








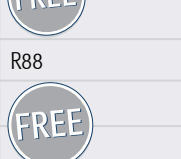

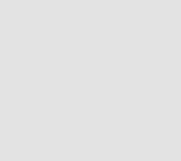


Competitive pricing, no hidden costs, loads of FREE services!



Products and Services	Amount
Annual Service Fee	
Primary	R212
Secondary	
Garage	
Cash Withdrawals	
Standard Bank ATM	R9.90
Standard Bank Branch	R25 + 1.1%
Other Bank ATMs in South Africa	R22
Outside South Africa	R25 + 1.2%
Account Payments	
Electronic Account Payment to third parties	R3.75 + 1.1% (max charge R25)
Branch account payment to third parties	R3.75 + 1.3% (max charge R34)
Voucher Retrieval	
Local voucher	R50
International voucher	R200
Provisional Statements	
Standard Bank ATM	 thereafter R3.80
Over the counter at Standard Bank Branch	 thereafter R10.50
Transaction history	 thereafter R10.80
Balance Enquiries	
Standard Bank ATM	
Standard Bank Branch	R4
Other Banks' ATM	R3.65

Other Charges	
International Currency Conversion fee	2% of transaction value
Cash deposit fee	 thereafter R3.75 + 1.1% (min charge R10)
Bank cheque issued at Standard Bank	R61
Garage card petrol transaction fee	R4.90
Subscription to Self Service Banking (includes Internet, telephone and cellphone banking)	
Electronic statements	
Basic automatic Travel Insurance	
Credit Protection Plan (optional)	R3.47 per month for every R1,000 outstanding (max cover R120,000)
Lost Card Protection	
Lost Card Replacement	R88
International Emergency Card Replacement	
Special clearance	
Unpaid items	R125 per unpaid item
Late payment fee	R128
Honouring fee / Over limit fee	R120
Default administration fee @ 60 days	R18.50

- Interest rates: Our Debit and Credit rates can be found on your monthly statement
- Prices include VAT and are subject to change