



Standard Bank
Private

Private Banking

2024 pricing



Discover how your money can work for you

We understand that your lifestyle and career are connected with your wealth, and we take immense pride in providing the perfect blend of support, solutions, and expert advice to nurture your growth. In 2024, our Private Banking monthly service fee will undergo a slight increase, thoughtfully aligned with inflation.



Get more value for your money

FREE

Cash withdrawals & deposits
(up to R10 000 per month at a Standard Bank ATM)

FREE

Offshore Platinum Optimum account
valued at £240 per annum

FREE

(sum)1 accounts for your
children under 16 years

50%

discount on a secondary account
for your spouse or partner

COMPLIMENTARY ACCESS

to domestic airport lounges

The benefits of Private Banking/Private Banking Evolve

For just R420 per month you can get back R2 300 per month in value including exclusive lifestyle benefits.

Includes

- Platinum Credit Card with a once off fee of R190 which gives you access to travel and lifestyle benefits.
- Free Standard Bank ATM cash withdrawals up to R10 000.
- Free Standard Bank ATM cash deposits up to R10 000.
- Diners Credit Card for only R38 per month and access international travel benefits.
- 2 free Instant Money vouchers per year
- Professional accidental cover of up to R40 000.
- Access to our self-service banking platforms which includes internet, telephone, cellphone banking and our Banking App.
- In-app notifications from MyUpdates to help you keep track of your account.
- Emailed monthly statements.

Unlimited

- Electronic transactions including: debit orders, account payments, inter-account transfers as well as prepaid airtime, data, voucher, electricity and card swipe purchases.
- Free email and sms payment confirmation.
- Free point-of-sale (POS) cashback cash withdrawals at participating retailers.
- Online transactions using digital payment platforms such as Google Pay and Apple Pay.



UCount Rewards

For just R25 per month and get access to great benefits and rewards, for you and your family.



Earn Reward Points:



Card Rewards: Up to 1%* back in Rewards Points on all card purchases.



Data Rewards: Up to 2GB* back in data monthly. Collect data just by having an active Standard Bank Mobile SIM Card.



Fuel Rewards: Up to R10* back in Rewards Points per litre of fuel and oil at participating **Caltex** and **Astron Energy** service stations. **To view details visit** www.ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuelrewards/.



Travel Rewards: Get up to 50%** back in Rewards Points when you book flights using your qualifying credit card.



Social Rewards: Up to 690* Rewards Points on social media when you link your Twitter account and get rewarded for positive interactions with #UCount.



Choose Your Own Rewards: Up to 20%* back in Rewards Points on the category*** chosen that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



Retailer Rewards: Up to 20%* back in Rewards Points at our Rewards Retailers. Visit www.standardbank.co.za/ucount to view all the latest Rewards Retailers.



Goals and Gains: Get all the Gains (Bonus Rewards Points and Vouchers) when you achieve your Goals, by accessing Goals and Gains in the UCount Rewards in-App platform on the Standard Bank Banking App. You'll receive new Goals every 1st and 3rd Wednesday of the month.

*Terms, conditions and qualifying criteria apply | **Offer is valid until 31 May 2024 | ***Visit the UCount Rewards website for the full list of Retailers in each category.

Redeem Reward Points:

Be spoilt for choice when you redeem your Rewards Points - from fuel at Caltex to contributing to a Savings or Investment account, to using your Rewards Points to shop at your favourite Rewards retailers. Visit ucount.standardbank.co.za/ for more info.



Get up to **R10* per litre back** when you fill up with fuel and oil at participating **Caltex** and **Astron Energy** service stations



Shop for thousands of great deals in-store and/or online at our **Rewards Retailers*****



Save when you invest into a **PureSave**, **Notice Deposit**, **AutoShare Invest** or **Tax Free Investment Account**.



See the world with amazing **local and international travel deals** at the **UCount Rewards Travel Mall**.



Travel in style with access to **Bidvest Premier Lounges** at South African Airports.



Donate your Rewards Points to the **Gift of the Givers Foundation** and help communities in need.



Shop for a range of electronic vouchers on the **UCount Rewards Online Redemption Portal** or the **UCount Rewards in-app platform**.



Use your Rewards Points to reduce your **Revolving Loan** or **Term Loan** balance.



Fund a student on **Feenix™** our crowdfunding platform or pay school and varsity fees or donate to a school or university of your choice via **School-Days®** and **Varsity-Days®**.



Earn up to **20%* back in Rewards Points** on your qualifying grocery, fashion or lifestyle spend



Redeem your UCount Rewards Points* using your activated UCount Rewards Card, to pay for your rental of your safe deposit vault with **IBV International Vaults** or make gold and silver bullion purchases with **IBV Gold** through internationalvaults.com or at any of the seven South African branches.

*** Visit the UCount Rewards website for the latest Rewards Retailers.

Make your money work for you with everyday banking



Access to a **Private Banker and a team of specialists**. Plus instant messaging is available 24/7 on our Banking App.



Bank securely from anywhere in the world by opening a free Offshore Platinum Optimum account with no minimum deposit requirement.



Get a free (sum)1 account for children under 16 years old and **discounted accounts** for your spouse or life partner.



Access to a range of options for short term and long term **investments** including bespoke portfolio management through Melville Douglas. You also get direct access to Standard Bank's Financial Consultants and Liberty advisers who can help you with Estate planning and introduce you to advisory solutions for your whole family.



Lifestyle offers like UCount Rewards and Legacy Lifestyle membership.



Open an account online to **trade shares** and **save on brokerage fees**.



A variety of **investment tools**, online **webinars**, and **investment content** will also be available to you.



A secondary debit and credit card for your loved one at a **discounted rate**. The secondary card will share the same limit as the primary card.

Make your money work for you with everyday banking



Manage and grow your money with the **award-winning My360 App**.



Get rewarded for banking with us by joining our **UCount Rewards programme**. Swipe your card instead of using cash at retailers and earn instant rewards with UCount Rewards. Pay with a Standard Bank Credit Card and earn double the UCount Rewards Points.



Skip the queues, branch visits or phone calls – our digital platforms enable you to make payments, deposits, transfers and other account management easy and convenient. Whether it's online banking, cellphone banking or the banking app, you're in complete control.



- Visit onlinebanking.standardbank.co.za to access online banking.
- Dial ***120*2345#** for cellphone banking.
- Download our **Banking App**.

Lifestyle and travel benefits

To learn how to redeem your travel and lifestyle benefits visit <https://www.standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits>



Shyft, an award-winning foreign currency app from Standard Bank, allows you to **send and receive USD, EUR, GBP, and AUD** within an individual's Single Discretionary Allowance of R 1 million annually.



Access to exclusive **Mastercard® Priceless specials**. To find out more, visit www.standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/credit-cards/our-cards/platinum-credit-card.



LookSee equips homeowners with effective tools and resources to better manage and service their homes. LookSee.co.za offers a wide variety of advice and tools from property valuations to solar solutions and money saving tips.



PluggedIn is a career success platform designed to empower the youth to realise their career potential and succeed in the modern economy. Gain access to innovative career assessments to learn about your strengths, personality, and best-suited career path.

Lifestyle and travel benefits

To learn how to redeem your travel and lifestyle benefits visit www.standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits



12 free visits for you and one guest to the Standard Bank Library lounge at OR Tambo International Airport, Fluent Lounge at Lanseria Airport and the domestic Bidvest lounges**.



Get up to **20%* off** when you book flights through Travel Start, up to **35%* off** Avis car rental and **15%* off** IHG hotels and resorts.



Get fit with **up to 25%* off** your first Fiit membership when you pay with your Standard Bank Platinum Credit Card.



Enjoy the **first 2* months free** of Lingokids subscription for new users and thereafter get **30%* off** monthly with your Standard Bank Platinum Credit Card.



Free forex delivery to metro areas.

*Ts and Cs apply. **Free domestic airport lounge access if you spend on your Standard Bank Platinum Credit Card in the prior month.

Wealth and insurance



Clients get **free Will drafting** and it is kept in safe custody at R150 per annum, where Standard Trust Limited is the nominated executor.



ATM robbery, purchase protection and credit card protection plan with your Private Banking bundle.



All Private Banking accounts opened after 1 January 2016 qualify for an **accidental cover of R40 000 at no extra cost***.



Free automatic basic travel insurance when booking your return tickets with your Standard Bank Cheque or Credit Card.



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 Liberty financial planners and SBFC financial advisers will take the time to meet with you to create a financial plan that is unique to your needs and those of your family and business. For more information, contact your Private Banker.

Go cashless and cardless at checkout

Pay online or instore safely and easily with any of our other value-added products when you don't have cash or cards on hand.



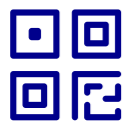
Tap to Pay: Contactless at the till. No PIN required. Tap-to-pay for items worth R500 or less.



Virtual card: You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



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



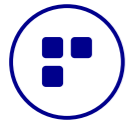
EasyScan at Pick n Pay: EasyScan is a cashless and cardless method of payment that makes shopping quicker, safer, and easier. Scan QR code on a Pick 'n Pay payment machine, using our Banking App.



SBG Mobile Tap to Pay: Enable your credit card on the Standard Bank App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.



Go cashless and cardless at checkout



SnapScan: Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.



Masterpass: Easy online shopping with 'click and pay'. Safely make online purchases with the Masterpass app.



Apple Pay: Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.



Samsung Pay: Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



Google Pay: Use Google Pay to make purchases with your android phone, watch or tablet anywhere you see the contactless icon.



Fitbit pay: Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.



Garmin Pay: Garmin Pay lets you make purchases instantly. Simply enter your passcode, choose your credit card, and then place your wrist close to the payment terminal to make a purchase.

Transaction fees

Monthly fees		
Monthly fee/Monthly Evolve fee		R420
Internet, cellphone and banking app		Free
Secondary account monthly fee		R210
UCount monthly fee		R25

Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-
Coin withdrawal	-	R80 + R15 per R100 or part thereof
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (Change)	-	R160 + R15 per R100 or part thereof

Deposits	ATM	Branch
Notes	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof
Notes and coin deposit	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R80
Account payments	Free	Free	R80
Immediate payments below R2 000	R10	-	0.32% of value. Min R345. Max R1 730
Immediate payments R2 000 and above	R50	-	0.32% of value. Min R345. Max R1 730
Stop order - amend, establish, cancel	Free	-	R35
PayShap	R3 values below R100 R7 values from R100 to R999.99 R1 per R100 or part thereof for values R1 000 and above.	-	-
Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R15
Balance enquiry other bank	-	R10.50	-
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)	Free	R7.50	R50
eStatements greater than 6 months	R10	-	-
eStatements	Monthly - R15 Weekly - R30 Daily - R60	-	-
Overdraft fees			
Monthly service fee – applicable for both limited and non-limited accounts (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69		
Initiation fee	R74,75 + 11.5% of limit. Max R1 207		

Transaction fees

Card purchases	Point of Sale
Purchases	Free
Withdrawal at retailer	Free
Purchase with withdrawal at retailer	Free
Garage card purchases	R25
International purchases	2.75% of value
POS decline	R8.50

Prepays	Online	ATM
Airtime	Free	Free
Airtime other banks	-	R15
Electricity	Free	Free
Lotto	R2.90	R2.90
Voucher purchase	Free	-

Transaction fees

Instant Money™	ATM	Branch
Create voucher using Instant Money Wallet	R9.50	R9.50
Below R500	R9.50	R9.50
R500 to below R1 000	R13	R13
R1 000 and above	R16	R16

Notifications	
MyUpdates (Free for 1 email address or for in-app notifications. R11 monthly for additional email addresses. SMS notifications will be charged at 30c per SMS, and the total charge will be posted to the account at month end)	In-app - Free SMS - 30c per sms
Email payment notification (Payment notifications sent through the Branch is charged at R25)	Free
SMS payment notification requested for payment	Free
Scheduled payment monthly notification	R1

Other fees	Online	ATM	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	1 Free thereafter R7.50	1 Free thereafter R25
Subsidy letter	-	-	R22

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
Standard Bank ATM decline	-	Free	-
Other bank ATM decline	-	R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders between 40 and 180 days	-	-	R150
Honouring fee* (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured)	R100	-	-

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will "honour" the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R50 (equal to the full transaction value honoured).

Standard Trust Limited	
Will drafting fee (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL is not the nominated executor)	R2 410
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	R150

Contact us



General customer enquiries

South Africa: **0860 123 101**
International: **+27 11 299 4715**

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

UCount Rewards & Travel Mall

Call Centre: **0860 UCOUNT (82 68 68)**
General Enquiries Email: **enquiries@UCount.co.za**
UCount Travel Mall Email: **travel@UCount.co.za**

Insurance

South Africa: **0860 123 444**
Email: **sil.claims@standardbank.co.za**

Lost or Stolen Cards & Fraud

South Africa: **0800 020 600**
International: **+27 10 249 0100**

Leisure desk (Emirates flight deals)

Call: **087 236 6557**
Email: **info@leisuredesk.co.za**

Know Your Banker

1. **Sign in to your Banking App**
2. **Click on the orange question mark icon**
3. **Click on “Know your Banker” to connect with your banker.**



Standard Bank will never ask you for personal information over the phone or send you links that take you to a site where you are required to capture your Internet Banking details. Stay safe & stay alert.



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

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.

Fees effective from the 1 January 2024 (Including VAT).

Terms and conditions apply. **Authorised financial services and registered credit provider (NCRCP15).** The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).