



Standard Bank

Instant Money™

2026 pricing



Send and receive money with ease, support your financial goals

From 1 January 2026, expect slight changes to some of our Instant Money Wallet service fees. With this update, we're pleased to keep bringing you convenient and flexible ways to manage and share your money plus support your financial growth.



Convenience: Send money through internet banking, the Banking App, cellphone banking, ATMs or retail partners.



Secure: Share the 4-digit cash collection PIN you selected for your recipient for safe withdrawal.



Accessible: There are no monthly fees or charges to receive the money.



Flexibility: Send single or multiple cash vouchers of up to R5 000 a day and R25 000 a month per cellphone number.

Conveniently send or withdraw cash at any of our retail partners.

Issuing Retail Partners (Cash sends)



Redemption Retail Partners (Cash out)



How to get an Instant Money™ Wallet

The Instant Money™ Wallet is ideal if you don't have a bank account but want an easy-to-use digital wallet to load and send money, as well as buy prepaid airtime, data, or electricity. Store and spend money safely with an Instant Money Wallet, which works like a basic bank account on your phone.

1.

Instant Money Wallet™ is available on **USSD *120*212#** and also on **Android, iOS & Huawei**.

2.

Create a **unique wallet PIN** when you register.

3.

Load funds into your wallet:

- Use any South African cheque or credit card;
- Redeem a voucher into your wallet;
- Transfer from your wallet to another wallet;
- Electronic funds transfer.

4.

Transfers & Payments from your wallet:

- Wallet to wallet transfer.
- Pay from your wallet into a Standard Bank account.
- Create an Instant Money™ voucher.

5.

Send money from your Instant Money™ Wallet app to any Standard Bank account in near real-time.

How to get an Instant Money™ Wallet

6.

Value Added Services on the Instant Money™ Wallet

- Buy Airtime
- Buy Data
- No monthly service fees
- Issue Instant Money™ vouchers from the wallet.

7.

Self service

Instant Money™ App

- View transactional history
- Chatbot for frequently asked questions
- Proof of payment to recipients via email or WhatsApp
- Resend vouchers and reset PINs for unredeemed vouchers.

USSD

- Resend vouchers, reset PINs and view voucher status by dialling *120*212#.



Instant Money™ fees

Instant Money Wallet fees		
Instant Money wallet voucher creation		Values of R50 to R499 - R10 Values of R500 to R999 - R20 Values of R1 000 to R5 000 - R30
Prepaid Airtime/Data purchase		R1
Payment to account		R2
Instant Money Transfer at Retailers		
Create Instant Money voucher at retailer		R9.95
Instant Money Voucher - Standard Bank channels		
Voucher creation		Values of R50 to R499 - R10 Values of R500 to R999 - R20 Values of R1 000 to R5 000 - R30
Instant Money bulk payments		
Tier level	Monthly transactions	Fee per transaction
Tier 1 (Standard pricing)	0 – 200	R20
Tier 2	201 – 2000	R15
Tier 3	2001 and above	R10

Contact us

General Instant Money enquiries

Call Centre: **0860 466 639**
Dedicated Email: **instantmoney@standardbank.co.za**
Fraud: **0860 466 639**

Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**



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).