puresave for free.

ContractSave

You can reach your savings goal quicker by putting away a fixed amount of funds over 1 to 20 years. Earn bonus interest for every year you save.

Society Schemes

A savings account ideal for people that want to save in groups towards a common goal.

✓ **INSURE**

FuneralPlan

FuneralPlan allows you to have peace of mind, knowing you can bury your loved ones with dignity and respect. Dial ***120*2345#**.

Personal Accident Plan

Peace of mind in the event of accidental death and/or disability. For more information, please call **0860 123 999**.

Legal Assist Plan

Get legal advice 24/7, 365 days a year. For more information, please call **0860 123 999**.

✓ **BORROW**

AccessLoan

A loan with a repayment amount that remains the same even if interest rates increase.

Credit Card

Get access to funds immediately for emergencies with a credit card.

✓ **HOW TO BE WALLETWISE**

- Remember your service fees get charged at the end of the month – make sure you have enough funds in your account to ensure your service fee is paid.
- Avoid going into arrears by making sure that you have enough money in your account to pay for your cash withdrawal fees.
- If the AccessAccount no longer suits your needs, go to your nearest branch and ask the consultant to discuss a banking solution that best suits you.
- It is cheaper to withdraw cash from a retailer till point or ATM than in branch.
- You can also print your bank statements at an ATM for less.
- Keep track of what goes in and out of your account using MyUpdates (SMS notifications)–make sure Standard Bank has your latest cellphone number.

HOW TO CALCULATE FEES



1. Retailer/POS

One fee of R1,40 irrespective of amount withdrawn at retailer.



2. ATM (R1,85 per R100,00)

If I withdraw:

R100,00 then I pay R1,85

R200,00 then I pay R3,70

R300,00 then I pay R5,55



3. Branch (R45,00 + R1,85 per R100,00)

If I withdraw:

R100,00 then I pay R45,00 + R1,85 = R46,85

R200,00 then I pay R45,00 + R3,70 = R48,70

R300,00 then I pay R45,00 + R5,55 = R50,55

VALUE-ADDED SERVICES



Buy lotto

Buy lotto on Cellphone Banking *120*2345#.



Buy Prepaid

Buy prepaid airtime or electricity on Internet Banking, mobile app or *120*2345#.



SnapScan

SnapScan is an innovative app that lets you pay for things 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 on your computer, tablet or smartphone online 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 R24,00 a month or R288,00 a year 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

*Fees effective from the **1 January 2019 (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.

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

*Terms and conditions apply.



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

standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

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