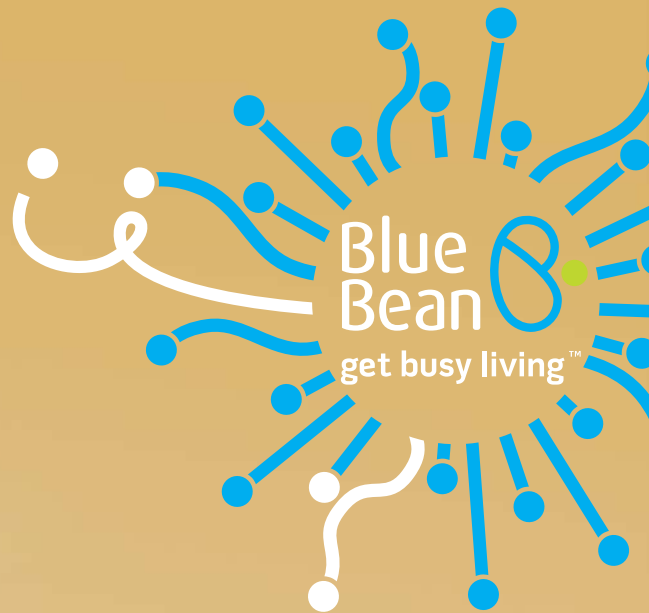




SAVE MORE IN 2012... and **GET BUSY LIVING™**

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

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
Late payment fee	R 135
Honouring fee (over limit)	R 120
Default administration fee @ 60 days	R 19.50