



Standard Bank
Private

Private Banking

2026 pricing



Your Private
Banking Account

Increase your
income

Decrease your
expenses

Grow and diversify
your assets

Protect and
preserve your wealth

Move beyond
cash and cards

Transaction fees

Contact us

Embrace a wealthier life with tailored solutions, expert tools, and dedicated support to help you grow, protect, and build on the success you've achieved.

From 1 January 2026, the monthly account fee on your Private Banking account will be R490, giving you access to the world-class service you value.



Your Private Banking account delivers over R2 300 in monthly value, including:

Up to
25%* OFF
flights booked with Standard Bank
Travel on our Banking App

COMPLIMENTARY
Offshore Platinum Optimum account
valued at £240 per year

**(sum)1 Account
with no monthly fee**
along with Junior Perks for your
child under 16

50%
discount on your spouse
or partner's account fees

Access to the Shyft app
to buy, send, sell and spend foreign
currencies at affordable forex rates

*Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

Take your money further and elevate your wealth

For R490 per month, your Private Banking account gives you up to R2 300 in monthly value, including wealth creation advice, plus travel and lifestyle benefits.

Including

- Bundled in Platinum Credit Card* that gives you access to travel and lifestyle benefits at no additional cost.
- Access to the 24/7 Private Client Centre for swift resolution of day-to-day banking queries.
- Personalised support from a dedicated Relationship and Transactional Banker.
- Access to Standard Bank Financial Planners through your banker and Fiduciary Specialists to help you manage and grow your wealth and secure your retirement.
- Access to offshore savings and investment experts.
- Complimentary Offshore Platinum Optimum Account, valued at £240 per year with an optional Visa debit card.
- Full account visibility and control with the Standard Bank App. Manage payments, cards, loans, savings, investments and insurance, plus access tools to budget and track your credit health.
- Self-service banking platforms, including internet, mobile banking, and the Banking App.

Unlimited

- Electronic transactions including debit orders, account payments, inter-account transfers and card swipe purchases.
- Free email and sms payment confirmation.
- Free point-of-sale (POS) cash withdrawals at participating retailers.
- Online transactions using digital payment platforms such as Google Pay and Apple Pay.

*Terms and conditions apply, subject to affordability and full credit assessment.



Increase your income

Put more money back in your account with rewards and savings that help you cover expenses, reduce debt, and free up funds for the life you want.

UCOUNT

R E W A R D S



For just R25 per month, **UCount Rewards help you unlock disposable income** when you spend on your everyday essentials like fuel and groceries from our wide variety of Rewards Retailers.



Earn from **3* times more UCount Rewards Points** when you use your physical or virtual Platinum Credit Card or Private Evolve Card, compared to using your debit or cheque card.



Earn up to **40%* back in UCount Rewards Points** when you use a qualifying* Standard Bank card at Checkers, Checkers Sixty60, Shoprite, and Shoprite Sixty60.



Fuel Rewards: Get up to **R10* back in UCount Rewards Points** per litre of fuel and oil at participating Astron Energy and Caltex service stations. To view details, visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/fuel-rewards



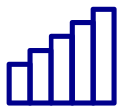
Choose Your Own Rewards: Get up to **40%* back in UCount Rewards Points** on the category** chosen - that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



Retailer Rewards: Get up to **30%* back in UCount Rewards Points** at our Rewards Retailers. Visit ucount.standardbank.co.za/personal/earn-points/how-to-earn-points/rewards-retailers to view all the latest Rewards Retailers.



Card Rewards: Get up to **1%* back in UCount Rewards Points** on all card purchases.



Goals and Gains: Get all the Gains (Bonus Rewards Points and Vouchers) when you achieve your Goals, by accessing Goals and Gains in the UCount Rewards in-App platform on the Standard Bank Banking App. You'll receive new Goals every 1st and 3rd Wednesday of the month.

*UCount Rewards terms, conditions and qualifying criteria apply. | **Visit standardbank.co.za/ucount for the full list of Rewards Retailers in each category.

Decrease your expenses

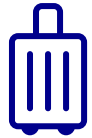
Spend less each day and save more towards your goals with competitive rates and discounts on travel and lifestyle expenses.



Get a **MyMo account** for your household or staff.



Access **competitive interest rates on your credit card***, home loans and vehicle financing* when you apply through your Relationship Manager.



Enjoy up to 12 complimentary** visits per year to our OR Tambo Library Lounge or the Standard Bank Fluent Lounge at Lanseria International Airport. You also have access to the Bidvest Domestic Lounges.



Enjoy up to 25%** off flights booked via our banking app for you and your family with Standard Bank Travel. Plus, access exclusive discounts on car hire, hotels and more. visit standardbank.co.za/southafrica/personal/campaigns/standard-bank-travel

*Terms and conditions apply, subject to affordability and full credit assessment.

**Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

Find updated terms and conditions on www.standardbank.co.za.

Decrease your expenses

Spend less each day and save more towards your goals with competitive rates and discounts on travel and lifestyle expenses.

Visit standardbank.co.za/southafrica/personal/products-and-services/bank-with-us/bank-accounts/our-accounts/private-banking-account to learn how to redeem the bundled-in benefits.



Complimentary basic travel insurance. ATM robbery insurance and purchase protection via mcpeaceofmind.com when using your Private Credit Card.



Get a **secondary credit card** for only R38 per month.



Get an additional **3GB** of data, unlimited calls to up to five** numbers** and up to **50%** off** on tech accessories with any monthly **Standard Bank Connect** subscription starting at R59 per month.



Download the UNU Health app to get 12 **complimentary digital health checks**.



Make your house a home by **investing in solar solutions** where you get preferential rates on solar loans and discounts on attorney fees. Visit LookSee.co.za for more information.



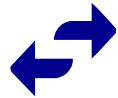
Debt consolidation, payment holidays and loan restructuring when you need it most.

*Terms and conditions apply, subject to meeting the minimum monthly spend criteria.

**Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

Grow and diversify your assets

Work with our relationship managers and financial advisors to grow your wealth locally and offshore through relevant platforms and solutions.



Diversify your wealth with market-leading forex rates and 24/7 access to global investments through the Shyft app.



Get an account with global share trading, offering both everyday banking and international investments.



Top up your emergency fund or boost your travel budget with flexible and competitive cash solutions such as Notice and MoneyMarket linked accounts.



Grow your wealth with our endowment and tax-free investment solutions that supplement your retirement investments.



Explore personalised solutions, including structured **investments and retirement planning**.



Invest in your children's future and education with specialised investment solutions.



A holistic view of your wealth with the My360 App.



Protect and preserve your wealth

Unlock your financial potential and build a prosperous future with expert guidance on estate planning, wills, and insurance to safeguard your wealth.



Our Financial Planners provide **personalised and comprehensive financial planning** tailored to your aspirations. This includes free will drafting, fiduciary services and access to comprehensive financial strategies, with cash-back options on risk planning solutions.



Embrace tailored solutions like **life cover, critical illness protection, and income security** to safeguard your dreams and aspirations. It's more than banking; it's a journey towards a secure and optimistic tomorrow.



Enjoy your retirement with **peace of mind** having a life annuity with capital protection.



Protect your family's **wealth and legacy** with comprehensive Liberty Lifestyle Protector solutions.



Plan for your children's **future** with the Liberty EduCator solution.



Protect your **lifestyle** with the Liberty Living Lifestyle cover should you be diagnosed with a dread disease.

*Terms and conditions apply. Find updated terms and conditions on www.standardbank.co.za.

Move beyond cash and cards

Save time and bank at your convenience with self-service banking. From payments, transfers, other account management and more, you're in control with our Banking App or cellphone and internet banking.



Virtual Credit Card: Create a virtual credit card on the Standard Bank app and shop online more securely at checkout.



Tap to Pay: No PIN required for items worth R500 or less.



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



Pay with your watch or fitness tracker: Using Garmin Pay, Apple Pay or Fitbit Pay.



Instant Money™: Receive, store, withdraw, and send money from your cellphone - no bank account needed. Funds can be accessed at any of our ATMs or retail partners, including Spar, PEP, Pick n Pay, and Shoprite stores nationwide.



Bank conveniently and save time with self-service banking
Visit onlinebanking.standardbank.co.za to access online banking.

Download our **Banking App**.
- Dial ***120*2345#** for cellphone banking.



Transaction fees

Monthly fees			
Private Evolve monthly fee		R490	
Private Banking monthly fee		R490	
Internet, cellphone and banking app		Free	
Secondary account monthly fee		R245	
UCount Rewards monthly fee		R25	

Withdrawals		ATM	Branch
Standard Bank		Free up to R8 000 per month then R2.80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Other bank		R2.80 per R100 or part thereof	–
International		R3 per R100 or part thereof (Min R70) + International transaction fee of 2.75%	–
Coin withdrawal		–	R100 + R20 per R100 or part thereof
Notes and coin withdrawal		–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof
Cash for cash (Change)		–	R100 + R20 per R100 or part thereof

Deposits		ATM	Branch
Notes		Free up to R8 000 per month then R1.80 per R100 or part thereof	R100 + R5 per R100 or part thereof
Coin deposit		–	R100 + R20 per R100 or part thereof
Notes and coin deposit		–	R100 + R5 per R100 (for notes) + R20 per R100 (for coins) or part thereof

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R100
Account payments	Free	Free	R100
Stop order - amend, establish, cancel	Free	–	R50
Immediate payments (Including pay to account	Values below R100: R2 Values from R100 to R1 999.99: R7 Values R2 000 and above: R50	–	0.34% of value. Min R360. Max R1 800
PayShap (Pay to PayShap ID/ cell number)	R2	–	–

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print R1	R30
Balance enquiry other bank	–	R11	–
Monthly statements: charged per 30 day period	Free	R10	R100
eStatements greater than 6 months	R10	–	–
eStatements	Monthly: R25 Weekly: R45 Daily: R65	–	–

Overdraft fees	
Monthly service fee - applicable for both limitised and non-limitised as well as Evolve accounts. (In the case of an account with no overdraft limit, this fee is charged at month-end if the account is in debit balance by an amount of R200 or more)	R69
Initiation fee	R74.75 + 11.5% of limit. Max R1 207

Transaction fees

Card purchases	Point of Sale
Purchases	Free
Withdrawal at retailer	Free
Purchase with withdrawal at retailer	Free
Garage card purchases	R25
International purchases	2.75% of value
POS decline	R8.50

Convenience and value-added services	Online	ATM
Airtime	R1	R1
Airtime other banks	–	R15
Electricity	R1.60	R1.60
Lotto	R2.95	R2.95
Voucher purchase	R2.95	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Transaction fees

Instant Money™		
Create voucher:	Values below R500	R10
	Values R500 to below R1 000	R20
	Values R1 000 and above	R30

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)	Free
SMS payment notification requested for payment	Free
Scheduled payment monthly notification	R1

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R10	1 Free thereafter R50
Subsidy letter	–	–	R22

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
Standard Bank ATM decline	–	Free	–
Other bank ATM decline	–	R8.50	–
Stop payments	R2	–	R100
Unpaid debit orders	Free for the first 3 unpaids in a past 12-month cycle thereafter R130 each	–	–
Unpaid stop orders	R130	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days	Values under R500: R5 Values R500 to R1 000: R10	–	R50
Disputed debit orders between 40 and 180 days	–	–	R150
Honouring fee* (If the transaction value is less than R25, the honouring fee will be equal to the full value of the transaction that is honoured)	R25 per R100 (Max R200)	–	–

*The Honouring fee is charged when the remaining balance on your account is not sufficient to cover a transaction that goes off your account. For example, if there is R20 left in the account, and a debit order for R50 is set to debit, we will “honour” the transaction (up to an approved limit), thereby avoiding charging you a decline fee. In this case, the Honouring fee charged would be R25

Standard Trust Limited	
Will drafting fee (new and review, where STL is the nominated executor)	Free
Will drafting fee (new and review, where STL is not the nominated executor)	R2 650
Estate planning consultation (where there is no preparation of a Will or Trust)	R2 150 per hour
Will safe custody annual fee (where STL is the nominated executor)	R150

Contact us



Private Client Centre for General Enquiries

South Africa: 0860 123 101
International: +27 10 824 1512
Internet Banking: www.StandardBank.co.za
Cellphone Banking: *120*2345#
Email: PrivateBanking@StandardBank.co.za

UCount Rewards

Call Centre: 0860 UCOUNT (82 68 68)
General Enquiries Email: enquiries@UCount.co.za

Insurance

South Africa: 0860 123 444
Email: sil.claims@standardbank.co.za

Lost or Stolen Cards & Fraud

South Africa: 0800 020 600
International: +27 10 249 0100

Leisure Desk (Emirates Flight Deals)

Call: 087 236 6557
Email: info@leisuredesk.co.za

Ask your banker

- 1. Sign in to your Banking App
- 2. Click on the orange question mark icon
- 3. Click on "Ask your banker" to connect with your banker.



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.



National Financial Ombud Scheme South Africa NPC.
Standard Bank supports the Ombudsman for Banking Services.
Sharecall number: 0860 800 900
Email: Info@nfosa.co.za
Website: www.nfosa.co.za

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.
All daily and monthly fees and thresholds apply on a business day and business week cycle. Any transactions performed after business hours or on public holidays will have their fees processed on the next business day, and thresholds applicable to that next business day will apply.

Fees effective from the 1 January 2026 (Including VAT). The fees communicated in this guide are accurate as at the date of communication. For the most recent updates, please consult the pricing guides under the Pricing section of our website. All fees stated in this guide are inclusive of VAT at 15%.

Terms and conditions apply. The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06) an authorised financial services (FSP 11287) and registered credit provider (NCRCP15).