

Your Myno Account 2024 pricing



A MyMo account makes affordable banking simple

There has been a slight increase in your monthly MyMo account charge from 1 January 2024 along with better methods to stretch your money further.

It offers excellent value for only R6.95 per month:

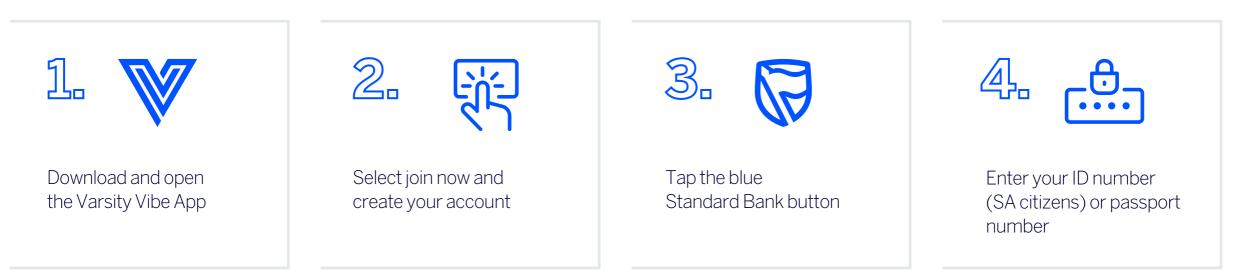


Standard Bank in collaboration with Varsity Vibe

If you are between the ages of 16 and 25 you get a free subscription to Varsity Vibe: Unlock exclusive deals and discounts across more than 100 retailers on everything from fashion to food, beauty and so much more with Varsity Vibe, South Africa's first youth focused discount platform. Sign up for FREE and SAVE.



How do you sign up?



You can also visit the Varsity Vibe website to subscribe for free discounts.

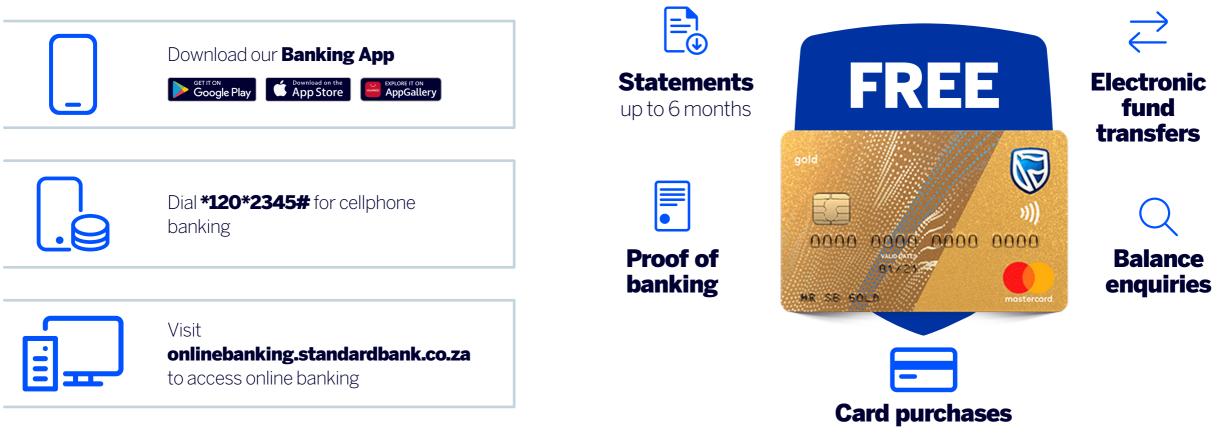
Some of the retailers includes: H&M, Dis-Chem, Burger King, Nando's, Superbalist, vida e caffè, The FIX, Cotton On, Typo, Cape Union Mart and many more. Visit standardbank.co.za for the full list.

Contact us

Save money and time with SELF-SERVICE BANKING

Skip the lines, our self-service platforms are here to make payments, deposits, transfers, and other account management easy and convenient.

To activate your preferred self-service platform:



Save money and time with these SMART TIPS

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Buy prepaid airtime or electricity on Internet Banking, the Banking App or by dialling ***120*2345#**.



Go for **point-of-sale cashback withdrawals** instead of the ATM to save on withdrawal fees.



Make payments and transfers, check your balances, and get stamped bank statements on **our Banking App**.



Buy lotto tickets on the Banking App or through Cellphone Banking by dialling ***120*2345#**.



Save money and time, GO CASHLESS & CARDLESS AT THE TILL

When you don't have cash, card on hand, or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.



Tap to Pay: Go contactless at the till. Tap-topay for items worth R500 or less – it's fast, safe and requires no PIN.



Instant Money™: Receive, store, spend and send money from your cellphone without the need for a bank account.

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Samsung Pay: Make purchases using your Samsung Galaxy smartphone anywhere contactless is available.



SnapScan: Link your Standard Bank Card to the SnapScan app and make purchases directly from your smartphone by scanning the retailers SnapCode.

Pay Apple Pay: Apple Pay is a mobile payment and digital wallet service that you can use on your iPhone, Apple watch, iPad, or Mac.

Contact us

Make future plans today and you will thank yourself later

Stay ahead of your goals by planning for the future and building savings that will allow you to seize chances or weather difficult times. Visit www.standardbank.co.za to learn more about our comprehensive Savings accounts and Flexible Plans.



PureSave account

Open and pay zero monthly fees on this no-debit-order savings account that allows you to transact and shop for what you want today, while saving and earning interest for tomorrow.



Society Scheme savings account

Enjoy unique benefits when you save together as a stokvel, burial society, social or investment club. Pay zero monthly fee if you keep a balance of R10 000 or more.



Flexible Life plan

Leave your family a lump sum payout to help kick-start their future when you no longer can.



Flexible Funeral plan

For as little as *R42 per month, your loved ones don't need to worry about your funeral expenses should the unexpected happen.

What you get	Self-service banking	Smart tips	Go cashless & cardless	Securing your future	Transaction fees	Contact us
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Monthly fees					
Monthly administration fee	R6.95				
Internet, cellphone and Banking App	Free				
Withdrawals	АТМ	Branch			
Standard Bank	R9 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	R80 + R3 per R100 or part thereof.			
Other bank	R10.50 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.40 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals.	-			
International	R3 per R100 or part thereof (min R70) + International transaction fee of 2.75%	-			
Coin withdrawal	-	R80 + R15 per R100 or part thereof			
Notes and coin withdrawal	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof			
Cash for cash (Change)	-	R160 + R15 per R100 or part thereof			

Deposits	АТМ	Branch
Notes	R1.40 per R100 or part thereof	R80 + R3 per R100 or part thereof
Coin deposit	-	R80 + R15 per R100 or part thereof
Notes and coin deposit	-	R80 + R3 per R100 (for notes) + R15 per R100 (for coins) or part thereof

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Payments	Online	ATM	Branch
Inter-account transfers	Free	Free	R80
Account payments	R1.25	R1.25	R80
Immediate payments below R2 000	R10	-	0.32% of value. Min R345. Max R1 730
Immediate payments R2 000 and above	R50	-	0.32% of value. Min R345. Max R1 730
Debit orders	R3.50	-	-
Stop order (scheduled payments)	R1.25	-	-
Stop order - amend, establish, cancel	Free	-	R35
PayShap	R3 values below R100 R7 values from R100 to R999.99 R1 per R100 or part thereof for values R1 000 and above.	-	-

Instant Money™	АТМ	Branch
Create voucher using Instant Money Wallet	R9.50	R9.50
Below R500	R9.50	R9.50
R500 to below R1 000	R13	R13
R1 000 and above	R16	R16

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Card purchases	Point of sale
Purchases	Free
Cashback	R1.40
Purchase with cashback	R1.40
International purchases	2.75% of value
POS decline	R8.50

Prepaids	Online	АТМ
Airtime	R0.60	Standard Bank - R0.60 Other bank - R15
Electricity	R1.60	R1.60
Lotto	R2.90	R2.90
Voucher purchase	R2.90	-

Statement fees	Online	АТМ	Branch
Balance enquiry	Free	View Free Print R1	R18
Balance enquiry other bank	-	R10.50	-
Monthly statements: charged per 30 day period (Posted statements are R50 per statement)	Free up to 6 months thereafter R10 per month	R7.50	R50
eStatements	Monthly - R15 Weekly - R30 Daily - R60	-	-

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Notifications	
MyUpdates (Free for 1 email address or for in-app notifications. R11 monthly for additional email addresses. SMS notifications will be charged at 30c per SMS, and the total charge will be posted to the account at month end)	In-app - Free SMS - 30c per SMS
Email payment notification (Payment notification sent through the branch is charged at R25)	R1.50
SMS payment notification requested for payment	R1
Scheduled payment monthly notification	R1

Unsuccessful/ disputed transaction fees	Online	АТМ	Branch
ATM decline	-	Standard Bank - Free Other banks - R8.50	-
Stop payments	R2	-	R80
Unpaid debit orders	R10	-	-
Unpaid stop orders	R10	-	-
Future dated	R10	-	-
Disputed debit orders under 40 days	Values under R500 - R5 Values R500 to R1 000 - R10	-	R50
Disputed debit orders above 40 days	-	-	R150
Honouring fee (If the value of the transaction is less than R100, the honouring fee will be equal to the full value of the transaction that is honoured.)	R100	-	

*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 R50 (equal to the full transaction value honoured).

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Overdraft fees	
Monthly service fee – applicable for both limitised and non-limitised 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

Other fees	Online	АТМ	Branch
Pin reset	-	Free	R12
Card replacement	-	-	R160
Proof of banking	Free	1 Free per month, thereafter R7.50	1 Free per month, thereafter R25
Subsidy letter	-	-	R22

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General cu	stomer enquiries						
South Africa: International:	0860 123 000 +27 10 249 0423	Internet Bankir Cellphone Ban Dedicated Ema	king: *120*2345#		f X	in D	Ø
UCount Rev	wards	Lost or	stolen cards	Fra	aud		
Call: 0860 UCOUNT (82 68 68)		South Afr	rica: 0800 020 600			0800 020 6	

Email: enquiries@UCount.co.za

International: +27102490100

International: +27102490100

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.



Standard Bank supports the Ombudsman for Banking Services. Sharecall number 0860 800 900

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.

Fees effective from the 1 January 2024 (Including VAT).

Terms and conditions apply. Authorised financial services and registered credit provider (NCRCP15). The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).