

PRICING GUIDE 2023



SERVICE	2023 FEES
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TRANSACTIONAL FEES

WITHDRAWALS

Own bank ATM withdrawals

Savings Account (ATM)	1 Free Monthly Withdrawal on ATM (up to E3000.00) then subsequent withdrawals E50 + 1.95%
<=E500	E7.30
<=E1000	E17.75
<=E1500	E23.00
<=E2000	E29.30
<=E2500	E35.50
<=3000	E41.80
<=3500	E43.90
<=4000	E48.10
>4000	1.45%
Other banks ATM withdrawals	E50.00+1.15%
International ATM Withdrawals	E50.00+1.15%
Branch withdrawals (Over The Counter) - Current Account	E50.00 + 2%
Branch withdrawal (Over The Counter) - Savings Accounts	E50.00 +1.95%
Declined Transactions	E5.45

STATEMENTS

E-mailed statements	Free
Posted statements	E21.78
Mini-statements (ATM)	E5.19
Mini-statements (Cellphone Banking)	E 2.50
Branch statements(paper)	E10 per page
E-stamp statement with QR code	E20.00
E-mail statement - manual (per statement)	Daily = E35.00 weekly = E25.00 monthly = E20.00
Statement without stamp (internet banking)	Free

POINT OF SALE FEES

POS Purchase	E6.51
Declined Swipes	E6.00

MY UPDATES FEES

Monthly Fee	E4.30
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BALANCE ENQUIRY

Own bank ATM	E2.18
Other banks ATM	E7.57
At Branch	Free
Cellphone Banking	E1.00
App	Free

DIGITAL PAYMENTS

Beneficiary payment (Standard Bank)	E16.28
Express Payment (RTGS) to Other Local Bank	E180.00 + 0.85% (Min E180.00, max E900.00)
Incoming Express (RTGS) payment	E104.00 + 0.85% (Min E104.00, max E900.00)
Payment to 3rd Party at another local bank	E16.59
Foreign beneficiary payment (SA)	E21.78

OTHER PAYMENTS

Establish stop order/debit order	E37.95
Stop Order Renewal	E30.00
Stop Order Amendment/ Cancellation	Free
Bulk paper based payments - within Standard Bank account holders (per transaction fee)	E103.70
Bulk paper based payments - To Other Bank account holders (per transaction fee)	E134.81
Branch manual payment - per transaction fee	E62.22
Sweeping Arrangements	E829.60

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Incoming Own Bank Debit Order	E7.57
Incoming Other Bank Debit Order	E8.71
Incoming Cross Border Debit Order	E17.63
External Stop Order	E134.81
Local Stop Order	E37.95
Backvaluation of inward teletransmissions	E1084.70
Forward of Funds (ZAR)	E90.00 + 0.8% (Min E162.00, Max E788.00)

VALUE ADDED SERVICES

Airtime - Mobile top up self /Other	E3.00 per E150.00 (min E3.00, max E6.00)
Electricity	E4.00 per E100.00 (min E4.00, max E10.00)
DSTV & EWSC bill payment	E17.00
Other bill payments	E16.50

PENALTY FEE

Unpaid stop/debit order	E100.00
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AUDIT CERTIFICATES

Certificate of Account Balance	E100.00
Certificate & Interest &/ or bank	E160.00
Full Audit Certificate	E515.00

OTHER

Instant Money

<=E500	E8.20
<=E1000	E13.35
<=E1500	E16.50
<=E2500	E19.50
<=E3500	E21.50
<=E5000	E23.50
<=E6000	E30.50
<=E7000	E46.50
>E7000	E51.50
Scheduled payments (online)	E10.00
Digital transaction dispute	E10.00
EAP Limits	E20.00
Secondary account origination - online	E20.00

Consumer & High Net Worth Clients

MONTHLY ACCOUNT FEES

Blue	
Bundle	E25.93
Pay-as-you-transact	E22.81
Pensioner	Free

Achiever	
Pay-as-you-transact	E65.07
Bundle	E81.35
Pensioner	Free

Executive	
Pay-as-you-transact	E75.91
Bundle	E162.71
Pensioner	Free

Private	
Pay-as-you-transact	E88.15
Bundle	E233.33
Pensioner	Free

No Frills Account (Puresave)	
Pay-as-you-transact	Free

SERVICE FEES

Blue Factory Workers bundle	Free
Blue Pay-As-You-Transact/ Achiever	1.9% (min E26.20 max E52.00)
Executive	3% (min E31.35 max E62.75)
Private	3.8% (min E33.50 max E80.50)
Pensioner	Free

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DEPOSITS	
Cash Deposit - Branch	Free
Deposits on ATMs/CDMs	Free
Bank Draft (Bid guarantees)	E152.44

Business & Commercial Clients/ Corporate & Investment Banking

MONTHLY ACCOUNT FEES

Enterprise Banking	
Vutsela	E35.78
SME	E108.89

Commercial Banking	
Pay-as-you-transact	E114.07

Corporate Banking	
Pay-as-you-transact	E150.37

SERVICE FEES

Vutsela	0.7%(min E13.60 max E26.00)
SME, Commercial Banking & Corporate Banking	1.5%(min E18.85 max E63.00)

DEPOSITS

Cash Deposit - Branch	CIB & Commercial Clients: E10.00 + 1.68% of full Deposit value SME: 1% of full Deposit amount above E30'000.00 of daily deposits
Deposits on ATMs/CDMs	CIB & Commercial Clients: E10.00 + 1.15% of full Deposit value SME: 1% of full Deposit amount above E30'000.00 of daily deposits
Bank Draft (Bid guarantees)	E152.44

BILLER PRICING

Billor Registration	E509.69
Billor Monthly Fee	E509.69

BUSINESS ONLINE

Billor Data Refresh	E406.76
Service Fee	2.5% (Min E20.75, max E100.00)
Initial setup/re-install	E197.03
Monthly subscription	E197.03
Inter account transfers	Free
RTGS payment - Outgoing (Local)	E176.29
Same day 3rd Party payments (Standard Bank)	E18.15
Same day 3rd Party payments (Off Us)	E18.15
Direct Debits	E18.15
SA Payments (Cross Border)	E51.85
Foreign Payments	E580.72
Password Reset	E108.89
Token Per User	E260.00 per user, if more than 5 tokens then E210.00 per user
Lost or Damaged Token	E352.58
SWIFT MT940/50	E705.16
Pay Alert - SMS	E1.56
Pay Alert - Email	E1.04
Vostro Account Management Fee	E1348.10

SFI

Monthly Subscription	E217.77
Fee Per Transaction	E18.15
Minimum Fee Per File Submission	E18.25 (Min E325.00)
Initial Set-Up	E502.95

OTHER

Technical Call Outs related BOL, POS, SFI after initial set up	E245.00 per hour + E4.35 per km travelled
Vostro Account Management Fee	E1348.10

ENTERPRISE ONLINE

Monthly subscription (Enterprise)	E67.41
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Monthly subscription (Commercial)	E165.92
Foreign beneficiary payment - COM Only	E45.56

LENDING FEES

Consumer & High Net Worth Clients

PERSONAL LOAN

Monthly administration fee	E59.63
Initiation fee (Manual)	2%, (min E575.00, max E7000)
Initiation Fee (Digital)	2% (min E570.00, max E7000.00)
Initiation Fee (Digital 45 days payday loan)	8% (once off with no interest charge)
Initiation Fee (Redraw)	2% of redraw (min E230.00, max E7000.00)
Late Payment Fees	10% of Installment

PROPERTY FINANCE

Monthly administration fee	E59.63
Initiation/ documentation fees	<=E2 000 000.00 : 2% (max E8000) >E2 000 000.00 : 2% (max E16000.00)
Initiation/ documentation fees (Rural)	1.25% of advance (max E8000.00)
Late Payment Fees	10% of Installment

VEHICLE FINANCE

Monthly administration fee	E59.63
Initiation/documentation fees	2% (max E5000.00)
Late Payment Fees	E1027.15

OVERDRAFT FACILITY

Initiation fees	2% (min E470.00, max E3000.00)
Temporary Overdraft	2% (min E470.00, max E3000.00)
Expired facility fees	E100.00

Business & Commercial Clients/ Corporate & Investment Banking

BUSINESS LOAN

Monthly administration fee	E81.40
Initiation fee (Business Term Loan & Working Capital Loans)	SME: 2% (Min E1100, Max 7000) Commercial: 1.25% (min E1100)
Initiation fee (Merchant loan)	1.00% (min E570.00)

PROPERTY FINANCE

Initiation fee (Trader Loan)	2% Min E550.00
Monthly administration fee	E81.40
Initiation/ documentation fees	SME: <=E2000000.00: 2% (max E8,000.00) >E2000000.00: 2% (max E16000.00) Commercial: 2% of advance

VEHICLE FINANCE

Monthly administration fee	E81.40
Initiation/documentation fees	SME: 2% (max E5000.00) Commercial: 2%
Late Payment Fees	E1027.15

OVERDRAFT FACILITY

Initiation fees	SME: 2% (Min E470.00, Max E3000.00) Commercial: 2% (min E1150.00)
Temporary Overdraft	1% (Min E450.00)
Expired facility fees	E100.00

TRADE FINANCE

Initiation fees	2.5% (Min E1140.00)
Expired facility fees	Prime +10%

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FOREIGN EXCHANGE AND TRADE

EXCHANGE CONTROL	
Exchange control application	E753.00
Attestation of forms 178	E105.00
Form 178 follow-ups	E260.00
Compilation and submission of forms CBS33	E415.00
FOREIGN CURRENCY ACCOUNTS - INTER ACCOUNT TRANSFER	
USD Account	USD 13.00
EUR Account	EUR 13.00
STG Account	STG 15.25
YEN Account	YEN 6300.00
FOREIGN CURRENCY NOTES	
Purchases	3.35%, (Min E150.00 Max E4000.00)
Sales	3.35%, (Min E150.00, No Max)
RETURN OF FUNDS	
ZAR	E271.18
GBP	GBP 25.00
USD	USD 67.50
EUR	EUR 65.00
SWIFT	
Outward Teletransmission (SWIFT - OTT)	E165.00 + 0.85% (Min E165.00, max E900.00) + USD10.00
Inward Teletransmission (SWIFT - ITT)	E104.00 + 0.85% (Min E165.00, max E900.00)
BILLS (IMPORT/EXPORT)	
Documentary bills Outward	0.75% (Min E400.00)
Plus mailing & handling fee for foreign bills	E352.58
Documentary bills Inward	0.75% (Min E400.00)
Plus mailing & handling fee for foreign bills	E347.40
Clean foreign bills outward	0.75% (Min E245.00)
Plus mailing & handling fee for foreign bills	E383.69
Clean foreign bills outward	0.75% (Min E245.00)
Plus mailing & handling fee for foreign bills	E103.70
Protest fees (plus attorneys' fees)	E509.17
Delivery of Documents	0.75% (Min E240.00)
IMPORT LETTERS OF CREDIT	
Establishment	0.75% (Min E480.00)
Cash Cover	E433.88
Amendments	E440.00 + transmission charge
Discrepant documents	E520.63
Extensions	E440.00 + transmission charge
Advised but not negotiated through ourselves	E477.02
Advising and negotiation	E409.62
Advised & negotiated through ourselves	E406.76

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Advised but not negotiated through ourselves	E477.02
Confirmation	E401.32
Payments and/or negotiations	0.55% (min E280.00)
All amendments	E440.00 + transmission charge
Increases to amounts	E440.00 + transmission charge
Other amendments	E440.00 + transmission charge
Assignment of proceeds	E303.69
Transfer of letters of credit	E612.87
GUARANTEES	
Cash Cover-fully secured by cash (Local)	0.95% per 6 months (min E415.00)
Other than cash (Local)	1.05% per 6 months (min E600.00)
Cash Covered (Foreign)	0.95% per 6 months (Min E415.00)
Bank Financed (Foreign)	1.05% per 6 months (min E700.00)
Amendment Fee	E600.00 + Swift charge
Establishment Fee (Bid, Tender, Letter of Intent et al)	1.05% per 6 months, min E680.00
Cancellation Fee	E547.54
Search fees Inquiry after 3 months (IBC)	E487.39
Rework Fees	E542.35
Postage for GBBs & both Import & Exports LC	Actual Cost passed to customer
Copies of Guarantees / Labour Confirmations	E134.81
Advising of inward guarantee	E482.21
Cash Cover-fully secured by cash (Property)	0.95% per 6 months (Min E415.00)

CREDIT CARD

MONTHLY SERVICE FEE	
Blue	E37.09
Gold	E37.09
Platinum	E37.09
Secondary Card	E21.33
MONTHLY ACCOUNT FEE (ONLY APPLICABLE TO STANDALONE CREDIT CARDS)	
Blue	E16.69
Gold	E16.69
Platinum Standalone	E54.71
CASH DEPOSIT (IN SA)	
ATM	Free up to E3000.00 and E9.50 per E1000 or part thereof
Branch	E16.00 per E1000.00 min E60.00 or part thereof
CASH WITHDRAWALS	
(Us-on-Us) ATM	E7.26 per E1000.00 or part thereof
(Us-on-Us) Branch	E 18.66 per E1000.00 min E80.00 or part thereof
Other Banks ATM Cash Withdrawals (Us-on-Them)	E9.85 per E1000.00 or part thereof

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International Cash Withdrawals	E18.66 per E1000 or part thereof + international transaction fee Min E75.00
INTER-ACCOUNT TRANSFER (FROM SA ACCOUNT)	
Electronic	E3.58
Branch	E67.07
ACCOUNT PAYMENT	
Electronic	E8.35
Branch	E69.55
POINT OF SALE	
Purchase	Free
Cash back at POS (purchases with cash)	E1.45 per E100.00 or part thereof
Pure cash at POS	E1.45 per E100.00 or part thereof
PREPAID RECHARGE AIRTIME TOP-UP (US-ON-US)	
SBSA ATM	E0.47
PREPAID RECHARGE ELECTRICITY TOP-UP (US-ON-US)	
SBSA ATM	E 1.40
BALANCE ENQUIRY	
ATM with Slip	E1.48
ATM without Slip	Free
Branch	E10.20
Other Bank's ATM	E8.35
INTERNET STATEMENTS	
Internet Banking	Free
PROVISIONAL STATEMENTS	
ATM	E5.56
Branch	E29.67
TRANSACTION HISTORY - BRANCH (IN SA)	
30 days	E33.38
60 days	E59.35
90 days	E89.02
120 days	E118.69
150 days	E148.37
180 days	E178.04
210 days	E207.71
240 days	E237.39
360 days	E356.08
PAYMENT CONFIRMATION	
E-mail	E1.04
Fax	E18.55
SMS	E1.25
INITIATION FEE	
All Credit Cards	E166.91
CARD REPLACEMENT FEE	
Local	E134.46
Same day replacement (Express)	E417.28
COURIER DELIVERY FEE	
Face to Face	E145.18 & prestige & private banking free
TRANSACTION DECLINE FEE	
POS Decline, ATM Decline, eCommerce Decline	E8.35

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PIN RESET	
ATM	Free
Branch	E9.27
ONLINE BANKING SUBSCRIPTION FEE	
Monthly Subscription Fee	Free
INTERNATIONAL TRANSACTION FEE	
Blue (Achiever)	2.80%
Gold	2.80%
Platinum	2.55%
PENALTY FEE	
Arrears Fee (After 60 days of Delinquency)	E60.27
Honouring Fee (Over Limit Fee)	E134.46
Late Payment Fee	E157.64

UNAYO

PAYMENTS	
Scan to Pay	Max 1.25%
BulkSend	E8 Per Transaction
EFT on UNAYO	E16.00
REMITTANCE	
UNAYO SEND	
<20	E1.00
<=50	E2.00
<=100	E2.00
<=200	E4.00
<=500	E6.00
<=800	E8.00
<=1000	E10.00
<=1500	E12.00
<=2000	E13.00
<=5000	E15.00
<=10000	E17.00
>10000	E25.00
UNAYO CASH-OUT	
<20	E1.00
<=50	E2.00
<=100	E3.00
<=200	E5.00
<=500	E6.00
<=800	E10.00
<=1000	E12.00
<=1500	E14.00
<=2000	E15.00
<=5000	E17.00
<=10000	E25.00
>10000	E35.00



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