



Standard Bank
Private

Prestige Banking

2026 pricing



Live a wealthier life with solutions, tools, and support that will help you grow and achieve your financial ambitions.

From 1 January 2026, the monthly account fee on your Prestige Banking account will be R260, unlocking premium service and powerful tools to help you grow your wealth.



Your Prestige Banking account delivers over R900 in monthly value, including:



A dedicated team of Prestige Relationship Bankers who understand your financial goals



Access to financial advisors to help you grow your wealth



Tools and benefits designed to help you build lasting wealth

50%

discount for your spouse or partner's account fees

Up to 20%* OFF flights booked with Standard Bank Travel on our Banking App

FREE
2GB* of data with Standard Bank Connect

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

*Terms, conditions and qualifying criteria apply.

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 Titanium Card or Prestige 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



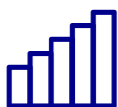
Choose Your Own Rewards: Get up to **40%* back in UCount Rewards Points** on the category** chosen - that is, Grocery Rewards, Fashion Rewards or Lifestyle Rewards.



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



Your partner or spouse gets 50% off their Prestige Account monthly account fees inclusive of a Titanium Credit Card*.



Get a (sum)1 Account with no monthly fee for your child under 16, along with exclusive Junior Perks that offer discounts at H&M, Uber and Burger King.



Get a MyMo account for your household or staff.



Make your house a home by investing in solar solutions where you get preferential rates on energy loans and discounts on attorney fees. Visit [LookSee.co.za](https://www.looksee.co.za) for more information.

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

**Terms and conditions apply. 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.

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



6 Complimentary* visits to the Lanseria Fluent Lounge and to any domestic Bidvest Premier Lounge per year.



Get an additional 2GB** 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 five complimentary digital health checks.



Enjoy up to 20%** 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



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



Get comprehensive travel insurance when you purchase your flight tickets with your credit card.

*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.



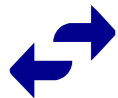
First-time home buyers qualify for a home loan of up to 108%* of the purchase price on amounts of up to R2.2 million.



Access short, medium and long-term savings accounts with competitive rates.



Save a little every day with a **Stash account** for you and your kids.



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



Access to a team of dedicated **offshore and onshore savings and investment experts**.



A holistic view of your wealth with the My360 App.

*Terms and conditions apply



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.



Secure your future and grow your wealth through our extensive network of Relationship Managers and financial advisors.



Protect your car and home against loss or damage caused by theft, fire or storms with Standard Bank Car and Home Insurance.



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.



Flexi Funeral Plan from R42. Get up to R100 000 on your funeral cover*.



Access free simple or complex will drafting services via your financial advisor.



Safeguard your salary in the event that you cannot perform your job for a period of time, due to illness or injury with Salary Protection.



Take out a Liberty Lifestyle Protector and a Liberty Investment and get up to 40% of your premiums back every five years*.

*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, spend, 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.

- Dial *120*2345# for cellphone banking.

- Download our **Banking App**.



Transaction fees

Monthly fees

Prestige Evolve monthly fee	R260
Prestige Banking monthly fee	R260
Secondary account fee	R130
Monthly administration fee if minimum is not met (PAYT)	R145
Internet, cellphone and banking app	Free
UCount Rewards monthly fee	R25

Transaction fees

Withdrawals	ATM	Branch
Standard Bank	Free up to R4 000 per month for bundled accounts 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 R4 000 for bundled accounts thereafter R1.60 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

Overdraft fees	
Monthly service fee - applicable for both limited and non-limited 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

Payments	Online	ATM	Branch
Inter-account transfers	Bundled: Free PAYT: R5	Free	R100
Account payments	Bundled: Free PAYT: R2	R2	R100
Debit orders	Bundled: Free PAYT: R3.50	–	–
Stop order (Scheduled payments)	Bundled: Free PAYT: R2	–	–
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	–	–

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

Transaction fees

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	–	–
email statement	R2.75	–	–

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)	Bundled: Free PAYT: 80c
SMS payment notification requested for payment	Bundled: Free PAYT: R1.20
Scheduled payment monthly notification	R1

Transaction fees

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	–
Traffic fine payments	R2.50	–
Account validation	Standard Bank accounts: Free Other bank accounts: R1.50	–

Other fees	Online	ATM	Branch
Pin reset	–	Free	R15
Card replacement	–	–	R160
Proof of banking	Free	R10	1 Free per month, 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: **010 824 1517**
International: **+27 11 299 4607**

Email: **PrivateClientCentre@StandardBank.co.za**

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

Insurance

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

Follow us on social media



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). GMS-29058 02/26