



Standard Bank

2026 Pricing

Commercial
Card



Our 2026 annual pricing review



Streamline your business expenses and enjoy complete control, security, and peace of mind. The Standard Bank Commercial Card offers businesses of all sizes convenience and solutions to improve your cashflow management.

For 2026, we're pleased to have kept changes to your Commercial Card fee to a minimum. Here are some of the pricing updates for our Commercial Card offerings.

2026 Pricing

Description of fees	2026 Fee (VAT inclusive)
Initiation fee*	
Business Credit Cards (NCA)	R320
Business Credit Cards (Out NCA) and Corporate Cards (Charge Cards)	1.26% of the facility (Min R320 Max R3 500)
Annual Service Fees	
Business Credit Card (monthly)	R50pm
Corporate Card	R600pa
Travel lodge	R600pa
Aviation Card	R600pa
Forex lodge	R600pa
Procurement	R600pa
Garage Card	R600pa
Virtual Card	R780pa
Transactional Fees for 2026	
Cash Withdrawals	
Branch	R85 + R3.03 per R100 (or part thereof)
SBSA ATM	R2.80 per R100



Provisional
AutoPlus
statements:
Free

Transactional Fees for 2026	
Other bank's ATM	R2.80 per R100
Cash @ POS	R0 + R2.80 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	Enterprise Direct & Portfolio: R202 + 0.15% (Max R21 000) Growth, Premium, Commercial: R1 725 + 0.6% (Max R69 000)
Branch Inter-account Transfers (example cheque account to card)	Enterprise Direct & Portfolio: R202 Growth, Premium, Commercial: R1 725 + 0.6% (Max R69 000)
Electronic Account Payment (EAP)	R9.30
Electronic Inter-account transfers	Free
Cash Deposits	
ATM	R4.80 + R1.36 per R100
Branch	R9 + R2.46 per R100 (Min R60)
Statements	
AutoPlus - Provisional	1 Free then R10
Branch - Provisional	1 Free then R100
1 Month Transactional History Statement fee	R36
Balance Enquiry	
ATM Display	Free
ATM Print	R1
Branch	R30
Other bank's ATM	R11
International fee	
International fee	2.75% **



Card
replacement
fee:
R170

Transactional Fees for 2026	
Card Replacement	
Standard	R170
Emergency	R500
Voucher Retrieval	
Local	R92
International	R300
Card Delivery	
Branch	Free
Face to Face	Free
Penalty Fees	
Arrears fee (60 days Delinquency)	R65
Honouring fee (Over limit)	R155
Late payment fee (missed due to late payment)	R170
Decline at POS due to insufficient funds	R9.50
Cash withdrawal decline due to insufficient funds - SBSA ATM	R9
Cash withdrawal decline due to insufficient funds - Other bank's ATM	R8.50





MyUpdates:
Free

Transactional Fees for 2026	
Other Fees	
PIN reset at branch	R15
PIN reset at ATM	Free
Garage card fuel transaction	R8.30
Toll Gate Transaction Fee	R2.10
MyUpdates™	Free
Prepaid purchase Electricity	R1.60
Prepaid purchase Airtime	R1
Mastercard® Smart Data Online (SDOL) fee (per transaction)	R4.35
VISA Spend Clarity for Enterprise (per transaction)	R4.35
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



International acceptance at more than 30 million merchants worldwide



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.



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



Access to Mastercard® Smart Data Online (SDOL Gen2) or Visa Spend Clarity **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 on specific cards).



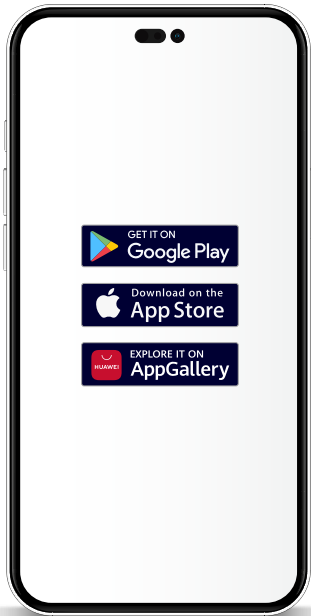


Manage your account, anywhere, anytime

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



UCount Rewards for Business

Not a UCount Rewards for Business member yet? Earn 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 earn 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 R5* back** in Rewards Points per litre of fuel and oil, at Caltex and Astron Energy service stations.
- **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.

UCOUNT
BUSINESS



Contact us

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General customer enquiries:

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

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

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

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

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

Fraud/Lost or stolen cards:

South Africa: **0800 020 600**

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.
Sharecall number: 0860 800 900
Email: Info@nfosa.co.za | Website: www.nfosa.co.za

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

