



Standard Bank

2026 Pricing

Business
Current
Account



The support you need to elevate your business

The Business Current Account is designed to help you grow your business confidently, backed by resources, tools and expert guidance from our extensive network of experienced bankers.

To support your business's annual growth, we've carefully reviewed the monthly fee for the Business Current Account, ensuring that we deliver ongoing value as your dedicated growth partner.

Business Current Account transactional fees

	Online Banking/Mobile App	ATM	Branch
Monthly Management fee			
Enterprise Banking	R105		
Relationship Banking Growth	R120		
Relationship Banking Premium	R150		
Commercial Banking	R180		
Attorneys Trust Account	R100		
Executors Trust Account	R80		
Property Practitioners Trust Account	R80		
Cash Deposits and Withdrawals			
Cash Deposit	-	R4.80 +R1.36/R100 Min R60	R9 + R2.46/R100 Min R60
Coin Deposit	-	-	R9 + R7.52/R100 Min R60
Cash Withdrawal	-	R2.80/R100	R85 +R3.03/R100 or part thereof
Coin Withdrawal	-	-	R85 +R9.14/R100 or part thereof

Business Current Account transactional fees

	Online Banking/Mobile App	ATM	Branch
Cash Withdrawal at Participating Retailers		R2.70	
Declined Transaction (Insufficient funds)	-	Standard Bank: Free Other Banks: R8.50	-
Payments			
Inter-Account Transfer	Free	Free	R202
Account Payment	R9.30	R9.30	R202 + 0.15% (Max R21 000)
Immediate Payment	R45	-	R1100 + 0.44% (Max R40 250)
PayShap	Less than R2 000: R7 R2 000 and more: R45		
Instant Money	Below R499.99: R10 R500 to R999.99: R20 R1 000 and above: R30		-
Verify Account Details	Standard Bank accounts: Free Other Bank accounts: R1.50	Standard Bank accounts: Free	-
Schedule Payment (Setup/Change/Cancel)	R1	Free	R50
Payment Notification			
MyUpdates - SMS notification	R0.45 per SMS		
MyUpdates - Email notification	Free		
Payment Confirmation - SMS	R1.20 per SMS		
Payment Confirmation - Email	R0.80 per email		



Business Current Account transactional fees

	Online Banking/Mobile App	ATM	Branch
Prepaid Purchases			
Prepaid Airtime/Data	R1	Standard Bank: R1 Other Bank: R15	-
Prepaid Electricity	R1.60	Standard Bank: R1.60 Other Bank: R15	-
Debit Orders			
Internal Debit Order	R5.50		
External Debit Order	R20		
Disputed Debit Order (Within 40 days)	Below R500: R5 R500 - R1 000: R10		
Disputed Debit Order (Over 40 days)	R172		
Stop Debit Order	R100		
Unpaid Debit Order	R155		
Debit Order Honouring fee	R155		
Card Fees			
Card Purchases	R4.90		
Card Purchase with Cash withdrawal	R7.60		
Debit card replacement (chip)	R160		
Pin Reset	-	Free	R15
Stop lost or stolen card	Free		



	Online Banking/Mobile App	ATM	Branch
Account Information			
Balance Enquiries	Free	Print: R1 Display: Free At other ATM: R11	R30
Proof of Banking Details	Free	R10	R50 (First free then charge)
Email Statements	Free		
3 Month Stamped Statements	Free	R30	R300
Statements			
Provisional Statements	Free	One free thereafter R10	One free thereafter R100
Transaction history	60-day statement	Free	R20
	90-day statement	Free	R30
	120-day statement	Free	-
	150-day statement	Free	-
	180-day statement	Free	R60
	210-day statement	Free	-
	240-day statement	Free	-
	360-day statement	Free	-
Other Fees			
UCount for Business Membership (per year)		R365 (for existing members)**	
UCount for Business Membership (per month)		R30 (for new members as from 7 September 2021)	
Deposit book		Duplicate: R48 Triplicate: R66	

*Existing members can switch their annual membership fee to a monthly of R30. Terms and conditions apply.



	Online Banking/Mobile App	ATM	Branch
International Banking⁴			
Debit Card Purchase	R4.90 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)	2.75% of value + R3/R100 (Min: R70)		
International Payment - Outgoing	0.502% Min R210 Max R760	-	0.700% Min R300 Max R995
International Payment - Incoming	0.448% Min R180 Max R600	-	0.579% Min R230 Max R825
Business Lending			
Overdraft - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R99 0.05% of facility (Min R99 Max R290)		
Term Loans - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.51% of facility. Minimums apply. R99 0.05% of facility (Min R99 Max R290)		
Revolving Loans (Incl Agricultural production loans) - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R99 0.05% of facility (Min R99 Max R290)		
Other fees - Unutilised facility fee - Lending Review fee - Review extension fee	1.26% of unutilised portion of limit if utilisation is less than 85%. 1.1% of facility 0.2% of facility monthly R350 Minimum applies		

Note:

1. Terms and conditions will apply to all transactional business account and excludes Business Online Fees.

2. The Business Current Account fees will apply to all transactional business accounts unless specified.

3. Additional fees apply for Bulk Coin Deposits and Coin Withdrawals.

4. Visit www.standardbank.co.za for more information on our Forex Solutions and any of our other products. *Fees effective from 1 January 2025 (including VAT).

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Only the best value for your business



Our Relationship Banking teams, supported by solution specialists and sector expertise partner with your business throughout your growth journey.



Accept card payments and take control of your business from anywhere, at anytime with our SimplyBLU device options and our online solutions.



Get the loan you need to start, manage, and grow your business.

Apply online in minutes or connect with your Relationship Team for personalised support. Our Relationship Management teams are here to guide your growth journey with tailored funding solutions, structured to meet your unique business needs.



Make and receive **international payments** with ease, backed by ongoing support and comprehensive regulatory reporting throughout the process.

Manage your business with our online banking solutions and platform options

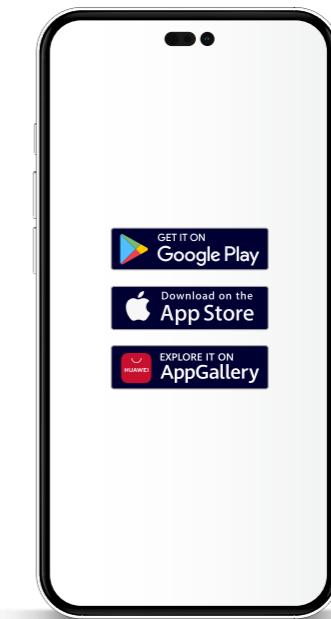
Access 24/7 secure online business banking. Make payments, manage access and more with our convenient solutions.

Unlock powerful bulk payment and collection features, securely and seamlessly—for both domestic and international banking.

Visit www.standardbank.co.za to access online banking.

Alternatively, download our **Banking App**.

Register for Standard Bank Online Banking for Business, or speak to your Relationship Team to explore the benefits of Business Online.



Contact us

General customer enquiries:

South Africa: **0860 123 101**

International: **+ 27 11 299 4701**

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

Lost or stolen cards:

South Africa: **0800 020 600**

International: **+27 11 299 4114**

Fraud:

South Africa: **0800 222 050**

International: **+27 10 824 2090**

*Fees effective from 1 January 2026 (including VAT). Transactions initiated on December 31st may be subjected to new year pricing and rates if the posting date falls into the new year. Plan your transactions accordingly to avoid any potential impact on pricing and rates.

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.

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).



National Financial Ombud Scheme South Africa NPC.
Standard Bank supports the Ombudsman for Banking Services.
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