

2006 Pricing – easy aid for staff

We do everything in our power to ensure that we provide our customers with the products, services and solutions to suit their needs, provided everything we do for them is based on sound business principles.

Transaction type	Mzansi Blue account (SBT 12)	E Plan/(sum) ¹ (SBT 12)	Current account (SBT 9)			Credit card (SBT 28)	PlusPlan (Personal and Business) (SBT 25)	PureSave (SBT 25)	MarketLink (SBT 17)	Society Scheme (SBT 25)
			CTA/ Classic/ Achiever/ Student Achiever/Elite/ Prestige	Consolidator	Retail Business (Optima and Focus) ²					
Deposits at branch or AutoBank										
Cheque deposits	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Cash deposits (SBT 11)	Branch R8,10 ^{3,14} AutoBank R4,05 ^{3,14}	R3,00; 0,90% ³	R3,00; 0,90% ³	R2,35; 0,90% ³	Up to R4 999,99 R3,40; 1,00% ⁴ R5 000 to R29 999,99 R3,40; 0,90% ⁴ R30 000 + R3,40; 0,70% ⁴	R3,20; 0,90% ³	R3,50; 0,90% (one free per month up to a maximum of R2 500)	R3,50; 0,90% (two free per month up to a maximum of R2 500)	R3,50; 0,90% (one free per month up to a maximum of R2 500)	R5,25 (five free per month)
Cheque deposited and subsequently returned unpaid	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Cash withdrawals										
Standard Bank AutoBank ⁵	R4,05 ¹⁴	R4,90	R3,00; 0,90%	R2,35; 0,90%	R3,40; 0,90%	R3,20; 0,90%	R3,50; 1,25%	R3,50; 1,25%	R3,50; 1,25% ¹²	
Branch withdrawals										
– using a cheque card, credit card or debit card (local and international) ⁶	R8,10 ¹⁴	0,90% (min R17,00)	0,90% (min R17,00)	0,90% (min R17,00)	0,95% (min R17,00)	0,90% (min R17,00)	0,90% (min R17,00); Book – R22,00	0,90% (min R17,00)	0,90% (min R17,00)	R13,00 (book or withdrawal slip)
– cheque encashment (SBT 10)			0,90% (min R17,00) + cheque service fee	0,90% (min R17,00) + cheque service fee	Up to R4 999,99 1,00% (min R17,00) + cheque service fee R5 000 + 0,90% (min R17,00) + cheque service fee					
International ATM (SBT 13)		R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	R23,00; 0,70%	
Payments										
Prepaid top-up using self-service banking channels ⁵	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Electronic inter-account transfers		R4,90	R3,00	R2,35	R3,40	R3,20	R3,50	R3,50	R3,50 ¹²	
Debit order										
– to a customer's other Standard Bank account (for example, vehicle and asset finance, home loan, RCP, WTP)		R4,90	R3,00	R2,35	R3,40		R3,50		R3,50 ¹²	R3,50
– to another Standard Bank customer or external to Standard Bank		R4,90	R3,00; 1,00%; R27,00	R2,35; 1,00%; R27,00	R3,40; 0,55%; R14,50		R3,50; 1,25%; R29,00		R3,50; 1,25%; R29,00 ¹²	R13,00
Stop order (SBT 29)										
– to RCP/BRCP/WTP/student loans		R4,90	R3,00	R2,35	R3,40		R3,50		R3,50	R3,50
– to all other accounts		R4,90	R3,00; 0,55%; R14,00	R2,35; 0,55%; R14,00	R3,40; 0,55%; R14,50		R3,50; 0,75%; R14,50		R3,50; 0,75%; R14,50	R13,00
Electronic account payment		R4,90	R3,00; 0,55%; R14,00	R2,35; 0,55%; R14,00	R3,40; 0,55%; R14,50	R3,20; 0,55%; R15,00	R3,50; 0,75%; R14,50		R3,50; 0,75%; R14,50 ¹²	
Cheque card (SBT 13)			R3,00; 0,55%; R14,00	R2,35; 0,55%; R14,00						
Maestro debit card transactions – purchase or purchase with cash back (SBT 13)	R2,00 (R4,05 for purchase with cash back)	R2,00 (R4,05 for purchase with cash back)	R3,00; 0,55%; R14,00	R2,35; 0,55%; R14,00	R3,40; 0,55%; R14,50		R3,50 (R7,00 for purchase with cash back)		R3,50 (R7,00 for purchase with cash back)	
Branch inter-account transfers and branch electronic account payments		R27,50	R3,00; 1,10%; R27,00	R2,35; 1,10%; R27,00	R3,40; 1,15%; R27,50	R3,20; 1,10%; R28,00	R27,50	R27,50	R27,50 ¹²	R13,00
Cheque service fee			R3,00; 1,10%; R27,00	R2,35; 1,10%; R27,00	R3,40; 1,15%; R27,50					
Bank cheque (SBT 4)	R8,10	R44,00	R44,00	R44,00	R44,00	R44,00	R44,00	R44,00	R44,00	R15,75 (two free)
AutoCheque (SBT 4) ¹³		R15,75	R15,75	R15,75	R15,75	R15,75	R15,75	R15,75	R15,75	
Other product information										
Over limit fee (unauthorised overdraft fee) (SBT 3)			R79,00	R79,00	R79,00	R79,00 per cycle				
Dishonour fee or unpaid item (SBT 3)		R31,50 ⁷	R99,00	R99,00	R99,00		R55,00 ⁷		R55,00 ⁷	R55,00 ⁷
Minimum balance		R50,00 ⁸					R50,00	R50,00	R50,00	
Minimum opening deposit	R20,00	R50,00 ⁸					R500,00	R50,00	R5 000,00	R500,00
Minimum monthly service fee ⁹			R33,00 (Classic) R44,00 (Achiever) R0 (Student Achiever) R57 (Elite/Prestige)	None	R52,00	See credit card annual fees overleaf				
Monthly ledger fee or inactive fee (no customer-generated debit or credit transactions and low balance)		(sum) ¹ balances < R20 E Plan R6,50 R6,50 ¹⁰	R17,00 (CTA only)				R11,50 for balances <R1 000,00		R11,50 for balances < R1 000,00 and inactive for three months	R24,00 for balances < R500,00 R9,75 for balances < R5 000,00
Number of free debit transactions		(sum) ¹ customers receive four free debit transactions a month	Student Achiever receives five free debit transactions a month				Five free debit transactions per month for resultant balance >R6 500 ¹¹			Two free debit transactions for resultant balance > R5 000
Internet banking subscription fee		E Plan (sum) ¹ R21,00 free	R21,00 (free for Student Achiever)	R21,00	Free	R21,00	R21,00		R21,00	

¹ Student Achiever customers get free Internet subscription, MyUpdates Lite, non-carbonised chequebooks and electronic balance enquiries.

² For Agric and Expert, please refer to SBT 9

³ The first AutoBank cash deposit a month is free. (sum)¹ and Student Achiever customers receive four free AutoBank cash deposits a month. Mzansi Blue account customers receive one free deposit a month irrespective of the channel used. Opening deposits are also free regardless of the channel used (except opening deposits for current accounts and credit cards). For credit cards, the first cash deposit per cycle is free regardless of channel used.

⁴ Cash deposit fees may vary according to the choice of channel used. AutoBank cash deposits for business customers are charged at R3,40; 0,70%, regardless of value.

⁵ Using another bank's ATM or a Stanbic Africa AutoBank incurs an additional R6,70 (excluding Mzansi). Prepaid top-ups at another bank's ATM will attract R6,70 plus the Standard Bank AutoBank cash withdrawal fee (Mzansi R4,05).

⁶ Where there is no AutoBank available in the town or if the AutoBank is down, the AutoBank cash withdrawal fee is applicable.

⁷ Maximum of two dishonours charged per customer per month.

⁸ Accounts opened before 1 July 2003 and all (sum)¹ accounts only need a minimum balance and opening deposit of R20.

⁹ The minimum monthly service fee is levied on the account should the total monthly service fee not exceed this amount. Cash withdrawals (excluding cheque encashments), branch and electronic inter-account transfers and account payments, debit orders, cheque service fees and cheque card purchases are included in the calculation. The customer pays the higher of this fee or the total monthly service fee costs.

¹⁰ The monthly management fee for customers over the age of 60 years and 11 months is reduced by 50% to R3,25.

¹¹ Customers on Consolidator Plus receive 10 free debit transactions a month for resultant balances greater than R6 500. The free transactions include any combination of AutoBank cash withdrawals, inter-account transfers, account payments and debit orders.

¹² These fees are doubled where the resulting balance is under R6 500.

¹³ This facility will be discontinued in 2006.

¹⁴ After the first five deposits and withdrawals, the transaction fee is doubled.

All prices include VAT and are subject to change

Contact telephone numbers

Customer Contact Centre 0860 123 456
Achiever Banking 0860 224 438
Elite Banking 0860 710 000
Prestige Banking 0860 001 321
Business Banking call line 0860 012 345
Telephone and cellphone banking 0860 123 108
Provincial Customer Care Centre 0860 101 341
Customer Relations Centre 0860 101 101
Ombudsman 0860 800 900



2006 Pricing

Current account pricing options (SBT 9)

Fee options

Customers can choose from three different fee options on personal current accounts

1. Pay as you transact (This option is illustrated in the table overleaf)

How to calculate transaction fees

In the table overleaf you will notice that some columns contain three numbers. The first number represents the base fee per transaction, the second the percentage of the value of the transaction and the third the maximum fee payable.

For example, a cheque for an Achiever current account is charged at R3,00 plus 1,1% of the value of the transaction value up to a maximum of R27,00. So if a cheque for R600,00 is issued the cost would be R3,00 plus R6,60 (1,1% of the cheque value), making a total fee of R9,60.

2. Fixed monthly fee (Plus/bundled) (With this option the customer receives a number of free transactions)

	Consolidator ³	Classic	Achiever	Elite	Prestige ⁴	Secondary Prestige	Priority ⁵
Monthly fee	R32,00	R72,00	R105,00	R121,00	R141,00	R52,00	R191,00
The monthly fee covers							
Cheques	10	10	10	10	15	15	15
AutoBank cash withdrawals	8	8	8	8	10	10	10
Branch cash withdrawals	3	3	3	3	5	5	5
Electronic transactions ¹	15	15	20	25	25	25	40
Debit card purchases ²	15	15	20	25	25	25	40
AutoBank cash deposits	2	2	2	2	2	2	2
Electronic balance enquiries, mini-statements and electronic prepaid top-ups via Standard Bank channels (on current account only)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Internet banking subscription fee	Excluded	Excluded	Included	Included	Included	Excluded	Included
Annual cheque card fee (MasterCard and Visa)	Included	Included	Included	Included	Included	Included	Included

¹ This includes any combination of debit and stop orders, electronic inter-account transfers, electronic account payments and prepaid top-ups, but excludes Maestro transactions.

² This includes:

For Priority customers – Visa cheque card purchases
– Maestro purchases

For Prestige customers – MasterCard cheque card purchases
– Maestro purchases

All other customers – MasterCard cheque card purchases

³ Maintain a balance of R6 500 for the month and receive the Plus option for free (select rebate option)

Additional benefits on Consolidator include:

– AutoCheques (to be discontinued in 2006)

– Stop payments

– Electronic provisional statements

– Local telegraphic transfers

– Inward foreign currency transfers for primary account holder's personal use only

– Sales and repurchase of travellers cheques

⁴ Additional benefits on Prestige include:

– Prestige Banker and Prestige Line

– Annual MasterCard credit card fee (excluding loyalty programmes)

– Garage card and Diners Club card annual fees (applies to garage cards linked to the current account only)

– Garage card transactions (applies to garage cards linked to the current account only)

Note: Transactions in excess of the specified maximum will attract the 'Pay as you transact' fees

3. Refund (rebate)⁶

No interest is paid on credit balances but if a minimum monthly balance is maintained for a full month we will refund certain service fees incurred under the "Pay as you transact" option up to a maximum of:

Minimum positive balance	Maximum refund
R6 500,00 to R14 999,00	R 75,00
R15 000,00 to R24 999,00	R110,00
R25 000,00 to R49 999,00	R180,00
R50 000,00 to R99 999,00	R230,00
R100 000,00+	R350,00

⁶ Refund is on AutoBank cash withdrawals, inter-account transfers, account payments, debit orders, cheque service fee, cheque card purchases, minimum monthly service fee.

Other cheque fees (SBT 10)

Stop payments on cheques and debit orders	R22,00
Depositing a post-dated cheque	R57,00 (Mzansi R21,00)
Special clearance of cheques deposited	R57,00
Internet future dated payment unpaid (insufficient funds)	R25,00
Chequebooks – personal markets	
– Non-carbonised 30 forms for Student Achiever, Prestige, Elite and Consolidator customers and all Plus customers	Free
– All carbonised chequebooks and Classic and Achiever non-carbonised chequebook customers who are not on the Plus option	R16,40
Chequebooks – business markets	
– Non carbonised	40 forms R16,40 100 forms R38,00 200 forms R70,25
– Carbonised	30 forms R16,40 100 forms R48,40
Deposit books – business markets	Free

Vault locker annual fees (SBT 24)

Category	Size (cm)** (Depth x length x width)	Customer	Non Customer
A*	7 x 50 x 25	R375,00	R585,00
B	20 x 50 x 20	R685,00	R1 075,00
C	23 x 50 x 30	R930,00	R1 465,00
D	47 x 50 x 30	R1 240,00	R1 945,00
* Free for Prestige customers on Plus and Private Banking customers		** Size may vary slightly from branch to branch	

Standard Executors and Trustees (SBT 28)

Will drafting	
– Complex	R350,00
– Pre-printed	R200,00
– non-SET nominated	R1 000,00
Will safe custody fee (per annum)	R60,00

Information (SBT 10)

Printed balance enquiry (Mzansi get one free a month)	– AutoBank or AutoPlus (including mini-statements) – Branch – Other bank's ATM	R1,10 (Mzansi R2,00) R2,75 (Mzansi R4,05) R3,50 (Mzansi R2,00)
Displayed balance enquiry	– AutoBank/AutoPlus (E Plan and Mzansi get one free a month)	R1,10 (Mzansi R2,00)
Internet statements	Free	
Provisional statements	– AutoPlus – one free a month (except MasterCard), thereafter – Branch – one free a month (except MasterCard), thereafter	R2,75 (Mzansi R2,00) R8,00 (Mzansi R4,05)
Statement collections per statement (business and corporate customers only)	Daily – one free a month, thereafter Weekly – one free a month, thereafter	R10,00 R10,00
Transaction history	Branch AutoPlus	
	– two months back or part thereof	R8,00 R4,00
	– four months back or part thereof	R10,00 R6,00
	– six months back or part thereof	R12,00 R8,00
Search fee	– RMS statements (per page) – debits, details, cheques or deposit slips under six months – debits, details, cheques or deposit slips over six months	R11,00 R11,00 R57,00
Certificates	– Balance of account – Covering interest paid/bank charges – Confirming auditor's list (per account certificate)	R2,75 R42,00 R57,00
Reports (SBT 23)	– Coded reports on parties – Full reports on parties	R62,00 R72,00
Letter of authority to cash cheques/ PlusPlan withdrawals at away branches		R84,00

MyUpdates (SBT 10)

Lite (maximum of 12 SMSs per month; balance information included with every SMS sent; only one account can be registered) (will be offered free until 31 December 2006)	Free
Maxi (unlimited SMSs with balance information, daily/weekly/monthly balance available, unlimited accounts registered)	R15,75

Bank by Fax (SBT 34)

Local faxes (inside or outside exchange area)	R5,75
Outside RSA within southern and central Africa	R11,00
International	R23,00
Fax or email charges – per fax or email (outgoing from branch to customer for bank business at customer request)	– Local fax and all emails R11,00 – International fax only R47,00

Other services

Online transfers to Standard Bank (SBT 33)		Free
Declined ATM cash withdrawal fee, balances provided	– AutoBank – Other bank's ATM	R2,00 (Mzansi R2,00) R3,50 (Mzansi R2,00)
Stop order (establish/amend/cancel) (SBT 29)		R11,00
ATM card replacement	– First – Subsequent	R22,00 R44,00
E Plan salary and wage payment scheme monthly fee per employee (SBT 12)		R23,50
Pay on application and identification – withdrawal of funds by beneficiary other than Mzansi money transfers (SBT 8)		R95,00
Disputed debit orders (for debit orders older than 40 days and customer proved wrong)		R120,00
Post box service (SBT 24)		R132,00
Currency conversion fee – international credit/cheque/Maestro card transaction		2% of Rand value
Cash deposits to call deposit accounts		R3,50; 0,90%
Administration fee for early redemptions on investment deposit accounts		R59,50
Mzansi money transfers	Transfer amount R0 to R100,00 R100,01 to R500,00 R500,01 to R1 000,00 R1 000,01 to R2 000,00 R2 000,01 to R3 000,00 R3 000,01 to R4 000,00 R4 000,01 to R5 000,00	Account to cash R13,00 R21,00 R25,00 R35,00 R50,00 R60,00 R80,00
	Cash to cash	R13,00 R26,00 R30,00 R40,00 R60,00 R80,00 R100,00

Change transactions (SBT 6)

	Standard Bank customer	Non-Standard Bank customer
Exchange of notes	Free	2,30%
Exchange of coins for notes	Free	3,95%
Exchange of notes for coins	Free	4,15%
ATM quality notes	Free	R5,75 per 100 notes

Consolidated payments (SBT 7)

Salaries and wages – same and prior day	R45,00
Third parties – same and prior day	R75,00
Rejected transfers	R120,00

Cleared transfers – electronic interbank payments (SBT 33)

	Through ACB (normal)	Through SWIFT (express)
Standard Bank customer (Irrespective of value)	0,10% of value (min R45,00)	0,15% of value (min R70,00)
Non-Standard Bank customer	0,25% of value (min R70,00 no max)	0,25% of value (min R70,00 no max)

Administration fees on loans and overdrafts (SBT 3)

Monthly RCP admin fee	– Personal accounts	R11,00
Monthly BRCP and BTL administrative fee	– Business accounts (Optima and Focus)	R13,50
Monthly ledger fee for overdrawn balances greater than R100 for five days or more a month (need not be consecutive days)	– Personal accounts – Business accounts (Optima and Focus)	R20,40 R27,70
Facility arrangement fee (Expert)		0,228% of facility (minimum of R595,00)
Guarantee by bank – establishment fees (See SBT 3/7 for quarterly commission)	– Standard format (Personal, Optima and Focus) – Standard format (Expert) – Non-standard format (Personal, Optima and Focus)	R375,00 R995,00 1% of value, min R375,00
	– Non-standard format (Agric and Expert)	1% of value, min R995,00
Cheques marked good for funds		R57,00; 2,38%

Staff concessions (SBT 9)

Current account, E Plan, PlusPlan, credit cards, MarketLink, Diners Club and standalone garage card ¹	Fees discounted by:	80%
Commission on foreign exchange purchases		80%
Personal lending products ²		80%
Will drafting fee		50%

¹ Benefits apply equally to spouses of staff members
Discount applies to a maximum of four of these accounts
Penalty fees and fees for transactions at other banks' ATMs will not be discounted
Interest on credit balances will accrue at the normal customer rates

² Interest rates and pricing for lending products applies to staff and pensioners but not spouses

Card (SBT 28)

Card fees (includes lost card protection and secondary cards)		
Blue and Achiever MasterCard annual credit card fee	R120,00	
Gold MasterCard and British Airways Gold MasterCard annual credit card fee	R205,00	
Platinum and British Airways Platinum annual credit card fee	R400,00	
Garage card annual card fee	– Linked to MasterCard – Linked to current account – Stand-alone – Bundled PrestigePlan linked to current account	R70,00 R90,00 R100,00 Free
MasterCard unembossed monthly card fee	R10,50	
Corporate cards (annual card fee)	– One to 50 cards or one man business card – More than 50 cards – Aviation MasterCard – Travel Agent Card	R130,00 R110,00 R110,00 Free
MasterCard cheque/Visa cheque card annual card fee (including lost card protection) Blue, Achiever, Gold and Platinum		R52,00
MasterCard unembossed cheque card annual card fee (including lost card protection)		Free
Card replacement fee		R90,00
Emergency card replacement outside South Africa		R990,00
Other card fees		
Garage card transactions (SBT 28)		R2,75
Retrieval of statement (per page)		R11,00
Retrieval of one voucher	– South Africa – International	R52,50 R210,00
Delivery of credit card by courier (depending on distance and urgency)		R110,00 to R375,00
Late payment fee (where payment made 5 days after due date)		R100,00
Fee for being over limit (per cycle)		R79,00
Account 30 days in arrears (per cycle)		R27,50
After the first 30 days in arrears (per cycle)		R65,00

Travel insurance (terms and conditions apply to all travel insurance)

Blue Achiever MasterCard, Blue and Silver cheque cards, Visa cards and cheque cards		
– Automatic cover	Free	
– Optional additional cover	R250,00	
Gold MasterCard, Gold cheque, Platinum and Corporate cards		
– Automatic cover	Free	
– Optional additional cover	R175,00	
– Optional additional cover for any cardholders aged 76 to 84 years	– 30 day cover – 60 day cover – 90 day cover	R550,00 R650,00 R800,00

Frequent Flyer annual membership fee

South Africa Airways Voyager Club	R140,00
British Airways Executive Club	R160,00

Foreign exchange (SBT 21)

Transaction type	Fees*	Minimum		Maximum	
		Sale	Purchase	Sale	Purchase
Travellers cheques	1,45%	R60,00	R45,00	No max	No max
Foreign notes	1,65%	R45,00	R45,00	No max	No max
Teletransmission sale	0,425%	R115,00		R440,00	
Teletransmission purchase	0,40%		R105,00		R430,00
(These fees exclude the additional telecommunication fee of R70 per transaction)					
Travel related teletransmission – (out/inward)	1,14%	R85,00	R85,00	No max	No max
Drafts – normal	0,60%	R105,00	–	R525,00	–
Drafts – travel	1,40%	R105,00	–	No max	–

* Fee calculated on the rand value of the transaction

Sale = sell foreign currency to customer Purchase = Buy foreign currency from customer

TravelWallet fees (SBT 21/18)*

– Card activation fee (on initial sale only)		R75,00
– Loading and reloading value fee		1,75% of rand value (Min R45,00)
– Cash out fee (free if credited to a Standard Bank transaction account)		1,75% of rand value (Min R45,00)

	USD	EUR	GBP
– Minimum load and reload values	\$100,00	€100,00	£75,00
– Maximum load and reload values (max may not exceed the exchange control travel allowance limit of R160 000 per annum)	\$20 000,00	€20 000,00	£15 000,00
– MasterCard or Cirrus ATM withdrawal fee (excl. currency conversion fee)	\$2,75	€2,75	£1,75
– MasterCard or Cirrus ATM balance enquiry fee	\$1,00	€1,00	£0,75
– MasterCard point of sale fee (excl. currency conversion fee)	Free	Free	Free
– Redemption of value from card on return from trip (non-ATM)	Free	Free	Free
– Emergency replacement card (deducted from the remaining card balance)	\$100,00	€100,00	£75,00
– Emergency cash advance (deducted from the remaining card balance)	\$20,00	€20,00	£12,00
– Daily ATM withdrawal limit	\$2 500,00	€2 100,00	£1 500,00
– Daily point of sale purchase limits	\$5 000,00	€4 200,00	£3 000,00
– Combined daily ATM and point of sale limits	\$7 500,00	€6 300,00	£4 500,00

* A 50% discount applies on all TravelWallet fees for Student Achiever customers.

– Foreign exchange pricing may vary within certain packages for example Prestige Plus/Bundled and Consolidator Plus

– The Direct foreign exchange delivery service is available at a cost to Private/Priority/Business customers.

Call 0861 001 747 for more information.

Home loan fees (SBT 2)

	Loan value up to R500 000,00	Loan value over R500 000,00
Monthly administration fee	R5,70	R22,80
Assessment fee	0,228% of assessed value (min R114,00; max R969,00)	R1 500,00
Initiation fee	R199,50	R1 250,00