STANDARD BANK STUDENT LOAN OFFERS

Standard Bank IT CAN BE™

STANDARD BANK STUDENT LOAN:

Finances should never stand in the way of your educational aspirations, and with a **Standard Bank Student Loan**, they don't have to.

Whether you plan to study full-time or part-time, simply **APPLY ONLINE FOR PRE-APPROVAL** and set your dreams in motion. We can offer a low interest rate of 7%* and affordable repayments.

Scan and be the first to apply.

OUR STANDARD BANK STUDENT LOAN COVERS:

FULL TUITION
Awarded for one year of study at a time.

TEXTBOOKS AND EQUIPMENT
Up to R20 000 per year.

ACCOMMODATION
Up to R60 000 per year (full time only).

APPLY TODAY
Get your course and FICA documents ready.

If pre-approved, visit a branch to complete the final stage of your application.

Standard Bank will then disburse payment to the institution and relevant parties.

HOW IT WORKS:
You'll need someone to co-sign your StudentLoan as surety if you are a full-time student, they will be equally responsible for your loan.

Start repaying the loan once you complete your studies (full-time) or via debit order while you study (part-time).

If you are a full-time student your surety pays the interest and fees while you are studying.

STUDENT LOAN WITHOUT SURETY:

We are offering university students an opportunity to get a Student Loan – no suretyship required. **APPLY FOR A STUDENT LOAN WITHOUT SURETY TODAY!**

MINIMUM CRITERIA:
Open to existing Standard Bank transactional account holders. Don't have one?
You may apply for a transactional account using our digital and other banking channels available.

- 3rd year students and upwards within Science, Technology, Engineering, Mathematics, Commerce and 5th year students in Medicine.
  Post graduate students are also eligible to apply.
  (For additional information including applicable courses please refer to website)
- You must be a South African citizen.
- Your Household Gross Income must be less than R600 000 per annum.

STEPS TO APPLY
Visit www.standardbank.co.za to check the detailed criteria before applying.

Download the application form on our website and complete.

Submit complete application with supporting documents via email to **StudentLoanWithoutSurety@Standardbank.co.za**

Your application will be assessed, and you will be advised the outcome.

HOW IT WORKS:

You do not need suretyship or any form of income to qualify for this loan.

- The maximum Student Loan offered per year, per student is R120 000.
- The Student Loan can be used to cover tuition, accommodation, books and equipment.
- There is no expectation for repayment on the loan while you are studying. However, you will be expected to start repayment six months after completing your studies or as soon as you secure employment – whichever is earlier.
- Interest and service fees will be charged to the loan on a monthly basis from inception of the loan and capitalised until the loan is settled.
- Competitive interest rates will apply.
- An instalment and term will be calculated according to affordability at point of repayment.

OPEN MYMO ACCOUNT AND GET INSTANT BENEFITS

MyMo is a transactional account that can be opened through online banking and our Mobile Banking app. We are empowering our clients to open the account from anywhere, anytime, so they can bank immediately without having to go into a branch. The account gives you the flexibility of banking in the palm of your hands.

The features and requirements are as follows:

- Pay a monthly fee of only R4,95.
- Get free airtime or data* on the Standard Bank Mobile SIM when you swipe your Gold Card.
- No documents required.

Get Varsity Vibe for free.* It will give you access to discounts at retailers such as Cotton On, Takealot, Burger King, Superbalist and many more.

- Pay only R6,50 for ATM cash withdrawals under R1 000.
- You must be at least 16 years old to qualify.
- You must be a South African citizen and have a valid South African ID.
- No proof of income is required.
- Clients can choose between the MyMo Pay As You Transact option or the bundled option.

Click here for information.

Standard Bank IT CAN BE™

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