



Standard Bank

Your Savings & Investments

2025 pricing



Savings and Investment solutions that help build the future you envision.

Starting 1 January 2025, we'll be making modest changes to some of our savings and investment service fees. With this update, we're pleased to keep supporting your goals with value-added and flexible solutions that unlock more opportunities to further grow your money.

Get more from your savings and investments:



Minimize transaction costs by transferring funds to your transactional account and then make account payments from there.



Earn interest when you maintain the minimum required account balance.



Save money by using our Banking App to give notice of withdrawal and to perform immediate withdrawals.



Join our UCount Rewards Programme and **earn UCount Rewards Points that you can redeem into your PureSave Account or Notice Deposit account.**



Earn Tiering Points based on the type of Savings and Investment product you have and the balance you hold in the account. **Higher balances lead to higher tiers, resulting in more UCount Rewards Points earned.**

Bank conveniently and save time with **SELF-SERVICE BANKING**

Skip the lines, branch visits and phone calls; link your bank card to be able to access your Savings & Investment account on our self-service banking platforms.



Download our **Banking App**



Dial ***120*2345#** for cellphone banking



Visit
onlinebanking.standardbank.co.za
to access online banking

PureSave fees

Save and earn interest for your future

Withdrawals	ATM	Branch
Standard Bank	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 R3 000 thereafter 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

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

PureSave fees

Card purchases	Point of sale
Purchases	R1.20
Purchase with cashback	R1.20
Cashback only	R1.20
POS decline	R8.50

Payments	Online	ATM	Branch
Account payments	R3	R3	R90
Inter-account transfers	Free	Free	R90
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

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: R75 per statement)	Free up to 6 months	1 free then R8.50	1 free then R75
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

PureSave fees

Prepays	Online	ATM
Airtime	70c	70c
Electricity	Values below R100: R1.20 Values from R100: R1.80	R1.60
Lotto	R2.95	–

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 notification sent through the branch is charged at R25)	80c
SMS payment notification requested for payment	R1.20

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other banks: R8.50	–
Future dated	R130	–	–

Other fees	Online	ATM	Branch
Pin reset	–	Free	R12
Card replacement	–	–	R160
Proof of banking	Free	1 Free per month, thereafter R8.50	1 Free per month, thereafter R45
Subsidy letter	–	–	R25

Tax-free Call fees

Maximize your savings and enjoy tax free returns and instant access to your funds on savings up to R36 000 annually and R500 000 in your lifetime.

Refer to the fee table for detailed information on fee charges

Withdrawals		Branch	
Cash			R90 + R4 per R100 or part thereof

Deposits	ATM	Branch	
Cash	R1.60 per R100 or part thereof		R90 + R4 per R100 or part thereof

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R90
Account payments	–	–	R90
Tax free transfers	–	–	R90

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: R75 per statement)	Free	R8.50	R75

Notice & fixed products

Choose the right account to grow your money over a fixed period.



Fixed deposit: Invest a lump sum of money over 1 to 60 months and earn a fixed interest rate.



Flexi-advantage: Earn a fixed interest rate on your funds and access up to 40% of your money when you need it.



ContractSave: Reach your savings goals by saving a fixed amount each month over 1 to 20 years.



Notice deposit*: Earn interest on your funds with the flexibility to access your money in 7 – 60 days after placing a notice to withdraw.

*If a stokvel has a Notice Deposit, the fees are the same as those for individuals.



Notice fees

Deposits	ATM	Branch
Cash	R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof
Coin deposit	–	R90 + R15 per R100 or part thereof

	Early redemption charge	Access period
AccessSave	R70	7 days
Notice Deposit	R150 (an additional R90 fee is levied if early redemption is completed in Branch)	7 to 60 days
Fixed Deposit	Minimum R550*	1 to 60 months
Flexi Advantage	Minimum R550*	40% immediate access - 3, 6, 9 or 12 months
ContractSave	R250	1 to 20 years

*Early redemption charge calculated as follows: $(2.25 \text{ of the value being withdrawn}) \times (\text{Days to maturity} / 365)$

Standard Trust Limited (STL)	
Will drafting fee: New and review, where STL is the nominated executor	Free
Will drafting fee: New and review, where STL not is 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

Society Scheme

Perfect for groups wanting to save together for a common goal, like:

- Stokvels*
- Travellers clubs and grocery clubs
- Burial societies, savings or investment clubs
- School fee clubs and music and jazz clubs or any other type of group savings

Note: This account is available for Foreign Nationals and people 18 years and older.

*If you have a Stokvel Notice deposit, you will incur the fees applicable to Notice Deposit individual clients.



Benefits of saving with a Society Scheme account:

- Opening deposit of only R100
- No monthly management fee for balances greater than R10 000
- 5 FREE deposits at ATM's



Smart tips when handling cash:

- Avoid costly fees by depositing cash at an ATM instead of a branch.
- For safety reasons if you need to withdraw cash avoid peak times like the end of a month.

Monthly fees

Monthly administration fee

R18 (If min R10 000 kept – no monthly fee charged)

Society Scheme fees

Withdrawals		Branch
Cash		R30 per R1 000 or part thereof. Min R90
Coin withdrawal		R90 + R15 per R100 or part thereof

Deposits	ATM	Branch
Cash	5 Free, thereafter R10	R20 per R1 000 or part thereof. Min R90
Coin deposit	–	R90 + R15 per R100 or part thereof

Payments	Branch
Account payments	R27
Immediate payments	0.34% of value. Min R360. Max R1 800
Stop order- amend, establish, cancel	R35
Inter-account transfers	R5.50

Statement fees	Branch
Balance enquiry	R20
Monthly statements charged per 30 day period	R75
Posted statements	R75

PlusPlan and MarketLink

Enjoy these benefits as you save towards your goals:



Keep an average balance* of R10 000 or more in your PlusPlan account for the entire month to qualify for these benefits:

- pay no monthly management fee.
- Consolidator PlusPlan accounts qualify for 9 debit transactions per month.
- get 4 free debit transactions per month.



One free electronic transfer per month from your PureSave and MarketLink accounts into your linked Standard Bank transactional account.



Stop orders from your Standard Bank transactional account into your savings and investment accounts are free.

Debit transactions include:



- ATM cash withdrawal, inter-account transfer, electronic account payment, stop order and debit order.
- electronic inter-account transfers from Standard Bank transaction accounts into PureSave and MarketLink accounts are free.

*A monthly management fee will be charged if the balance drops below R10 000



PlusPlan and MarketLink fees

Monthly fees

Monthly administration fee PlusPlan: R25 (If min R10 000 kept - no monthly fee charged) | MarketLink: R7.50 (If min R10 000 kept - no monthly fee charged)

Withdrawals	ATM	Branch
Standard Bank	R3.50 per R100 or part thereof	R90 + R4 per R100 or part thereof
Other bank	R3.50 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	2 Free, thereafter 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

PlusPlan and MarketLink fees

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 notification sent through the branch is charged at R25)

80c

SMS payment notification requested for payment

R1.20

Payments	Online	ATM	Branch
Inter-account transfers	R6	R6	R90
Account payments	R6	R6	R90
Debit orders	R10	–	–
Stop order (scheduled payments)	R6	–	–
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

PlusPlan and MarketLink fees

Instant Money™

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

Card purchases

Point of sale

Purchases	R1.20
Purchase with cashback	R1.20
Cashback only	R1.20
International purchases	R2 + 2.75% of value

Prepays

Online

ATM

Airtime	70c	70c
Electricity	Values below R100: R1.20 Values from R100: R1.80	Values below R100: R1.20 Values from R100: R1.80
Lotto	R2.95	–
Voucher purchase	R2.95	–

PlusPlan and MarketLink 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	Monthly: R18 Weekly: R35 Daily: R60	–	Charged as per monthly statement fees

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	–	–	R25

PlusPlan and MarketLink fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other banks: R8.50	–
Stop payments	R2	–	R90
POS decline	R8.50	–	–
Unpays	First 3 free, thereafter R130 in a 12 month cycle	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days	Values under R500: R5 Values R500 to R1 000: R10	–	R50
Disputed debit orders above 40 days	–	–	R150

AccessSave fees

Keep your savings plan steady with our 7-day notice savings account.

Withdrawals	ATM	Branch
Standard Bank	R3.50 per R100 or part thereof	R90 + R4 per R100 or part thereof
Other bank	R3.50 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

Deposits	ATM	Branch
Notes	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

AccessSave fees

Payments	Online	ATM	Branch
Inter-account transfers	R6	R6	R90

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	Free	R8.50	R75
Posted statement	–	–	R75

Other fees	Online	ATM	Branch
Proof of banking	Free	R8.50	1 Free per month, thereafter R45
Subsidy letter	–	–	R25

Call products pricing

Earn interest on these investment accounts while enjoying flexible access to your funds.

MoneyMarket Select

MoneyMarket Call

Call Deposits

Deposits	ATM	Branch
Cash	R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof

Transfers	Online	ATM	Branch
Inter-account transfers	Free	Free	R90

Shari'ah Fixed Deposit

With our Shari'ah-compliant term investment product, you can deposit a lump sum for a fixed period and earn competitive profit shares.

	Early redemption charge	Access period
Shari'ah Fixed Deposit	Minimum R550*	1 to 60 months

*Early redemption charge calculated as follows: $(2.25\% \text{ of the value being withdrawn}) \times (\text{Days to maturity} / 365)$

Shari'ah Call Account

Earn a share of profit on your positive account balance.

Deposits	ATM	Branch
Cash	R1.60 per R100 or part thereof	R90 + R4 per R100 or part thereof

Transfers	Online	ATM	Branch
Inter-account transfers	Free	Free	R90

Contact us

General customer enquiries

South Africa: **0860 123 000**
International: **+27 10 249 0423**

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



UCount Rewards

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

Lost or stolen cards

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

Fraud

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



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).

**Ts&Cs apply.