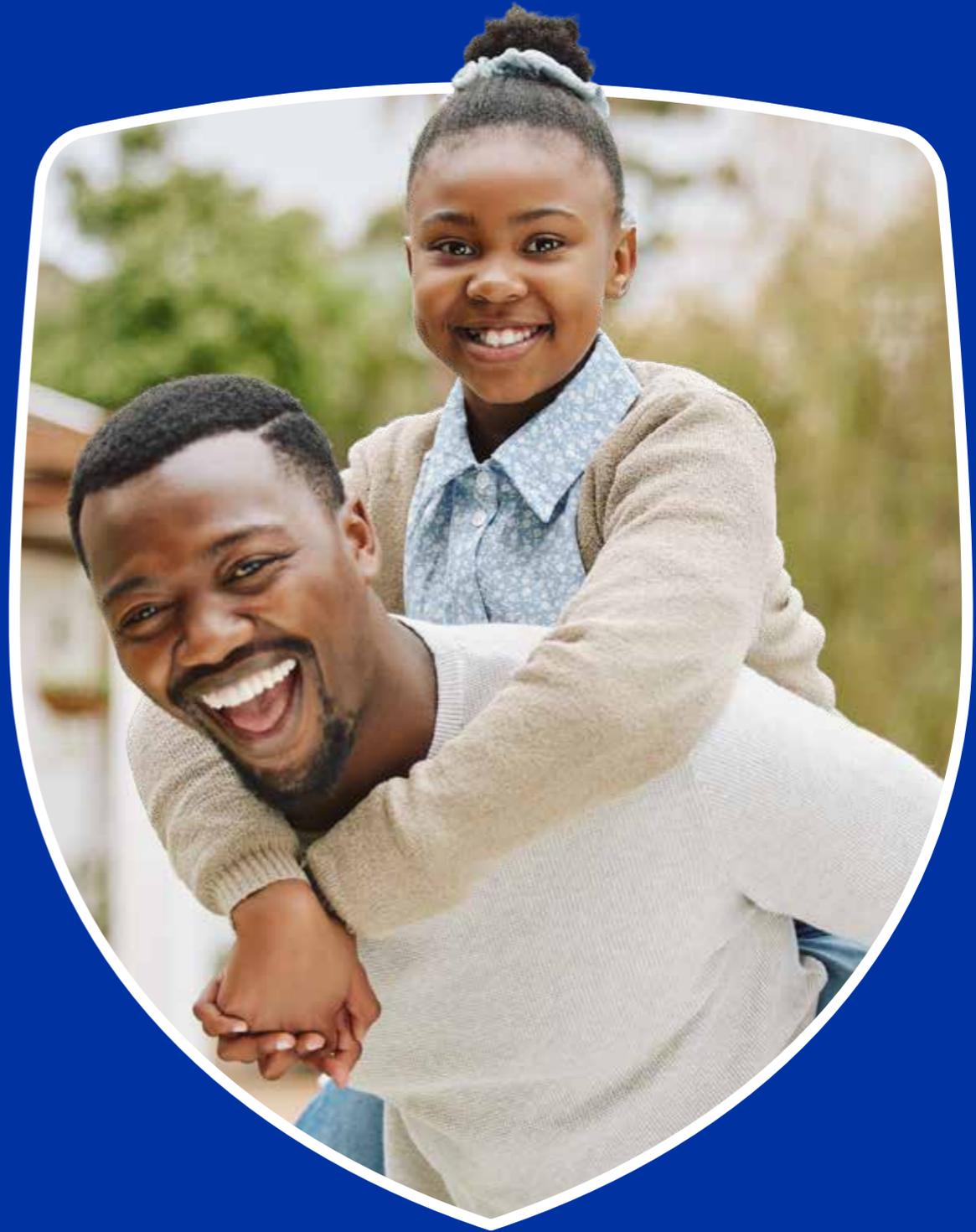




Standard Bank

# Your ACHIEVA PAYT Account

2026 pricing



## Support your financial growth with simplicity and convenience.

From 1 January 2026, there will no change to your ACHIEVA PAYT Account monthly fee. With this update, we're pleased to keep bringing you access to value-added banking services and benefits that unlock more opportunities to help your money grow.

### What's included:

**R1**

Prepaid airtime top-up fee

**R1.80**

ATM cash deposit fee per R100

**FREE**

cash withdrawals at participating retailers

**FREE**

Will drafting\*

\*Ts&Cs apply.

# Bank conveniently and save time with **SELF-SERVICE BANKING**

Whether you're making payments, transfers, buying prepaid electricity and airtime, or simply managing your accounts, do it on your preferred self-service platform:



Download our **Banking App**



Visit **onlinebanking.standardbank.co.za** to access online banking



Dial **\*120\*2345#** for cellphone banking



**Statements**  
up to 6 months



**Proof of Banking**



**Retailer Withdrawals**



**Balance Enquiries**



**In-app transaction notifications**

# Save money and time with these SMART BANKING TIPS



**Earn instant UCount Rewards** by swiping your Standard Bank card at retailers instead of using cash. Opt for a Standard Bank Credit Card and double your UCount Rewards Points.



**Make payments to any bank account on the Standard Bank Banking App or ATM** for only R2 instead of R100 at the branch.



**Transfer cash** from your ACHIEVA PAYT Account to a Standard Bank savings account for **FREE** on the our Banking App.



Choose **free cashback withdrawal** at retailers instead of paying fees at an ATM.



**Download monthly bank statements for FREE** on the Standard Bank Banking App.



**Buy prepaid airtime, electricity, lotto tickets** on our Banking App or through cellphone banking by dialling \*120\*2345#.



**Invest in your personal development** through PluggedIn and gain access to innovative career assessments to learn about your strengths, personality, and best-suited career path.



Access LookSee to discover effective tools, resources, property valuation advice, solar solutions and money saving tips to **better manage and service your home**. Visit **LookSee.co.za**.

# Pay online or in-store quickly and easily

## GO CASHLESS & CARDLESS

Pay online or in-store quickly and easily with any of these value-added products.



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



**Instant Money™:** Receive, store, withdraw and send money from your cellphone without a bank account.



**Standard Bank Mobile Tap to Pay:** Enable your credit or cheque card on the Banking App immediately while you wait for your physical credit card to arrive. You can pay for purchases by tapping your smartphone or shop online.

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



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



**Virtual card:** You can create virtual cards to shop online for peace of mind. Use your virtual card when checking out.



**Scan to Pay:** A safe and convenient way to pay for goods and services by scanning a QR code.



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



**Google Pay:** Use Google Pay to make purchases with your Android phone, watch or tablet anywhere you see the contactless icon.



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



**Garmin Pay:** Make purchases instantly by simply entering your passcode, choose your credit card, and place your wrist close to the payment terminal.



**Fitbit Pay:** Fitbit Pay allows you to pay on the move - directly from your watch or tracker - for everything from water after workouts to train tickets.

## Your future starts now – one step at a time

Your financial goals are always within reach when you select any of our Savings accounts and Flexible Plans to stay ahead of your goals. Visit [www.standardbank.co.za](http://www.standardbank.co.za) to learn more.



### Flexi Advantage investment account

Start investing now to secure a brighter future with a competitive investment account. Access up to 40% of your funds whenever necessary, while benefiting from stable fixed interest rates.



### Fixed Deposit investment account

Open an investment account where you can select your investment term, deposit funds once, and watch your savings grow at a fixed rate\*.



### 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.

\*Ts&Cs apply.



# Transaction fees

## Monthly fees

Monthly minimum administration fee (PAYT)	R90
Internet, cellphone and Banking App	Free

Withdrawals	ATM	Branch
Standard Bank	R10 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.80 per R100 or part thereof. The R2 000 limit per month is shared between Standard Bank and Other Bank ATM withdrawals	R100 + R5 per R100 or part thereof
Other bank	R10 per R1 000 or part thereof, up to a combined R2 000 limit per month, thereafter R2.80 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	-	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

## Overdraft fees

Monthly service fee – applicable for both limited and non-limited 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

Deposits	ATM	Branch
Notes	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

Payments	Online	ATM	Branch
Inter-account transfers (transfers to other transactional accounts is charged at R5)	Free	Free	R100
Account payments	R2	R2	R100
Debit orders	R3.50	-	-
Stop order (scheduled payments)	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	-	-

## Transaction fees

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

Convenience and value-added services	Online	ATM
Airtime	R1	Standard Bank: R1   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 account: Free   Other bank accounts: R1.50	-

# Transaction fees

## Instant Money™

<b>Create voucher:</b>	Values below R500	R10
	Values R500 to below R1 000	R20
	Values R1 000 and above	R30

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 up to 6 months	R10	R100
eStatements greater than 6 months	R10	-	-
email statement	R2.75	-	-

## Notifications

<b>MyUpdates</b> (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 the end of the month)	In-app: Free   SMS: 45c per SMS
<b>Email payment notification</b> (Payment notification sent through the branch is charged at R25)	80c
<b>SMS payment notification</b>	R1.20
<b>Scheduled payment monthly notification</b>	R1

## Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	-	Standard Bank: Free Other bank: R8.50	-
Stop payments	R2	-	R100
Unpaid debit orders	Free for first 3 unpaids in a past 12-month cycle thereafter R130 each	-	-
Unpaid stop orders	R130	-	-
Honouring fee* (If the value of the transaction 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)	-	-
Future dated	R130	-	-
Disputed debit orders under 40 days	Values under R500: R5   Values R500 to R1 000: R10	-	R50
Disputed debit orders above 40 days (debit orders cannot be reversed if the payment is older than 6 months)	-	-	R150

\*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.

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

## ACHIEVA PAYT rebate option

The rebate applies to the minimum monthly service fee. Rebates are only applicable on PAYT options.

Minimum daily positive balance for the full calendar month	Maximum monthly rebate
Minimum balance of R20 000	R90

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



## General customer enquiries

South Africa: **0860 123 000**  
International: **+27 10 249 0423**

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

Dedicated Email: **information@standardbank.co.za**

## UCount Rewards

Call: **0860 UCOUNT (82 68 68)**  
Email: **enquiries@UCount.co.za**

## Lost or stolen cards

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

## Fraud

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



**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](mailto:Info@nfosa.co.za)  
Website: [www.nfosa.co.za](http://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 06/26