

What's changing

- Updates to Earn rates across selected Earn categories
- Revised **Choose Your Own Rewards** spend cap
- Introducing Virtual Credit Card and Evolve Card earn rates across Earn categories
- **SPAR** and **Food Lover's Market** will no longer be part of the **Choose Your Own Rewards Earn category**
- To qualify for Standard Bank Travel flight discounts, cardholders must be included in bookings; discounts are capped at R25 000 base fare per booking for both domestic and international flights, and the spend qualification period for flight discounts has been extended from one calendar month to a three calendar month average.
- The spend qualification period for domestic airport lounge access has changed from one calendar month to a three calendar month average

What this means for you

You can earn more by using your virtual or physical Credit Card instead of your Evolve, Debit/Cheque cards.

New Card Rewards Earn Rates

Tier Level	1	2	3	4	5
Virtual / Physical Credit Card	0.25%	0.40%	0.50%	0.70%	1.00%
Evolve Card	0.08%	0.15%	0.20%	0.25%	0.40%
Debit/Cheque Card	0.05%	0.10%	0.12%	0.15%	0.25%

New Choose Your Own Rewards (CYOR) Earn Rates and Spend Caps

- CYOR spend cap reduced to the lower of **20% of your total spend on the card**; or **R2 500** in the chosen rewards category for the fixed cycle.
- **SPAR** and **Food Lover's Market** will no longer be part of the **CYOR Earn category**. However, you can still earn up to **1%* back in Rewards Points** on purchases at these retailers in Card Rewards.

Tier Level	1	2	3	4	5
Virtual Credit Card online at Checkers Sixty60 and Shoprite Sixty60	4.00%	6.00%	10.00%	20.00%	40.00%
Physical Credit Card online at Checkers Sixty60 and Shoprite Sixty60	4.00%	6.00%	8.00%	15.00%	30.00%
Evolve Card online at Checkers Sixty60 and Shoprite Sixty60	1.50%	2.50%	3.50%	6.00%	15.00%
Debit/Cheque Card online at Checkers Sixty60 and Shoprite Sixty60	0.50%	0.75%	1.00%	2.00%	5.00%
Virtual Credit Card in store at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	4.00%	6.00%	8.00%	15.00%	30.00%
Physical Credit Card in store at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	2.00%	3.00%	4.00%	10.00%	20.00%
Evolve Card in store at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	1.50%	2.50%	3.50%	6.00%	15.00%
Debit/Cheque Card in store at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	0.50%	0.75%	1.00%	2.00%	5.00%
Physical Credit Card for all other CYOR retailers	2.00%	3.00%	4.00%	10.00%	20.00%
Evolve Card for all other CYOR retailers	1.50%	2.50%	3.50%	6.00%	15.00%
Debit/Cheque Card for all other CYOR retailers	0.50%	0.75%	1.00%	2.00%	5.00%

New Checkers/Shoprite LiquorShop and Petshop Science Earn Rates

Tier Level	1	2	3	4	5
Virtual Credit Card	4.00%	6.00%	8.00%	15.00%	30.00%
Physical Credit Card	2.00%	3.00%	4.00%	10.00%	20.00%
Evolve Card	1.50%	2.50%	3.50%	6.00%	15.00%
Debit/Cheque Card	0.50%	0.80%	1.00%	2.00%	5.00%

New Fuel Rewards Earn Rates

Tier Level	1	2	3	4	5
Virtual/Physical Credit Card	30c	45c	90c	R1.50	R5.00
Evolve Card	15c	30c	50c	R1.00	R2.50
Debit/Cheque Card	10c	15c	30c	50c	R1.00

Double Fuel Rewards

Tier Level	1	2	3	4	5
Virtual/Physical Credit Card	60c	90c	R1.80	R3.00	R10.00
Evolve card	30c	60c	R1.00	R2.00	R5.00
Debit/Cheque Card	N/A				

New Rewards Retailer Earn Rates

	Tier Level				
	1	2	3	4	5
NetFlorist					
Virtual / Physical Credit Card	1.00%	1.50%	2.00%	2.50%	5.00%
Evolve Card	0.75%	1.15%	1.50%	2.00%	2.25%
Debit/Cheque Card	0.50%	0.75%	1.00%	1.25%	1.50%

	Tier Level				
	1	2	3	4	5
Olympic Cycles					
Virtual / Physical Credit Card	1.00%	1.50%	2.00%	2.50%	4.00%
Evolve Card	0.75%	1.15%	1.50%	2.00%	2.25%
Debit/Cheque Card	0.50%	0.75%	1.00%	1.25%	1.50%

	Tier Level				
	1	2	3	4	5
Petbabies					
Virtual / Physical Credit Card	0.75%	1.50%	3.00%	5.00%	20.00%
Evolve Card	0.75%	1.15%	1.50%	2.00%	2.25%
Debit/Cheque Card	0.50%	0.75%	1.00%	1.25%	1.50%

	Tier Level				
	1	2	3	4	5
Tiger Wheel & Tyre					
Virtual / Physical Credit Card	2.50%	5.00%	6.00%	8.00%	15.00%
Evolve Card	0.75%	1.15%	1.50%	3.00%	7.50%
Debit/Cheque Card	0.50%	0.75%	1.00%	2.00%	5.00%

Standard Bank Travel Flight discounts

- Discounts are applied based on UCount Tier Level and card type
- An annual discount cap applies per client:

Card Type	Minimum spend calculated as a 3-month average	Annual Discount Cap
Gold	R6 500	R1 000
Titanium	R10 000	R4 000
Professional	R10 000	R4 000
Platinum	R20 000	R10 000
Signature	R30 000	R20 000

- To qualify for the discount, the cardholder must be included in the booking.
- Discounts are capped at a R25,000 base fare per booking for domestic and international flights.
- Spend qualification will now be calculated based on a 3-month average spend period, instead of a single month.

Airport Lounge Eligibility Criteria

The spend qualification period has changed from one calendar month to a 3 calendar month average.

Complimentary Lounge Access Criteria	Titanium Credit Card/ Evolve Card	Platinum Credit Card/ Evolve Card for Professionals	Platinum Credit Card/ Evolve Card for Private Banking	World Citizen Credit Card/ Evolve Card for Signature Banking
Minimum spend to qualify for complimentary access (3 calendar month average)	R10 000	R10 000	R15 000	R20 000
Domestic Bidvest Premier lounges	12 annual visits	12 annual visits	12 annual visits	Unlimited visits
Domestic Standard Bank Library Lounge at OR Tambo and Fluent lounge at Lanseria	-	12 annual visits plus 1 guest	12 annual visits plus 1 guest	Unlimited visits plus 1 guest
International lounges (Mastercard Travel pass App, no minimum spend required)	-	-	-	Unlimited visits plus 1 guest

Airport lounge access walk-in rates:

- Standard Bank Library Lounge is R250* per additional guest
- Fluent lounge is R180* per additional guest
- Bidvest domestic lounge is R333* per additional guest

*Prices subject to change