



Standard Bank

Your (sum)1 account

2026 pricing



Get a head start on creating a bright financial future.

The (sum)1 account monthly fee will remain free in 2026. We're excited to keep supporting your financial growth with access to special offers and perks that unlock more value for your money.

What the (sum)1 account gives you:

ZERO

monthly fees for
kids under 18 years

FREE

access to deals
and discounts
on Junior Perks

FREE

ATM cash
deposits*
up to R1 500 per month at a
Standard Bank ATM

FREE

ATM cash
withdrawals*
up to R1 000 per month at
a Standard Bank ATM

10 FREE

electronic debit
transactions
per month

Unlimited

- Swipes at retail stores
- Transfers to any Standard Bank savings and investments account
- In-app notifications from MyUpdates to keep track of your account transactions
- Electronic balance enquiries when you dial *120*2345#

FREE

- 10 electronic debit transactions per month including*:
 - Cash withdrawals with purchase at retail stores
 - Prepaid airtime purchases
 - Electronic inter-account transfers
 - Electronic account payments
- Bank card
- Access to internet, telephone, cellphone banking and our Banking App

*10 free debit transactions, cash withdrawal and cash deposits.

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, skip the queues and do it on your preferred self-service platform:



Download our **Banking App**



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



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

Explore simple and safe ways to GO CASHLESS & CARDLESS



Tap to Pay

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



Virtual card:

Create a virtual card on the our Banking App and shop online more securely at checkout.



Instant Money™

Receive, store, withdraw and send money from your cellphone without a bank account.



Pay with your watch or fitness tracker

Using Garmin Pay or Fitbit Pay.



Pay with your smartphone

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



JUNIOR PERKS: A STANDARD BANK EXCLUSIVE

Unlock a world of exclusive deals and discounts with Junior Perks. Get access to deals and discounts across food, fashion, entertainment, lifestyle, and education from these awesome brands:



and many more...

How to sign up for Junior Perks:

1.

Visit Junior Perks on juniorperks.co.za and select **JOIN NOW**.



2.

Create an account for the **(sum)1 account** holder (your child), using their **details** and **unique e-mail address**.



3.

Activate the account with your **child's ID** or **passport number**.



4.

Select **retailer, view code** and **present in store** to enjoy your Perks!



Transaction fees

Monthly fees

Monthly administration fee	Free
Internet, cellphone and Banking App	Free
Fee for over 18 years old	R12

Withdrawals	ATM	Branch
Standard Bank	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	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

Instant Money™

Create voucher:	Below R500	R10
	R500 to below R1 000	R20
	R1 000 and above	R30

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

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 thereafter R10 per month	R10	R100
eStatements	Monthly: R25 Weekly: R45 Daily: R65	–	–

Transaction fees

Convenience and value-added services	Online	ATM
Airtime	R1	Standard Bank: R1 Other banks: R15
Electricity	R1.60	R1.60
Lotto	N/A	N/A
Voucher purchase	R2.95	–
Traffic fine payments	R2.50	–

Transaction fees

Payments	Online	ATM	Branch
Inter-account transfers	R5	R5	R100
Account payments	R2	R2	R100
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
Debit orders	R3.50	–	–

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)	80c
SMS payment notification	R1.20

Transaction fees

Unsuccessful/ disputed transaction fees	Online	ATM	Branch
ATM decline	–	Standard Bank: Free Other bank: R8.50	–
Stop payments	R2	–	R100
Unpaid stop orders	R130	–	–
Future dated	R130	–	–
Disputed debit orders under 40 days (Debit orders can only be disputed if the transaction is not older than 6 month)	Values under R500: R5 Values R500 to R1 000: R10	–	R50

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

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
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).