



Standard Bank

2024 Pricing



Commercial
Card



Our 2024 annual pricing review

From travel to entertainment and every other expense in-between, your Commercial Card gives you complete control, security and peace of mind. Whether you are in charge of a well-established business, or own a small enterprise, a franchise or a start-up, each business has its own goal, and Standard Bank is the perfect partner for taking care of your business's needs.

We're happy to let you know that we've kept any changes to your Commercial Card fee to a minimum for 2024, which means you still get the same great benefits at the same affordable rate.

2024 Pricing

Description of fees	2024 Fee (VAT inclusive)
Initiation fee	
Initiation fee - Business Credit Card*	R309
Initiation fee - Corporate Card*	R309
Annual Service Fees	
Business Credit Card (monthly)	R45pm
Corporate Card	R43.58pm ***
Travel lodge	R43.58pm ***
Aviation Card	R523pa
Forex lodge	R523pa
Procurement	R523pa
Garage Card	R43.58pm ***
Transactional Fees for 2024	
Cash Withdrawals	
Branch	R85.00 + R2.70 per R100
SBSA ATM	R0+R2.40 per R100





Provisional
AutoPlus
statements:
FREE

Transactional Fees for 2024

Other bank's ATM	R0+R2.40 per R100
Cash @ POS	R0+R2.40 per R100
International cash withdrawal	2.75% of value + R3 per R100 (min R70)**

Payments and Transfers (Client instructions actioned in branch or by service centre)

Branch Account Payment - Internal	R100 plus 0.104%
Branch Inter-account Transfers (example cheque account to card)	R94
Electronic Account Payment (EAP)	R7.95
Electronic Inter-account transfers	FREE

Cash Deposits

ATM	R4,80 + R1,20 per R100
Branch	R8,50 + R2,20 per R100 (min R60)

Statements

AutoPlus - Provisional	FREE
Branch - Provisional	R32
Transactional History Statement fee	FREE

Balance Enquiry

ATM	FREE
Branch	R9.50
Other bank's ATM	FREE

International fee

International fee	2.75%
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Card
replacement
fee:
R145



Transactional Fees for 2024	
Card Replacement	
Standard	R145
Emergency	R450
Voucher Retrieval	
Local	R85
International	R275
Card Delivery	
Branch	FREE
Face to Face	FREE
Penalty Fees	
Arrears fee (60 days Delinquency)	R69
Honouring fee (Over limit)	R159
Late payment fee (missed due to late payment)	R180
Decline at POS due to insufficient funds	R9
Cash withdrawal decline due to insufficient funds - SBSA ATM	R9
Cash withdrawal decline due to insufficient funds - Other bank's ATM	R9





Transactional Fees for 2024

Other Fees

PIN reset at branch	R11
PIN reset at ATM	FREE
Garage card fuel transaction	R7.30
Toll Gate Transaction Fee	R1.50
MyUpdates™	FREE
Prepaid purchase	R1.33
Mastercard® Smart Data Online (SDOL) fee (per transaction)	R3.98
VISA Spend Clarity for Enterprise (per transaction)	R3.98
VISA Spend Clarity for Business (per transaction)	FREE

*Initiation fee is a once-off fee charged for the set up and the maintenance of the account.

** An International transaction fee of 2.75%(of the rand value of the transaction) will be billed as part of the transaction amount for any purchases and cash withdrawals done at merchants/ stores/ providers located outside of South Africa

***Annual service fee of R523 per card will apply to the Corporate, Travel Lodge and Garage Cards..

MyUpdates:
Free



What you get with a Commercial Card



Up to **55 days interest-FREE credit**, which allows you to manage your cash flow more effectively and now incorporates our procurement and garage card products.



Basic automatic travel insurance cover of up to R2 million* when travel tickets are purchased on the card, and international emergency assistance if you are under the age of 75 years.



International acceptance at more than **30 million merchants and 900 000 ATMs** worldwide.



FREE lost-card protection.



The services of a **dedicated support team** and a priority call centre.



Advanced fraud protection.



Detailed statements to facilitate your dealings with the South African Revenue Service.



Get up to **20% discount** on your Emirates flight tickets when you purchase with your Corporate Card, and booking through the Leisure Desk"



Corporate Liability Waiver (CLW) for both our Mastercard® and Visa products.



Access to Mastercard® Smart Data Online (SDOL Gen2) or Visa Intellilink **web-based expense management tools**, which allow you to manage and track your business expenditure.

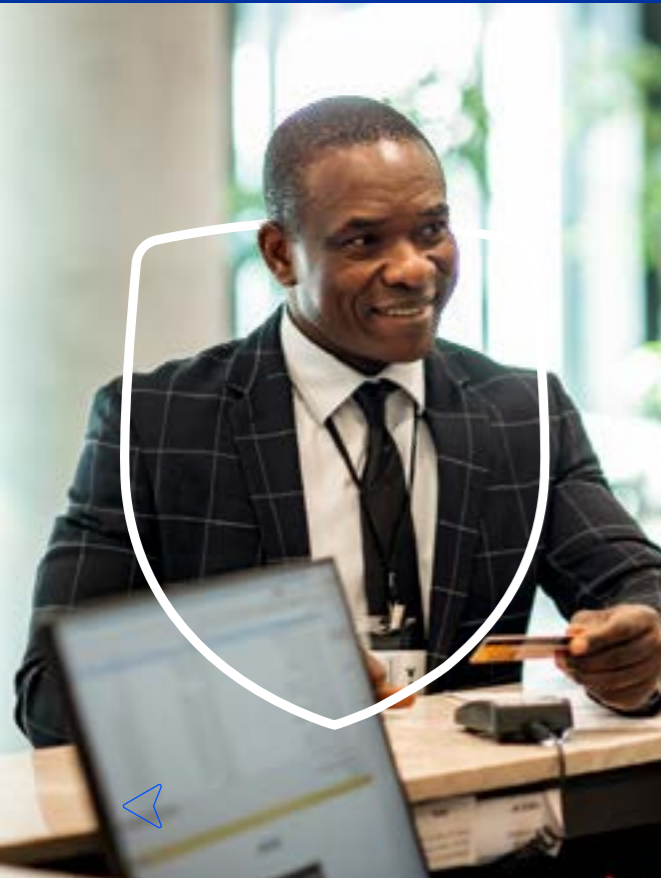


SAVE with an **Automatic Payment Order** (APO).



Electronic banking (Access to internet banking and mobile app banking to view your statements).

International acceptance at more than 30 million merchants worldwide





Manage your account, anywhere, anytime

To keep your business operations moving seamlessly, you can take advantage of our online banking facility or mobile banking app to manage your account, check balances or view detailed statements.

As a commercial account cardholder, you also get access to online expense management tools for better control over your business's sales, settlements, recons, and reports from a single, secure self-service platform accessible 24/7 from your smartphone, PC, laptop or tablet device.

Visit www.standardbank.co.za to access online banking or dial ***120*2345#** for cellphone banking. Alternatively, download our **Banking App**.



Explore other ways to pay

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download Snapscan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your pin.

Masterpass



The digital wallet that enables you make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

Instant Money



Receive, store, spend and send money from your cellphone without the need for a bank account.

Different ways to pay





Not a UCount for Business member yet? Collect Rewards Points

With UCount Rewards for Business, you can earn UCount Rewards Points for your monthly business banking activities. You can redeem your Rewards Points for a variety of products and services that move your business forward. The more products and services you use, the higher your Tier Level will be – and the more Rewards Points you will collect from your qualifying purchases.

Join UCount Rewards for Business for a monthly fee of R30 and earn Rewards Points every time you use your qualifying Standard Bank Business Credit, Cheque or Debit Card.

- **Card Rewards: Earn up to 1%* back** in Rewards Points on all qualifying purchases
- **Fuel Rewards: Earn up to R10* back** in Rewards Points per litre of fuel and oil, at Caltex and Astron Energy.
- **Retailer Rewards: Up to 5%* back** in Rewards Points on qualifying purchases from our Rewards Retailers.
- **Dual Membership Rewards: Get 3600*** Rewards Points if you are a member of both UCount Rewards and UCount Rewards for Business

To learn more and join UCount Rewards for Business; visit www.standardbank.co.za/ucountbusiness. Alternatively, call 0860 UCOUNT (82 68 68) or send an email to businessenquiries@UCount.co.za.

*This is only applicable to Enterprise Banking and Business Banking customers.

Contact us

General customer enquiries:

South Africa Corporate Card: **086 100 1030**

International: **+ 27 11 299 4701**

Internet Banking: **www.standardbank.co.za**

Email: **corpcard.corpcard@standardbank.co.za**
corporatecardpriority@standardbank.co.za

Cellphone Banking: ***120*2345#**

Alternatively, contact your Relationship Manager / Customer Service Consultant for assistance.

UCount Rewards: **0860 UCOUNT (82 68 68)**
businessenquiries@UCount.co.za

Lost or stolen cards:

South Africa: **0800 020 600**

International: **+27 11 299 4114**

Fraud:

South Africa: **0800 222 050**

International: **+27 11 641 6114**

*Fees effective from 1 January 2024 (including VAT).

UCount Rewards for Business

