

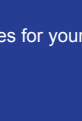


MyMo, MyMo Plus, Puresave

Standard Bank *IT CAN BE.*

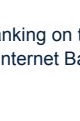
Imagine having the world of banking at your fingertips and only paying for transactions you make. Open a MyMo Account today and enjoy affordable banking

SOME BENEFITS OF MYMO



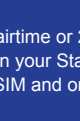
Bank for less

Pay lower fees for your daily banking



Skip the queues

Do your banking on the go using our Internet Banking



Pay less for data

Get R50* airtime or 250MB* data monthly on your Standard Bank Mobile SIM and only pay R5

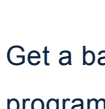
WHAT YOU GET



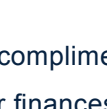
Flexible fees to meet your everyday needs, paying only for what you use



An account with a gold card



Reduced rates when you withdraw cash at any ATM or selected retailers

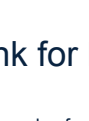


Get a Standard Bank Mobile SIM for R5 per month and receive:

- R50 airtime or 250MB data a month

Get a bank account that gives you free cash withdrawals* and complimentary membership to our UCount Rewards programme - all at a fixed monthly rate. Being in control of your finances has never been easier.

SOME BENEFITS OF MYMO PLUS



Bank for less

Enjoy free cash withdrawals of up to R5 000 at any ATM as well as free prepaid purchases on all our channels



Fixed monthly fee

Stay in control of your finances by paying a fixed monthly fee for a bundle of transactions and services

WHAT YOU GET



Free ATM cash withdrawals of up to R5 000 and reduced rates thereafter



Membership to our UCount Rewards programme is included



A bank account at a fixed monthly fee that keeps you in control of your finances



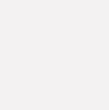
A personalised gold card



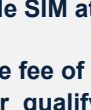
Free electronic transactions



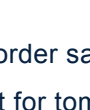
Free prepaid purchases on all our channels



Free proof of payment notifications sent by SMS or e-mail



Free notifications on transactions via MyUpdates

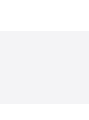


Opt-in for the Standard Bank Mobile SIM at R42.50 per month and receive:

- the value of your monthly bundle fee of R110 back in airtime
- 1MB for every R20 spent on your qualifying card
- monthly data rewards based on your UCount Rewards Tier Level

Open 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.

SOME BENEFITS OF PURESAVE ACCOUNT



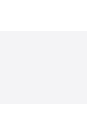
Bank and save

Earn interest when you save while using this account for day-to-day transactions



No debit orders

No debit orders or stop orders will be processed on this account - making it easier to manage your finances



No monthly fees

Pay zero monthly management fees and get 3 free ATM cash deposits per month



Convenient

Link your card for easy access on self-service channels and buy pre-paid airtime and electricity

WHAT YOU GET



You can save and transact with the same account



Full control of your savings with a no debit order account



There is no minimum opening balance, meaning you can start saving with an amount that works for you



Access your savings whenever you want with no penalties



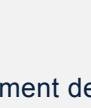
A higher, more competitive interest rate, so the money you put away works harder for you



Gold debit card that you can use at ATMs and for card purchases



Buy data, airtime, electricity and Lotto

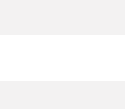


Send and receive Instant Money

FLEXI ADVANTAGE & FIXED DEPOSIT INVESTMENT ACCOUNT

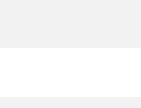
What is a Flexi Advantage Investment Account?

A Flexi Advantage Investment Account is a fixed investment deposit that allows customers access to their money without losing the benefit of a good interest rate. Customers can invest for 3, 6, 9 or 12 months and have access of up to 40% (Flexi percentage) to the invested funds.



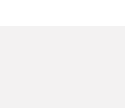
Features:

- There is a minimum opening deposit of R1 000.
- Customers can invest for 3, 6, 9 or 12 months.
- Get access of up to 40% of the investment amount when they like.
- The higher the balance, the higher the interest gained.
- Interest is calculated daily and paid monthly.
- Unlimited number of deposits and transfers into their account up to 40% of original investment amount.



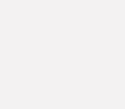
What does it cost?

- Free transfers between their Standard Bank current account and their Flexi Advantage account.
- A fee is charged if they access more than 40% of their investment amount.



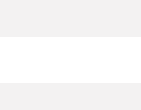
What is a Fixed Deposit?

A Fixed Deposit is a term based investment account where customers can invest between 1 month and 60 months with no access to their funds or transactions made during the period of investment. Customers get a guaranteed pre quoted interest rate that they can either receive monthly or at maturity.



Features:

- There is a minimum opening deposit of R1 000.
- Interest is paid monthly, quarterly, annually, or on maturity.
- Note that once funds have been invested, a customer can't add to their investment. If they have more money to invest they can always open another Fixed Deposit or a different investment account.
- If customers are 55 years of age or older, or are a Standard Bank Consolidator customer, they qualify for an extra 0,50% per annum interest on an investment of 12 months or longer for balances under R100 000.



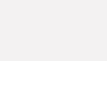
What does it cost?

A Fixed Deposit has no fees or commissions. However, an early redemption is applicable if funds are accessed before the maturity date of the investment.



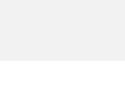
How to apply

- At the nearest branch.
- Send an email to NonResNewBusiness@standardbank.co.za



What they'll need

- Valid Passport
- Proof of Residence (Not older than 3 months).
- Source of funds



Other savings and investment solutions available.

Visit www.standardbank.co.za for more information.

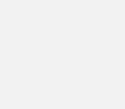
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MONEYMARKET CALL & MARKET LINK ACCOUNT

Access funds when you need it, earn interest when you don't. Immediate access to money. Seamless inter account transfers.

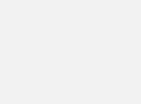
What is a MoneyMarket Call Account?

A MoneyMarket Call is a savings account that allows customers to access their money at any time and benefit from highly competitive interest rates.



Features:

- There is a minimum opening deposit of R20 000.
- Customers must maintain the balance of R20 000 or more to get the best value.
- Customers are allowed unlimited number of deposits and transfers into the account.
- They get quick and easy access to their funds if they have a Standard Bank current account.
- They get higher interest rates for higher balances.
- Interest rates are variable, tiered by balance, calculated daily and paid monthly.



What does it cost?

- A cash and cheque deposit fee applies.
- Customers get one free transfer between their Standard Bank current account to their MoneyMarket Call account.



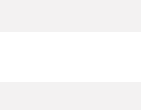
What is a MarketLink Investment Account?

With MarketLink customers gain the flexibility of a current account, in addition to competitive interest rates.



Features:

- There is a minimum opening deposit of R1 000.
- Cash held in the investment account is guaranteed.
- There is no defined investment period.
- There are stronger interest benefits for investments of R20 000 and more.
- The funds can be deposited and accessed at any time.
- Customers can link their MarketLink Investment Account to their Standard Bank ATM card and manage their investment account online, at an ATM or from their cellphone.



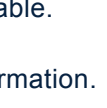
What does it cost?

- Cash and cheque deposit fee.
- Information and penalty fees apply.



How to apply

- At the nearest branch.
- Send an email to NonResNewBusiness@standardbank.co.za



What they'll need

- Valid Passport
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