

2023 PRICING **MYMOBIZ**



**Standard
Bank**

Simple, affordable banking for small businesses

Standard Bank remains committed to working with you to protect your financial well-being and assist your business in meeting its changing needs.

As a result, we constantly assess our offerings to ensure they remain relevant and valuable across our country's various industries. Our priority is to work with you to achieve success. Some of our offerings will see price changes in 2023, but you can rest assured that we considered the impact of the price changes on your business and kept increases to a minimum.

The MyMoBiz Account provides you with all the tools you need to run your business. Receive cash, credit card, and mobile payments from customers, pay suppliers and employees, and keep track of how much money you make.

What are my pricing options?

There are two pricing options available for the MyMoBiz account:

1 MyMoBiz Plus - R150 (Fixed monthly service fee)

Pay a fixed monthly service fee for a bundle of transactions and services.

When the transactions included in the bundle are exceeded, all additional transactions will be charged according to the MyMoBiz Pay-as-you-Transact (PAYT) option.

2 MyMoBiz Pay-as-you-Transact - R5 (PAYT)

Pay a minimum monthly service fee and only pay for the transactions you make.

Show me what MyMoBiz offers:

**MyMoBiz Plus
or MyMoBiz**

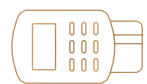


SnapScan

Standard rate of **2.95%*** per previous month SnapScan turnover



MarketLink
Savings Account
FREE



PocketBiz
R0.00 pm*
Pay 2.75 % per sale
Rates are negotiable

* Only applicable when turnover criteria are met.

What you get for FREE!

- Access to Online Banking or Mobile App
- Debit and Cheque card purchases
- Electronic-account Transfer (online)
- Jointly approve payments via online banking if you have business partners
- Scheduled transfer into Savings Account
- Electronic statements (up to 2 years)
- MyUpdates email notifications
- Reverse a debit order (electronic within 40 days)
- Verify account detail (Standard Bank only)



What you get with a MyMoBiz account

MyMoBiz PLUS

Monthly fee: R150



10 Free Electronic Payments (EAP)



10 Free Salary Payments to Standard Bank accounts



1 Free Immediate Payment



3 Free ATM Cash withdrawals at Standard Bank ATM



Free ATM Cash deposits up to R25 000 at Standard Bank ATM



Free Debit and Cheque Card purchases



Free unlimited debit orders



Free Internet banking for anytime account management

MyMoBiz PAYT

Monthly fee: R5



R5.25 per Electronic Payment (EAP)



R1 Salary Payments to Standard Bank (R3.50 other banks)



R10 Immediate Payment (values under R2 000)



R2.20 / R100 Cash withdrawal at Standard Bank ATM and Agent Bank



R4.50 + R1.10 / R100 Cash deposit at Standard Bank ATM



Free Debit and Cheque Card purchases



R3.50 per debit order



Free Internet banking for anytime account management

Save towards a goal

Scheduled transfer into MarketLink savings account

FREE

Competitive interest rate earned on funds in savings account.

*Refer to standardbank.co.za for the latest interest rates.



Earn extra income

Sell Prepaid Airtime

Up to 5%* Commission

Sell Prepaid Electricity

Up to 2%* Commission

Allow your customers to redeem Instant Money.
Allow Standard Bank customers to withdraw cash.

*Refer to standardbank.co.za for the latest commission rates

What else do you get access to

- Access to the BizDirect support team
- Cross-border payments and trade
- Access to a large network of ATMs to deposit cash
- Get a loan in 3 minutes via online banking*
- Information on how to start, manage and grow your business on BizConnect. Visit www.standardbank.co.za

*Terms and conditions apply.



Transactional Fees

PAYT fees are charged for transactions that are not included in the bundle fee or when the transactions included in the bundle fee has been exceeded.

Online Banking Mobile App		ATM	Branch
Deposits and withdrawals			
Cash Deposit	-	R4.50 + R1.10/R100	R8 + R2/R100 Min: R60
Cash Withdrawal	-	Standard Bank: R2.20/R100 Other bank: R2.20/R100	R80 + R2.50/ R100
Cash Withdrawal at Participating Retailers	-	R2.20	-
Declined Transaction (Insufficient funds)	-	Standard Bank: FREE Other bank: R5	-
Payments			
Inter-Account Transfer	FREE	R5	R100
Account Payment	R5.25	R5.25	R100+0.1% to a maximum of R5 500
Immediate Payment	Less than R2 000: R10 R2 000 and more: R50	-	R560+0.26% to a maximum of R10 500
Instant Money	Up to R500: R9 R501 to R1 000: R11.50 Above R1 000: R13.50	Up to R500: R9 R501 to R1 000: R11.50 Above R1 000: R13.50	-
Verify Account Details	Standard Bank accounts: FREE Other bank accounts: R2	Standard Bank accounts: FREE	-
Schedule Payment (Setup, change or cancel)	FREE	FREE	R25
Salary payment	Standard Bank accounts: R1 Other bank accounts: R3.50	-	-
Payment Notifications			
MyUpdates - SMS Notification	R0.50 per SMS		
MyUpdates - Email Notification	FREE		
Payment Confirmation (SMS)	R1.35		
Payment Confirmation (Email)	R1.10		
Prepaid Purchases			
Prepaid Airtime / Data	R0.50	Standard Bank ATM: R0.50 Other bank ATM: R15	-
Prepaid electricity	R1.50	Standard Bank ATM: R1.50 Other bank ATM: R10.50	-

	Online Banking Mobile App	ATM	Branch
Debit Orders			
Debit Order		R3.50	
Reverse Debit Order (Within 40 days)	FREE	-	-
Reverse Debit Order (After 40 days)	-	-	R147
Stop Debit Order	R2	-	R75
Unpaid Debit Order		R25	
Debit Order Honouring Fee		R145	
Card Fees			
Card Purchases		FREE	
Declined Card Purchase (Insufficient funds)		R5	
Debit Card Replacement (Chip)	-	-	R150
Pin Reset	-	-	R11
Stop lost or stolen card		FREE	
Account Information			
Proof of Banking Details	FREE	R5	R20
Balance Enquiry	FREE	No slip: FREE Printed slip: R1.80	R15
Email Statements		FREE	
Monthly statements: charged per 30 day period	FREE	One FREE 30 day period per month, thereafter R7	R45
International Banking*			
Debit Card Purchase (International)		R4.20 + 2.75% of the transaction value	
Cash Withdrawal (International ATM)		2.75% of value + R3/R100 (Min: R70)	
International Payment - Outgoing	0.48% Min: R175 Max: R700	-	0.67% Min: R223 Max: R950
International Payment - Incoming	0.429% Min: R153 Max: R555	-	0.554% Min: R185 Max: R791

*Visit www.standardbank.co.za for more information on our Business Solutions

Prices include VAT and are subject to change

Save

MarketLink savings account

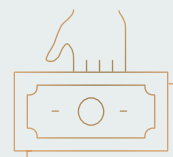
Save towards a goal with a **FREE** MarketLink savings account. This will be set up for you when you sign up for MyMoBiz. Earn interest on any funds saved in this account, plus you can set up scheduled transfers into your MarketLink savings account to stay on top of your savings goals. You can open more than one MarketLink savings account if you have multiple savings goals.



Borrow

MyMoBiz is your gateway to Standard Bank's affordable lending solutions. Qualify for a Credit Card or Loan in minutes and have the money deposited into your account immediately so you can take care of your business cashflow needs.

Visit onlinebanking.standardbank.co.za or download our banking app to apply. T&Cs apply



Manage your account

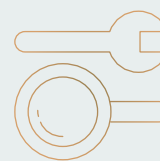
Digital Banking

Manage your MyMoBiz account wherever you are. Use our world-class digital banking platforms to increase card limits, view statements, make payments, manage transactions and much more.

Download the Banking App:



Visit **onlinebanking.standardbank.co.za** to access internet banking.



Receive payments from your customers

Get paid by card

Get paid wherever your business takes you with **PocketBiz** – a mobile card machine that enables your business to receive card payments wherever you are.

FREE set-up. You will not have to pay a monthly rental for the Pocketbiz device however, if you do not transact you will need to pay a minimum **monthly fee of R199** ex. Vat.

When sales are done via PocketBiz, funds are settled in to your account the same day.



Get paid by mobile

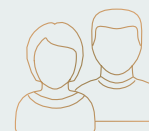
Get paid in a snap using **SnapScan** - a contactless payment solution that makes it easy and safe to receive payments in-store, online, at home, or on the go.

The seamless sign-up process is free, and transaction fees are based on our dynamic rates system which calculates the amount you pay per transaction on your previous month's SnapScan turnover, meaning that the more you grow your business with SnapScan, the less you will pay. Dynamic rates start at 2.95% (excl. VAT).



Pay your employees with Salary Payment

Save time and money when you pay your employees' salaries, you can pay up to 500 employees and if your employees bank with Standard Bank, they will receive their salaries faster, and you will pay less on transaction fees.



Earn rewards

Earn rewards as you do your banking through UCount Rewards for Business.

Join UCount Rewards for Business:



Visit onlinebanking.standardbank.co.za to access internet banking.



standardbank.co.za/ucountbusiness



SMS 'REWARDS' to 31645 Contact



Contact your Business Banker

UCOUNT
BUSINESS

Contact us

If you have any questions about the new pricing or how our Business Banking services can help elevate your business. For information and advice on how to manage and grow your business, visit **bizconnect.standardbank.co.za**.

General customer enquiries: **0860 123 101** (SA) | **+27 11 299 4701** (Int)

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

Lost or stolen cards: **0800 020 600** (SA) | **011 299 4114** (Int)

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

Fraud: **0800 222 050** (SA) | **011 641 6114** (Int)

***Fees effective from 1 January 2023 (including VAT).**

Disclaimer

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



Standard Bank supports the Ombudsman for
Banking Services Sharecall number
0860 800 900