



Standard Bank
Private

Prestige Banking

2025 pricing



Amplify your financial potential with Prestige Banking

From 1 January 2025, your Prestige Banking monthly fee will go up to R250, adjusted for inflation. With this update, you can continue to access value-added banking services and offerings that support your growth and unlock more value for your money.



What's included with Prestige Banking:

R250
Bundled fee

R240
Evolve bundled fee

50%*
discount on a secondary account
for your spouse or partner

6X FREE**
domestic airport lounge visits

FREE
2GB* of data with
Standard Bank Connect

FREE
(sum)1 Account and Junior Perks
for your children under 16

*Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za. | **Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

More value for your money

For only R250 per month, Prestige Banking gives you R1 000 in monthly value and access a team of bankers who understand your needs and are ready to help you grow your wealth. Get a Prestige Evolve transactional account with a linked credit facility for day-to-day use, and earn from 3* times more UCount Reward Points.

Including

- **A dedicated team of bankers** to assist you with all your banking needs, 24/7.
- **Access to Standard Bank Financial Planners** to help you manage and grow your wealth.
- **Access to offshore and onshore savings and investment experts.**
- **Complimentary Prestige Optimum Account** valued at £240 per year, subject to maintaining the minimum balance requirements.
- **A bundled Titanium Credit Card** that gives you access to travel and lifestyle benefits, at no additional cost.
- **Full account visibility** and control through the Standard Bank App - manage payments, cards, loans, savings, investments and insurance all in one place. Also access money management tools to help you budget and manage your credit health.
- **Self-service banking platforms**, including internet, telephone, mobile banking, and the Banking App.
- **In-app notifications** from MyUpdates to track transactions on your account.

Unlimited

- **Electronic transactions including:** debit orders, account payments, inter-account transfers as well as prepaid airtime, data, electricity and card swipe purchases.
- **Free point-of-sale (POS) cash withdrawals** at participating retailers.
- **Online transactions** using digital payment platforms such as Google Pay and Apple Pay.
- **Free use of the SnapScan app** to make purchases directly from your smartphone.

*UCount Rewards terms, conditions and qualifying criteria apply.

Bank easily

Make your money work for you with Prestige Banking. With a free, **bundled-in Titanium Credit Card**, access personalised support from a dedicated team of bankers ready to help you achieve your financial goals. Enjoy seamless banking solutions that enable you to manage your money confidently and efficiently.



Access to a dedicated team of bankers.



50%* off the monthly fee for your spouse or partner.



Access to the 24/7 Private Client Centre for swift resolution of day-to-day banking queries.



Enjoy a complimentary (sum) 1 Account for each of your children under 16, along with exclusive Junior Perks that offer discounts at H&M, Uber and Burger King.



FREE Titanium Credit Card valued at R96 per month.



Earn from 3** times more UCount Rewards Points when you use your Platinum Credit Card or Prestige Evolve Card, compared to using your debit or cheque card.



A holistic view of your wealth with the My360 App.



A fixed and competitive monthly management fee.



Get a MyMo account for your household or staff.



Explore offshore banking with a complimentary Prestige Optimum Account valued at £240 per year, subject to maintaining the minimum balance requirements.

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Live joyfully

Experience a range of exclusive perks designed to enhance your lifestyle with Prestige Banking.

Visit standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/bank-accounts/our-accounts/prestige-banking-account to learn how to redeem the bundled-in benefits.



6 FREE* visits to the Lanseria Fluent Lounge and to any domestic Bidvest Premier Lounge per year.



Download the UNU Health app to **get five free digital health checks.**



Get an additional **2GB**** of data, **unlimited calls to up to five**** numbers and up to **50%**** off on tech accessories with any monthly **Standard Bank Connect** subscription starting at R129 per month.



Make your house a home by investing in Solar solutions where you get preferential rates on Solar loans and discounts on attorney fees. Visit [LookSee.co.za](https://www.looksee.co.za) for more information.



Access discounts on car hire, hotels, resorts and flights: Save on flights with Emirates through Leisure Desk, enjoy special rates on hotels and resorts with IHG Hotels & Resorts at [ihg.com](https://www.ihg.com), and book discounted hotel stays through [Booking.com](https://www.booking.com)



Discounts and free basic travel insurance, ATM robbery insurance and purchase protection via [Priceless.com](https://www.priceless.com) when using your Titanium Credit Card.



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Invest skilfully

Trust in the expertise of the largest network of Financial Planners on the continent to support your financial goals, with access to a comprehensive suite of investment tools tailored to grow your money.



Short, medium and long-term savings accounts with competitive rates.



Save a little every day with a **FREE Stash account** for you and your kids.



Open an AutoShare Invest account to **invest anywhere in the world.**



Diversify your wealth with market-leading forex rates and 24/7 access to global investments through the Shyft app. Access transactional banking with global share trading, offering both everyday banking and international investments.



Secure your retirement and future through our large network of **bankers and financial planners.**



Redeem your UCount Rewards Points into your PureSave, Tax-Free Investment, Notice Deposit or AutoShare Invest account.



Plan wisely

Start building a secure foundation for your future. Prestige Banking offers comprehensive financial advice and insurance solutions that grow with you, safeguarding what matters most at every stage of your financial journey.



Protect your car and home against loss or damage caused by theft, fire or storms with Standard Bank Car and Home Insurance.



Free personal accidental cover worth R20 000.



Embrace tailored solutions like life cover, critical illness protection, and income security to safeguard your dreams and aspirations. It's more than banking; it's a journey towards a secure and optimistic tomorrow.



Flexi Funeral Plan from R42. Get up to R100 000 on your funeral cover*.



Access free simple or complex will drafting services via your financial planner.



Debt consolidation, payment holidays and loan restructuring when you need it most.



Safeguard your salary in the event that you cannot perform your job for a period of time, due to illness or injury with Salary Protection.



Take out a Liberty Lifestyle Protector and a Liberty Investment and get up 40% of your premiums back every five years.



First-time home buyers qualify for a home loan of up to 108% of the purchase price on amounts of up to R2.2 million.

*Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

UCount Rewards

Earn Reward Points:

For just R25 per month, UCount Rewards help you unlock disposable income when you spend on your everyday essentials like fuel and groceries from our wide variety of Rewards Retailers. Earn from 3* times more UCount Rewards Points when you use your Titanium Credit Card or Prestige Evolve Card, compared to using your debit or cheque card. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/ to learn more.



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



Retailer Rewards: Up to 20%* back in Rewards Points at our Rewards Retailers. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers/ to view all the latest Rewards Retailers.



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



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



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.

*UCount Rewards terms, conditions and qualifying criteria apply. | **Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/ for the full list of Rewards Retailers in each category.

UCount Rewards

Redeem Reward Points:



Be spoilt for choice when you redeem your UCount Rewards Points - from fuel at participating Astron Energy and Caltex service stations, contributing to a Savings or Investment account, to using your Rewards Points to shop at your favourite Rewards Retailers. Visit ucount.standardbank.co.za/personal/redeem-points/where-to-redeem-points to learn more.



Fill up with **fuel and oil** at participating Astron Energy and Caltex service stations or grab something to eat at FreshStop.



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



Shop a range of **electronic vouchers** on the UCount Rewards platform in the Standard Bank App.



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



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



Redeem your UCount Rewards Points by swiping your activated UCount Rewards Card, to pay for the **rental of your safe deposit vault with IBV International Vaults**. You can also redeem for gold and silver bullion purchases with IBV Gold through ibvgold.com or at any of the seven South African branches.



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



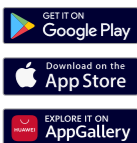
Fund a student on Feenix™, our crowdfunding platform or pay school, college and varsity fees via School-Days® and Varsity-Days®.

*Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/choose-your-own-rewards/ for the full list of Rewards Retailers.

Explore simple and safe ways to go cashless and cardless



Bank conveniently and save time with self-service banking – our digital platforms enable you to make payments, deposits, transfers and other account management easy and convenient. **Buy Lotto tickets or prepaid airtime or electricity** on the Banking App or through Cellphone Banking. **Plus buy various value-added service vouchers** like Spotify, Showmax, PlayStation and Steam from the Banking App. 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.

- Download our **Banking App**.
- Dial ***120*2345#** for cellphone banking.



Virtual card: Create a virtual card on the Standard Bank app and shop online more securely at checkout.



Tap to Pay: No PIN required for items worth R500 or less.



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



Pay with your smartphone: Link your Standard Bank Card to pay with your smartphone using SnapScan, Masterpass, Samsung Pay, Apple Pay or Google Pay.



Pay with your watch or fitness tracker: Using Garmin Pay, Apple Pay or Fitbit Pay.



Transaction fees

Monthly fees

Prestige Evolve monthly fee	R240
Prestige Banking monthly fee	R250
Monthly administration fee if minimum is not met (PAYT)*	R145
Internet, cellphone and banking app	Free
UCount Rewards monthly fee	R25

* Customer on the rebate option will receive a rebate up to R145 for maintaining a balance of R30 000 or more in this account.

Transaction fees

Withdrawals	ATM	Branch
Standard Bank	Free up to R5 000 per month for bundled accounts then R2.65 per R100 or part thereof	R90 + R4 per R100 or part thereof
Other bank	R2.65 per R100 or part thereof	–
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	–
Coin withdrawal	–	R90 + R15 per R100 or part thereof
Notes and coin withdrawal	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof
Cash for cash (change)	–	R90 + R15 per R100 or part thereof

Deposits	ATM	Branch
Notes	Free up to R5 000 per month for bundled accounts then R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof
Coin deposit	–	R90 + R15 per R100 or part thereof
Notes and coin deposit	–	R90 + R4 per R100 (for notes) + R15 per R100 (for coins) or part thereof

Overdraft fees	
Monthly service fee - applicable for both limited and non-limited as well as Evolve 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

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90
Account payments	R1.25	R1.25	R90
Debit orders	R3.50	–	–
Stop order (Scheduled payments)	R1.25	–	–
Stop order - amend, establish, cancel	Free	–	R45
Immediate payments (Including PayShap)	Values below R100: R1 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800

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

Transaction fees

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View: Free Print: R1	R20
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period (Posted statements are R75 per statement)	Free	R8.50	R75
eStatements greater than 6 months	R10	–	–
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

Instant Money™

Create voucher	
Below R500	R10
R500 to below R1 000	R15
R1 000 and above	R19

Notifications

MyUpdates (Free for 1 email address or for in-app notifications. R15 monthly for additional email addresses. SMS notifications will be charged at 45c per SMS, and the total charge will be posted to the account at month end)	In-app: Free SMS: 45c per sms
Email payment notification (Payment notifications sent through the Branch is charged at R25)	80c
SMS payment notification requested for payment	R1.20
Scheduled payment monthly notification	R1

Transaction fees

Convenience and value-added services	Online	ATM
Airtime	Bundled: Free PAYT: 70c	Bundled: Free PAYT: 70c
Airtime other banks	–	R15
Electricity	Bundled: Free Values below R100: R1.20 Values from R100: R1.80	Bundled: Free Values below R100: R1.20 Values from R100: R1.80
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Traffic fine payments	R2.50	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–
Licence disc renewal	R50 transaction fee + R99 delivery fee	–
DHA convenience fee (To have a South African ID or passport sent to a branch for pick up rather than at a Home Affairs office)	R130	–

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free per month, thereafter R45
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	–	R90
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

Private Client Centre for General Enquiries

South Africa: **010 824 1517**
 International: **+27 11 299 4607**
 Email: **PrivateClientCentre@standardbank.co.za**

Internet Banking: **www.standardbank.co.za**
 Cellphone Banking: ***120*2345#**

Insurance

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

Follow us on social media



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 2025 (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).