Business Transactional accounts Pricing

Business still gives you real value for money in 2016

One way to make the most of your business profit is to reduce your expenses. To help you with that, we have once again kept our annual pricing increases to a minimum. In fact, some fees have not increased at all and others will no longer apply.

This pricing guide gives a summary of fees for basic services we offer and it is not meant to be a full representation of all our services and their costs. Please contact our call centre or your Business Banker or the nearest branch for prices not mentioned here.

The fees in this schedule include VAT and will be effective from 1 January 2016. Please note that these fees are subject to change.

To save even more, we would like to share a few suggestions on ways to simplify your banking and to keep your fees as low as possible.
Cheques aren’t the safest or cheapest way to make payments. Cheques have a seven to ten-day clearance period, unless a customer requests and pays for special clearance. Switch to electronic banking. Not only does it reduce your risk of fraud, it also saves you time and money.

Our self-service banking channels include AutoBank, Internet Banking and Business Online, and they’re available round-the-clock, seven days a week. These self-service channels are there to help you manage your business better by transacting at any time you like.

**Cost-saving tip 1:** Don’t make cheque payments

As a Business Banking customer, you get access to specialist bankers in fields such as agriculture, franchising, enterprise development, asset finance, debtor finance, wealth and more. These experts will draw from all the different Standard Bank Group products to put together a solution that will fit your own unique business needs. Your Relationship Manager will put you in contact with your local specialists.

**Cost-saving tip 2:** Register on Business Online

Business Online is South Africa’s top provider of online corporate and business banking services. You get a full range of online banking solutions that include payments and collections, funds transfers, international banking and foreign exchange options.

Business Online offers multiple operator access, which means you can give more than one person access to the system and decide what functions they can perform. That will help to segregate duties. It also uses advanced encryption technology, which protects your data from interception. Our experts give on-going support and training to all Business Online customers.

**Cost-saving tip 3:** Join BizConnect

BizConnect is Standard Bank’s online business portal. Here, you can get practical advice and tools that will help you grow your business faster. BizConnect will also keep you updated on the latest news, trends, statistics and solutions for the general business sector, as well as sectors such as finance, agriculture and franchising, at no extra cost.

Visit www.bizconnectstandardbank.co.za and add your name to the mailing list.

**Cost-saving tip 4:** Our specialists are here to help

We understand the complexity, risk and obstacles associated with international markets. To make cross-border business operations easier for you, we have developed a range of flexible products and services. Our experienced consultants in the international business sector are here to give you advice on foreign exchange issues and to put together deals for you that will fit your unique business needs.

We have a network of offshore branches, subsidiaries and representative offices. We also have strong relationships with major correspondent banks across the globe. We will take care of international business affairs safely and effectively. Our Global Foreign Exchange Division also has an expert foreign exchange dealing operation to help you with international money and capital transfers.

**Cost-saving tip 5:** Streamline your cross-border operations
The Business current account fees will apply to all business transactional accounts unless specified.

**Terms and conditions will apply to all business transactional account.**

**Deposits**
- Cash deposits below R10 000: R6.00 + 1.45% of value
- Cash deposits from R10 000 to below R100 000: R6.00 + 1.25% of value
- Cash deposits from R100 000: R6.00 + 0.90% of value

**Deposits at a branch**
- Cash deposits below R10 000: R7.00 + 1.65% of value
- Cash deposits from R10 000 to below R100 000: R7.00 + 1.45% of value
- Cash deposits from R100 000: R7.00 + 1.20% of value

**Cash redraws**
- Cheque encashment: R32.00 + 1.80% of cheque service fee
- Branch cash withdrawal: R27.00 + 1.53% of value
- Standard Bank AutoBank: R6.00 + 1.25% of value

**Payments**
- Inter-account transfers and internal debit orders to own Standard Bank accounts: R5.00
- Electronic account payments: R4.70 + 0.73% of value
- External debit orders (to another Standard Bank customer or external to Standard Bank): R17.50
- Debit card purchases (Maestro): R5.50
- Cheque card purchases: R5.50

**Card transactions overseas**
- (International currency conversion fee): 2.50%

**Stop orders**
- R17.50

**Cheque service fee**
- R70.00

**Branch inter-account transfers and account payments**
- R60.00

**Lending initiation fee**
- Overdraft: 1.25% of facility, minimum
- Business Revolving Credit Plan: 1.25% of facility, minimum
- Term loans: 1.50% of facility, minimum
- Agricultural Production Loans: 1.25% of facility, minimum

**Unutilised facility fee**
- 1.20% of unutilised portion of facility

**Guarantee by bank fees**
- Establishment fee (Standard format): R1 224.00
- Establishment fee (Non-standard format): 1.00% of value minimum of R1 224.00
- Quarterly admin fee (No cash cover): R101.00
- Quarterly commission (No cash cover): 2.01% -3.6% No Min. and Max.
- Quarterly admin fee (Cash cover)
  - Call account: R101.00
  - Fixed/Notice account: R101.00
- Amendment fee: R1 224.00
- Cancellation fee: R1 336.00

**Business Online Domestic Option 1**
- Monthly account fee: R286.20
- Same-day value service payments: R7.56
- Account verification service: R6.20
- E-Filing: R33.60
- Pay Alerts Email/SMS: R0.74
- Fax: R3.36

**Transaction fees for 2016**

**How to calculate your transaction fees**

Some of our transactions are charged at a basic fee plus a percentage of the value of the transaction. For example, electronic payments on internet banking are charged at R4.70 plus 0.73% of the value, but is subject to a maximum of R68.30. If you do a third party payment on internet banking of R1 000 the cost would be R4.70 plus R7.30 (0.73% of value, making it a total fee of R12.00).

**Transaction type**
- Fee based on transaction as a % of value
- Maximum total fee

<table>
<thead>
<tr>
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<td>Cash deposits from R100 000</td>
<td>R7.00</td>
<td>1.20%</td>
</tr>
<tr>
<td></td>
<td>Cash deposits at AutoBank (ATM/ANA)</td>
<td>R20.00 per deposit</td>
<td>2.50%</td>
</tr>
<tr>
<td></td>
<td>Cheque deposits (ATM, Branch, Cash Centre)</td>
<td>R20.00</td>
<td>2.50%</td>
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</table>

**Automatic cheque clearance**
- R100.00

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**Important notes**
- A minimum monthly service fee of R60.00 will be charged on your account if the service fees on your account are not more than R60.00 for the month. The transactions indicated by 1 are excluded from the monthly service fee calculation.
- Using another bank’s ATM incurs an additional fee of R6.70
- A monthly overdraft service fee will be charged on all accounts with limits above R500.00.
- An automatic cheque clearance fee is not a guarantee that the cheque will be honoured by the payer, but an upfront recognition of the value of the cheque before it is verified with the payer’s bank.

**Provisional statements**
- AutoPlus – one free month, thereafter: R5.25
- Branch: R31.50
- Internet statements: Free

**Transaction history (Branch)**
- 60-day statement: R35.00
- 90-day statement: R52.50
- 180-day statement: R57.75

**Other fees**
- Declined AutoBank cash withdrawal: R2.60
- Other bank’s ATM decline: R4.90
- Stop order (set-up/change/cancel): R17.80
- Carbonised chequebook: 30 forms: R55.00
- Carbonised chequebook: 100 forms: R140.00
- Non-carbonised chequebook: 40 forms: R55.00
- Non-carbonised chequebook: 100 forms: R110.00
- Non-carbonised chequebook: 200 forms: R190.00
- Deposit book – duplicate/triplicate: Free/Free
- Debit card replacement (chip): R130.00
- Monthly management fee: R60.00
- Monthly service fee on overdraft: R57.00
- Monthly service fee on overdraft (no limit): R57.00
- Monthly service fee (BTCF, APL, MTL, BTL): R57.00

**How to calculate your transaction fees**

1. To be charged on the unutilised portion of a facility where utilisation is less than 80% of total facility.

2. Minimum subject to terms and conditions.

3. Commission charged on non-cash cover guarantee is risk based.

4. Automatic cheque clearance is not a guarantee that the cheque will be honoured by the payer, but an upfront recognition of the value of the cheque before it is verified with the payer’s bank.

**Business Current account**

The 2016 pricing schedule will give you a better understanding of our services and what they cost. To make your banking affordable, we have kept price increases to a minimum. These price increases are effective from 1 January 2016.

**Information**

- AutoBank and AutoPlus balance enquiries or mini-statements (Print): R2.00
- AutoBank and AutoPlus balance enquiries or mini-statements (Display): R2.00
- Balance enquiries at another bank’s ATM: R5.25
- Branch balance enquiry: R6.80

**Fees include VAT and are subject to change.**
**Attorneys Trust Current account**

Our Attorneys Trust Current account meets the legal requirements of a practicing attorney, notary or conveyancer for the purposes of managing and depositing clients’ funds.

**Transaction fees for 2016**

The fees below are specific to the Attorneys Trust account*

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*Please take note that unless specified above, the fees and the terms and conditions of the Business current account will apply to the Attorneys Trust Account.

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**Executors Current account**

Our Executors Current account is a transactional account that enables an appointed executor, liquidator and curator to deposit and make payments to third parties.

**Transaction fees for 2016**

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Talk to us about solutions for your business

As South Africa’s market leader in business banking, we have developed a whole range of solutions to meet your unique business needs. Our main focus is to bring you an innovative and effective transactional service, advanced online solutions and top process management.

We also offer you value-added services based on a full understanding of all your business needs, to help you manage your operations, cash flow and transactions effectively to save costs.

We are committed to delivering business products and services that offer you real value for money and our expert Business teams will see to it that your business keeps moving forward.

If you have any questions about the new pricing or any of the other services we offer, call us at 0860 109 075, visit our website at www.standardbank.co.za/business or send an email to BizDirect@standardbank.co.za. You can also speak to a Relationship Manager at your nearest Standard Bank branch.

For further expert advice and tips on how to manage and grow your business, go to www.standardbank.co.za/bizconnect

We speak your language

With more than 150 years’ business experience in Africa, we know very well what it means to do business on the continent.

We recognise that every business is unique and that each organisation is different. There’s no ‘one-size-fits-all’ solution to business banking. Each company has its own needs. There are customers, suppliers, staff, competitors and regulators to deal with. Not to mention systems, facilities, marketing and finance ... the list is endless. The last thing you want to do is worry about your banking.

That is why we have developed an extensive range of banking solutions to cater for your business, whether you’re starting out or whether you have a big corporate company. Our business banking products will have the right solution for your business as it stands today and as it grows.

Our competent and expert business teams is here to help simplify your world of banking, taking care of your business’ needs quickly and efficiently.

Electronic banking

We are the South African market leader in electronic business banking. We offer a range of electronic banking channels to companies who choose to do their financial transactions electronically.

Collection of funds

Apart from standard cash and electronic collection facilities, we offer additional services to help you with the collection of funds.

Credit cards

We have a wide selection of payment cards specifically for businesses.

Saving and investing

We offer you a choice of savings and investment products to meet your specific needs.

Borrowing

Our staff will engage with you to understand your business’ credit requirements and recommend a solution tailored for your needs.

Fleet management

Managing your vehicle fleet expenses can be a challenge. We offer fleet solutions to meet your specific requirements that will assist you with control and management of your fleet more effectively.

Business insurance

Risk is a common factor in every business. Assets that you’ve accumulated over years can be lost in an instant. That’s why we offer business insurance options to help mitigate risk and protect your business.

International business enablers

We offer specialised products to companies that do business outside of South Africa and need to make payments or collections internationally.

Offshore products

We offer a variety of offshore banking products and services in a number of foreign currencies, depending on your needs.

Employee solutions

We understand that as a business owner you need a bank that can look after all your personal and commercial finances. We offer personal banking products and related services to help you and your employees manage personal finances as well.

Cash accepting terminals

For businesses that handle large amounts of cash, our AutoSafe cash-accepting terminals provide a safe and efficient collection solution. Terminals count, verify, validate and secure your bank notes on site in a categorised safe for transportation to us.

Terms and conditions apply.

This brochure is not a full list of our prices. For more information, please contact your branch.

Prices include VAT and are subject to change.

Disclaimer

Our products and services, and the terms under which they are offered, may change. We will let you know 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 contact your branch. Standard Bank subscribes to the Code of Banking Practice. Please ask your branch for details.

Authorised financial services and registered credit provider (NCRCP15)

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Standard Bank supports the Ombudsman for Banking Services

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