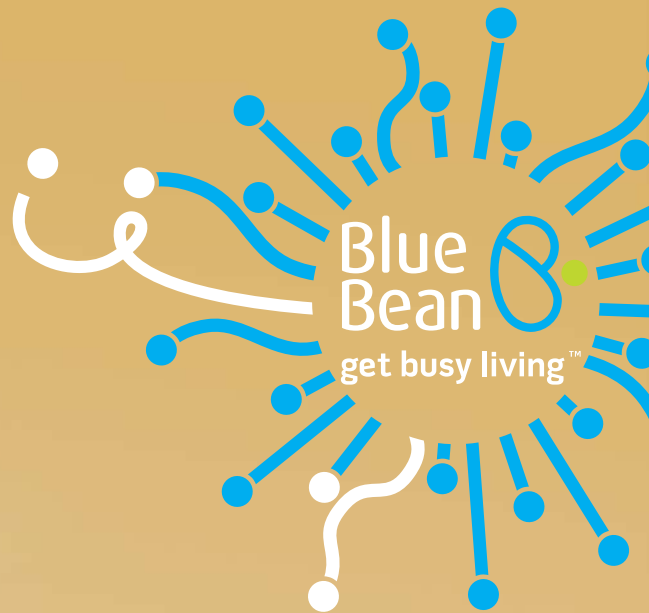




SAVE MORE IN 2012... and **GET BUSY LIVING**[™]

Pricing and Benefits Guide



Any questions?

Contact us!

BlueBean Call Centre: 0860 121 131

BlueBean Website: www.bluebean.com

BlueBean e-mail: help@bluebean.com

Postal address: P O Box 61704
Marshalltown
2107

BlueBean, a division of The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). An authorised financial services and registered credit provider (NCRCP15).

Use your BlueBean Credit Card to help you **Get Busy Living** in 2012 by taking advantage of our **top savings tips!**

Here are some great SAVINGS tips:

- **Withdraw cash** from a **Standard Bank ATM** rather than other bank's ATMs as it is **way cheaper**.
- Do your banking using our **FREE self-service banking** instead of visiting the branch. **You SAVE cash PLUS time**.
- **Swipe your BlueBean Credit Card** rather than your debit card whenever you shop and take advantage of BlueBean's **NO transaction fees** for every swipe. That means you'll **SAVE on fees** that banks would charge you for every swipe of your debit card!
- Use your **budget facility** to get whatever you want NOW and spread your repayments over 6 to 60 months, making your monthly **repayments more affordable**.
- **SAVE time** when you load an **Automatic Payment Order** because you'll never have to queue to pay your account again! You'll also **FREE up extra cash** every month if you choose the **minimum payment option** for paying your account. **Or settle your account in full** each month and enjoy up to **55 days interest-FREE credit**.

With all these GREAT SAVINGS come more added benefits such as:

- a **FREE secondary BlueBean Credit Card** linked to your main account.
- a **FREE Garage card** to use to pay for fuel, repairs, services and tolls.
- **FREE electronic statements** sent to your e-mail inbox.
- With **FREE Lost Card Protection** your BlueBean Credit Card is automatically protected against fraudulent use, except for transactions where your PIN is used.
- Get **Basic Automatic Travel Insurance** when you book your travel tickets in South Africa and pay with your BlueBean Credit Card.

2012 Price List

| Products and Services | Amount |
|---|---|
| Annual Service Fee | |
| Primary | R 245 |
| Secondary | FREE |
| Garage | FREE |
| Cash Withdrawals | |
| Standard Bank ATM | R 11 |
| Standard Bank Branch | R 28.20 |
| Other Bank ATMs in South Africa | R 24 |
| Outside South Africa | R 28.20 |
| Account Payments | |
| Electronic Account Payment to third parties | R 4.20 |
| Branch Account Payment to third parties | R 5.20 |
| Voucher Retrieval | |
| Local voucher | R 55 |
| International voucher | R 222 |
| Provisional Statements | |
| Standard Bank ATM | 1st one FREE every month thereafter R4 |
| Over the counter at Standard Bank Branch | 1st one FREE every month thereafter R11 |
| Transaction history | 1st one FREE every month thereafter R11.50 |

| Balance Enquiries and Mini-statements | |
|---|--|
| Standard Bank ATM - Display | FREE |
| Standard Bank ATM - Print | 1st one FREE every month thereafter R1.50 |
| Standard Bank Branch | R 4.50 |
| Other Banks' ATM | R 4.10 |
| Other Charges | |
| International Currency Conversion fee | 2.5% of transaction value |
| Cash deposit fee | 1st one FREE every month thereafter R4.30 |
| Bank cheque issued at Standard Bank | R 74 |
| Garage card petrol transaction fee | FREE |
| Subscription to self-service banking (includes Internet, telephone and cellphone banking) | FREE |
| Lost Card Protection | FREE |
| International Emergency Card Replacement fee | FREE |
| Standard Lost Card Replacement fee | R 99 |
| Personalised Card Replacement fee | R 115 |
| Urgent Card Replacement fee (24hours on request) | R 370 |
| Courier delivery on renewal (request) | R 175 |
| Special clearance fee | R 90 |
| Unpaid items | R132 per unpaid item |
| Default administration fee @ 60 days | R 19.50 |