



Standard Bank
Private

Private Banking

2025 pricing



Unlock your money's full potential with Private Banking

From 1 January 2025, your Private Banking monthly fee will go up to R460, adjusted for inflation. With this update, you can continue to unlock more value for your money through premium offerings and benefits that create new opportunities to grow your wealth.



What's included with Private Banking:

12X FREE
domestic airport lounge visits*

FREE
Offshore Platinum Optimum account
valued at £240 per year
when minimum balances are maintained

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

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

FREE
Shyft app to buy, send, sell and
spend foreign currencies

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

More value with your Private/Evolve Banking Account

For only R460 per month, your Private Banking account gives you up to R2 300 per month in value, including travel and lifestyle benefits. Get a Private Evolve transactional account with a linked credit facility for day-to-day use at R445 per month, and earn from 3* times more in UCount Reward Points.

Including

- **Personalised support** from a dedicated Private Banker and Transactional Banker, with a linked Financial Planner through your banker.
- **Access to Standard Bank Financial Planners and Fiduciary Specialists** to help you manage and grow your wealth and secure your retirement.
- **Access to offshore and onshore savings and investment experts.**
- **Free Offshore Platinum Optimum Account** valued at £240 per year, free when minimum balances are maintained.
- **24/7 access to a virtual Private Banking team** through the Private Client Centre.
- **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.
- A **bundled Platinum Credit Card** that gives you access to travel and lifestyle benefits, at no additional cost.

Unlimited

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

*UCount Rewards terms, conditions and qualifying criteria apply.



Bank easily

Discover the exclusive privileges of Private Banking. With a **free, bundled-in Platinum Credit Card**, enjoy access to distinctive lifestyle benefits tailored to you and your family, along with robust banking solutions to support your wealth journey.



Grow and preserve your wealth with a dedicated Private Banker, complemented by a Transactional Banker for comprehensive support. Plus round-the-clock access to our Private Client Centre.



Explore offshore banking with an Offshore Platinum Optimum Account valued at £240 per year, free when minimum balances are maintained.



Enjoy a 50%* discount on the monthly fee for your spouse or partner's account.



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.



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



Get a **MyMo account** for your household or staff.



A holistic view of your wealth with the **My360 App**.



Get a secondary credit card for only R33 per month.



Access personalised interest rates on your credit card, home loans and vehicle financing when you apply through your Private Banker.

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Live joyfully

Experience a range of exclusive perks designed to enhance your lifestyle with Private Banking. Visit standardbank.co.za/southafrica/personal/learn/how-to-redeem-your-credit-card-benefits to learn how to redeem the bundled-in benefits.



Embark on a world of luxury and family fun! Enjoy up to 12 complimentary* visits per year to our OR Tambo Library Lounge or the Standard Bank Fluent Lounge at Lanseria International Airport. You also have access to the Bidvest Domestic Lounges.



Download the UNU Health app to get **12 free digital health checks.**



Get an additional **3GB**** 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 for more information.



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



Discounts and free basic travel insurance, ATM robbery insurance and purchase protection via Priceless.com when using your Credit Card.

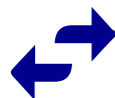
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Invest skillfully

Trust in the proficiency of the largest network of Financial Planners and Offshore Specialists on the continent to support your evolving financial goals and aspirations.



Explore personalised solutions, including structured investments and retirement planning.



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.



Top up your emergency fund or boost your travel budget with flexible and competitive cash solutions such as **Notice and MoneyMarket linked accounts**.



Invest in your children's future and education with specialised investment solutions.



Grow your wealth with our endowment and tax free investment solutions that supplement your retirement investments.

Plan wisely

Enhance your family's future with Private Banking's special offers on credit and long-term insurance services. From home protection to legacy planning, our solutions are designed to support your goals and provide peace of mind.



Our Financial Planners provide personalised and comprehensive financial planning tailored to the aspirations of you, your family, and your business. This includes free will drafting, fiduciary services and access to comprehensive financial strategies, with cash-back options on risk planning solutions.



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.



Enjoy your retirement with peace of mind having a life annuity with capital protection.



Protect your family's wealth and legacy with comprehensive Liberty Lifestyle Protector solutions.



Plan for your children's future with the Liberty EduCator solution.



Protect your lifestyle with the Liberty Living Lifestyle cover should you be diagnosed with a dread disease.



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 Platinum Credit Card or Private 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 Caltex and Astron Energy service stations or get something to eat at FreshStop.



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.



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.



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



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. Tap-to-pay 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.



GARMIN PAY™



fitbit pay

Transaction fees

Monthly fees

Private Evolve monthly fee	R445
Private Banking monthly fee	R460
Internet, cellphone and banking app	Free
Secondary account monthly fee	R230
UCount Rewards monthly fee	R25

Withdrawals	ATM	Branch
Standard Bank	Free up to R10 000 per month 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 R10 000 per month 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

Transaction fees

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

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	–	–

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

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

Convenience and value-added services	Online	ATM
Airtime	Free	Free
Airtime other banks	–	R15
Electricity	Free	Free
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
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	–

Transaction fees

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)

Free

SMS payment notification requested for payment

Free

Scheduled payment monthly notification

R1

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free 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: **0860 123 101**
International: **+27 10 824 1512**

Internet Banking: **www.StandardBank.co.za**
Cellphone Banking: ***120*2345#**
Email: **PrivateClientCentre@StandardBank.co.za**

UCount Rewards

Call Centre: **0860 UCOUNT (82 68 68)**
General Enquiries Email: **enquiries@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**

Ask your banker

1. **Sign in to your Banking App**
2. **Click on the orange question mark icon**
3. **Click on “Ask 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 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).