



Standard Bank

2026 Pricing

Business Lending





Our 2026 annual pricing review

Tailormade solutions for your business

Whatever your business needs, we've got the right solution for you. Our Business Lending solutions can help you expand your operations, safeguard your financial well-being and meet your business requirements.

For 2026, we're pleased to have kept changes to most of our fees to a minimum. To make the most of your money, it's essential to understand how your loan fees are calculated and select the best solution for your needs. Here are some of the pricing updates for our Business Lending offerings.

Solutions

OD: Overdraft | **BRCP:** Business Revolving Credit Plan | **APL:** Agricultural Production Loan | **STL:** Structured Term Loan
BTL: Business Term Loan | **MTL:** Medium Term Loan | **CPF:** Commercial Property Finance

Business Lending Pricing Schedule

Loans and overdraft administration fees		2026
Monthly overdraft service fee (Natural Entity) ¹		R69
Monthly overdraft service fee (Juristic Entity) ¹		0.05% of facility (Min R99; Max R290)
Monthly overdraft service fee : No limit (Natural Entity) ²		R69
Monthly overdraft service fee : No limit (Juristic Entity) ²		R290
Monthly service fee (BTL. APL. MTL. CPF. STL. BRCP) (Natural Entity)		R69
Monthly service fee (BTL. APL. MTL. CPF. STL. BRCP) (Juristic Entity)		0.05% of facility (Min R99; Max R290)
Review extension fee ⁵		0.20% of facility monthly
Review fee		1.1% of the facility charged annually
Loans and overdraft administration fees (Juristic Entity)		
Initiation fee on Overdrafts and APL ³		1.26% of facility **Minimums apply
Initiation fee on Business Revolving Credit Plan ³		1.26% of facility **Minimums apply



Loans and overdraft administration fees	2026	
Initiation fee on Terms Loans (BTL. MTL) ³	1.51% of facility	**Minimums apply
Unutilised facility fee ⁴	1.26% of unutilised portion of limit if utilisation is less than 85%	
Facility increase on overdrafts and BRCP's	1.26% of facility	**Minimums apply
Temporary limit increase (on overdrafts and BRCPs 3 months or less)	0.50% of facility	**Minimums apply
Bridging Facility (30 days or less) ¹⁰	0.50% Facility	**Minimums apply
Bridging Facility (Greater than 30 days, less than 90 days) ¹⁰	0.86% Facility	**Minimums apply
Administration fees		
Dishonouring Fee	R155	
Honouring Fee	R155 if transactional amount => R155, otherwise transaction amount	
Guarantee by-bank fees		
Establishment fee (Standard and Non standard format)	1.01% of value (Min R1 385)	
Monthly fee (Cash cover) for old and new GBB's	0.05% of Value (Min R200)	
Monthly fee (Non-cash cover) for old and new GBB's	Risk Based (Min R200)	
Cancellation fee ⁶	R1 500: flat fee	
Beneficiary amendment	R 1 385 flat fee	
Term Extension Less than 12 months	R 1 385 flat fee	
Term Extension Greater than 12 months	1.01% of value (Min R1 385)	
Limit increase	1.01% of value (Min R1 385)	

1 Fee will be levied on all accounts with limits of more than or equal to R2 000.

2 Fee will be levied on all accounts without limits with overdrawn balances more than or equal to R300.

3 To be charged on all new facilities.

4 To be charged on the unutilised portion of a facility where utilisation is less than 85% of the total facility.

5 A minimum of R350 will apply.

6 Only on early cancellation.

7 Cash deposits into Lending accounts will be charged the normal Business Current Account deposit fees.

8 A service fee of R57,50 will be levied on existing facilities opened prior to 6 May 2016. Any renewal/review of existing facilities post 6 May 2016 will constitute a new fee of R69 for NCA accounts.

9 A bridging facility applies where a customer does not have an existing overdraft facility.

10 Term loans closed within 3 years of account open date are subject to early repayment penalties.

** Minimum amount charged is between R485 to R1210 depending on customer's turnover.



Your account
helping you
go further

What our business lending solutions give you



Flexible payment terms between 12 to 180 months at **personalised interest rates**.



Expert advice and support from our specialist team, who understand your business and its cashflow cycles.



Apply online and get **quick access to capital** to act on business growth opportunities or to acquire new assets.



Tailored **Commercial Property Finance solution**, delivered with efficiency.

Manage your business on the go with self-service banking

Access your Online Banking profile via the Standard Bank Banking App to take control anywhere, anytime. It's safer, affordable and more convenient.

From checking balances, viewing detailed statements or simply accessing online expense management tools, our self-service platforms are 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.

UCount Rewards for Business

Get more value for your money – earn UCount Rewards Points for your everyday business purchases. You can redeem your points for a variety of products and services that move your business forward. The more products and services you use, the higher your rewards tier will be – and the more rewards points you will collect from your qualifying purchases.

To learn more and register for UCount for Business:

- standardbank.co.za/ucountbusiness
- Send an email to businessenquiries@UCount.co.za

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We make
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General customer enquiries:

South Africa: **0860 123 101**
International: **+ 27 11 299 4701**
Consultant: **0860 109 075**

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

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

Or visit your nearest branch to speak to your business banker.

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.



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