



2021 PRICING

Private Banking Account

Standard Bank **IT CAN BE™**

BUILD YOUR WEALTH ON YOUR OWN TERMS

Your Private Banking account is designed to help you grow wealth in a way that works for you through the personalised support of our global finance specialists and having access to exclusive benefits and special rates. Let Private Banking be the personal financial partner that you can trust on your journey to success.

We are happy to let you know that we are keeping the monthly account fee for the Private Banking account the same for 2021, which means that you will enjoy the account's all-inclusive benefits for the same amount of R369. 2020 has been filled with life-changing events and challenges, but you can depend on your Private Banking account and relationship team to help protect your financial future as we move into 2021.

PRICING HIGHLIGHTS

Instant Money™

R8
for values up to
R500

Prepaid airtime top-up
fees reduced to just

50c

Cash deposits at ATM per
R1 000 or part thereof

R9

FREE

cash withdrawals at a
Standard Bank ATM

Please note we will no longer be issuing cheques.

WHAT YOU GET WITH A PRIVATE ACCOUNT

INCLUDES



Unlimited Standard Bank ATM cash withdrawal fees.

Free Standard Bank ATM cash deposits up to R10 000, thereafter, pay only R9 per R1 000 or part thereof.

Reduced cash withdrawal fees at non-Standard Bank ATMs at R10 per R1 000 or part thereof.

UNLIMITED



Electronic transactions including: debit orders, electronic account payments, electronic inter-account transfers and purchases.



Cash withdrawals at participating retailers.

FREE



Emailed monthly statements.



SMS notifications with MyUpdates to keep track of every transaction on your account.



Access to Internet, telephone, cellphone banking and our Banking App for tablets and smartphones.

ADDITIONAL BENEFITS OF A PRIVATE ACCOUNT



A Platinum credit card, cheque card and Diners Platinum card at no additional cost.



Access to bespoke portfolio management on request by Melville Douglas.



Access your Private Banking team 24/7 via our voice branch or email.



Lifestyle offers including UCount Rewards, Cleartrip Airline discounts, Legacy Lifestyle.



Access to diverse offerings on short- and long-term savings and investment options.



Bank securely worldwide with an Offshore Platinum Optimum account.



Access to Mastercard® Priceless specials. Visit our Standard Bank website for more details.



Purchase protection for purchases made by using your Platinum credit card.

PRIVATE ACCOUNT TRANSACTIONAL FEES

These fees are charged for transactions that are not included in the bundle fee or when the maximum number of transactions included in the bundle fee has been exceeded.

MONTHLY FEES

Minimum monthly bundled fee	R369
Internet, cellphone and Banking App	Free

WITHDRAWALS	ONLINE	ATM	BRANCH
Standard Bank ATM	–	Free	R20 per R1 000 or part thereof. Min. R70
Other bank	–	R10 per R1 000 or part thereof	–
International	–	R20 per R1 000 or part thereof. Min. R70 + International transaction fee of 2.75%	–

DEPOSITS	ONLINE	ATM	BRANCH
Cash	–	R9 per R1 000 or part thereof	R18 per R1 000 or part thereof. Min. R60
Cheques ¹	–	–	–

¹ We are no longer accepting cheque deposits after 31 December aligned with the South African banking industry's exit of cheques, however any cheques received before 31 December and processed in January 2021 are subject to our 2020 cheque pricing of R55.

PAYMENTS	ONLINE	ATM	BRANCH
Account payments	Free	Free	R75
Immediate payments below R3 000	R10	–	0.3% of value. Min. R312 up to a Max. R1 560
Immediate payments above R3 000	R50	–	0.3% of value. Min. R312 up to a Max. R1 560
Stop order – amend, establish, cancel	Free	–	R20
Inter-account transfers	Free	Free	R75

INSTANT MONEY	ONLINE	ATM	BRANCH
Wallet	R5	R5	–
Up to R500	R8	R8	–
R501 to R1 000	R10,50	R10,50	–
Above R1 000	R12,50	R12,50	–

POINT OF SALE	ONLINE	ATM	BRANCH
Purchases	Free	-	-
Cashback	-	Free	-
Purchase with cashback	-	Free	-
Garage card purchases	R7	-	-
International purchases	2.75%	-	-

PREPAIDS	ONLINE	ATM	BRANCH
Airtime	R0,50	R0,50	-
Airtime other banks	-	R10,20	-
Electricity	R1,50	R1,50	-
Lotto	R2,50	R2,50	-

STATEMENT FEES	ONLINE	ATM	BRANCH
Balance enquiry	Free	View Free Print R1,60	R11
Balance other bank	-	R9	-
Monthly statements: charged per 30 day period	Free	R6	R32
Posted statement	-	-	R33

NOTIFICATIONS	ONLINE	ATM	BRANCH
MyUpdates*	Free	-	-
Email payment notification	R1,10	-	R15
SMS payment notification	R1,35	-	-

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

UNSUCCESSFUL TRANSACTION FEES	ONLINE	ATM	BRANCH
ATM decline	-	Free	-
Other bank ATM decline	-	R7,50	-
Stop payments	R2	-	R65
POS decline	R8,50	-	-
Honouring fee [#]	R132	-	-
Unpaid debit orders	No charge for the first 4 hereafter R147	-	-
Unpaid stop orders	R125,00	-	-
Future dated	R65	-	-

[#]If the transactional amount is less than R132, the honouring fee should be equal to the transactional amount that is honoured.

OTHER FEES	ONLINE	ATM	BRANCH
PIN reset	–	Free	R10
Card replacement	–	–	R145
Proof of banking	Free	R5	1 Free then R15
Subsidy letter	–	–	R21
International transaction fee	2.75%	2.75%	-

OVERDRAFT FEES	
Monthly service fee – limits over R500	R69
Monthly service fee – no limit	R69
Initiation fee	R74,75 + 11.5% of limit. Max. R1 207

STANDARD TRUST LIMITED

Will drafting fee (complex – Standard Trust not nominated executor)	R2 250
Will drafting fee (pre-printed will)	R535
Will drafting fee (online)	R535
Will review (Standard Trust nominated executor – this fee may be waived by the intermediary if original will is kept in safe custody)	Free
Estate Planning consultation where there is no preparation for a will (this fee may be waived by the intermediary)	R2 250
Will safe custody annual fee (Bundled)	Free

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. Call us on **0860 034 778**.

VALUE-ADDED SERVICES



Buy lotto tickets on the mobile app or through **Cellphone Banking** by dialling ***120*2345#**.



Buy prepaid airtime or electricity on **Internet Banking**, the **Banking App** or by dialling ***120*2345#**.



Transfer funds overseas with Shyft – Standard Bank's award-winning foreign exchange app which allows you to purchase, send and store USD, EUR, GBP and AUD within an individual's Single Discretionary Allowance of R 1m per annum. With Shyft, you can also order a **Mastercard® multicurrency card** and create **Mastercard® virtual cards** for **international online shopping**, all from your Apple or Android mobile phone.

BANK YOUR WAY, ANYTIME

Embrace the benefits of self-service banking to conveniently manage your Private account wherever you are. Use our digital banking platforms to view statements, make payments, manage your card and much more.

Visit www.standardbank.co.za to access **online banking** or dial ***120*2345#** for **cellphone banking**.

Alternatively, download our Banking App.



EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download SnapScan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your PIN.

Masterpass®



The digital wallet that enables you to make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

Instant Money™



Receive, store, spend and send money from your cellphone without the need for a bank account.

CONTACT US

General customer enquiries

South Africa: **0860 123 101**
International: **+27 11 299 4701**
Or visit your nearest branch.

Dedicated Email: **PrivateBanking@standardbank.co.za**
Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

UCount Rewards: **0860 UCOUNT (82 68 68)**
enquiries@UCount.co.za

Lost or stolen cards

South Africa: **0800 020 600**
International: **+27 11 299 4114**

Fraud

South Africa: **0800 222 050**
International: **+27 11 641 6114**

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.

*Ts&Cs apply.



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

Standard Bank *IT CAN BE™*

Authorised financial services and registered credit provider (NCRCP15).

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