



Standard Bank

Your (sum)1 Account

2025 pricing



Get a head start on creating a bright financial future.

The (sum)1 Account monthly fee will remain free in 2025. We're excited to keep supporting your financial growth with access to special offers and perks that unlock more value for your money.

What the (sum)1 Account gives you:

ZERO

monthly fees for
kids under 18 years

FREE

access to deals
and discounts
on Junior Perks

FREE

ATM cash
deposits*
up to R1 500 per month at a
Standard Bank ATM

FREE

ATM cash
withdrawals*
up to R1 000 per month at
a Standard Bank ATM

10 FREE

electronic debit
transactions
per month

Unlimited

- Swipes at retail stores
- Transfers to any Standard Bank savings and investments account
- In-app notifications from MyUpdates to keep track of your account transactions
- Electronic balance enquiries when you dial *120*2345#

FREE

- 10 electronic debit transactions per month including*:
 - Cash withdrawals with purchase at retail stores
 - Prepaid airtime purchases
 - Electronic inter-account transfers
 - Electronic account payments
- Bank card
- Access to internet, telephone, cellphone banking and our Banking App.

*10 free debit transactions, cash withdrawal and cash deposits. Freebies are only for customers 18 years and younger.

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

Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, skip the queues and do it on your preferred self-service platform:



Download our **Banking App**



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



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

Explore simple and safe ways to GO CASHLESS & CARDLESS



Tap to Pay

No PIN required. Tap-to-pay for items worth R500 or less.



SnapScan

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



Instant Money™

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



Pay with your watch or fitness tracker

Using Garmin Pay or Fitbit Pay.



Pay with your smartphone

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



JUNIOR PERKS: A STANDARD BANK EXCLUSIVE

Unlock a world of exclusive deals and discounts with Junior Perks. Get access to deals and discounts across food, fashion, entertainment, lifestyle, and education from these awesome brands:



and many more...

How to sign up for Junior Perks:

1.

Visit Junior Perks on juniorperks.varsityvibe.co.za and select **JOIN NOW**



2.

Create an account for the **(sum)1 account** holder (your child), using their **details** and **unique e-mail address**.



3.

Activate the account with your **child's ID** or **passport number**.



4.

Select **retailer, view code** and **present in store** to enjoy your Perks!



Transaction fees

Monthly fees	
Monthly administration fee	Free
Internet, cellphone and Banking App	Free
Fee for over 18 years old	R11.50

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	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

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

Card purchases	Point of sale
Purchases	Free
Cashback	Free
Purchase with cashback	Free
International purchases	2.75% of value
POS decline	R8.50

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 up to 6 months thereafter R10 per month	R8.50	R75
eStatements	Monthly: R18 Weekly: R35 Daily: R60	–	–

Transaction fees

Convenience and value-added services	Online	ATM
Airtime	70c	Standard Bank: 70c Other banks: R15
Electricity	Values below R100: R1.20 Values from R100: R1.80	Values below R100: R1.20 Values from R100: R1.80
Lotto	n/a	n/a
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 an ID or passport sent to a branch for pick up rather than at a Home Affairs office)	R130	–

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	R5	R5	R90
Account payments	R1.25	R1.25	R90
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
Debit orders	R3.50	–	–

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	R1.20
Scheduled payment monthly notification	R1

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other bank: R8.50	–
Stop payments	R2	–	R90
Unpaid stop orders	R130	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days (Debit orders can only be disputed if the transaction is not older than 6 month)	Values under R500: R5 Values R500 to R1 000: R10	–	R50
Disputed debit orders above 40 days	–	–	R150

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R8.50	1 Free per month, thereafter R22
Subsidy letter	–	–	R22

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).

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).