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Integrated Financial Solutions for **HEALTHCARE PROFESSIONALS**



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A 360° Practice Framework

At Standard Bank, we understand that healthcare professionals require a financial solution that is as dynamic and multifaceted as their profession. Our offering is built around a central commitment to your well-being – both professionally and personally – delivered through a seamlessly integrated suite of banking services.



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From Vision to Value: How We Deliver

To support healthcare professionals in both their personal and practice journeys, we initiate our engagement with a structured, outcome-driven approach. This ensures that every financial touchpoint is purposeful, integrated, and aligned to your life stage and practice goals.

01

Begin to Transact

Empowering Your Practice
and Personal Banking

Business Practice Account

A streamlined transactional account tailored for your practice operations, enabling efficient cash flow and financial control.

Private Banking Experience

Access to bespoke wealth solutions, lifestyle benefits, and dedicated advisory support for your personal financial journey.

Shari'ah Business Banking

Ethical banking solutions rooted in traditional Shari'ah principles, designed to meet the unique needs of your practice.

02

Funding Solutions

Fueling Growth and Innovation

Practice Funding

Flexible financing options to support your practice's expansion, equipment acquisition, and working capital needs.

Commercial Property & Equipment Finance

Specialist funding for property acquisition and medical equipment, with preferential terms and strategic guidance.

03

Accept Payments

Seamless, Secure, and Scalable

SimplyBlu

Modern POS solutions tailored for consulting rooms and mobile practices, with preferential rates and no rental fees for the first year.

Cashless Payments

Digital payment platforms including SnapScan, Merchant Online, and integrated billing tools to simplify patient transactions.

04

Protect Yourself & Your Practice

Risk-Ready and Resilient

Insurance Solutions

Comprehensive coverage from short-term personal insurance to malpractice and dispensing risk protection.

Key Man Assurance

Safeguard your practice continuity with cover for critical team members.



Medical Aid Switching: Simplified and Supported

Netpractice Integration: Free, hassle-free switching of banking details with medical aid providers, supported by a full suite of practice management tools.



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– Business Practice
Account

– Personal Banking
Options

– Shari'ah Business
Current Account

Banking Solutions for You & Your Practice

In today's fast-paced healthcare environment, simplicity and security in payments are essential. We offer a suite of **Cashless Payment Solutions** designed to streamline your practice's financial operations, enhance patient experience, and support business growth.



Business Practice Account

- A streamlined, easy-to-manage transactional account tailored for healthcare practices.
- Enjoy 24/7 access, accurate record-keeping, and expert support to help you scale your operations with confidence.



Personal Banking Options

- **Professional Banking:** Designed for emerging professionals, offering lifestyle perks like flight discounts and prime-minus interest rates, with personalised advisory support.
- **Private Banking:** Bespoke investment and wealth management solutions from Melville Douglas, with 24/7 access to a dedicated Private Banker.
- **Signature Banking:** Premium banking with global travel benefits, including unlimited* airport lounge access and exclusive investment guidance.



Shari'ah Business Current Account

- Access a fully Shari'ah-compliant transactional account with no opening deposit or minimum balance required.
- Seamlessly integrated with Business Online and Internet Banking platforms for secure, efficient operations.

Smart Features for Smart Practices

- Make secure electronic payments and transfers
- Receive real-time account notifications via MyUpdates
- Earn UCount Rewards Points with every swipe
- Add multiple signatory cards for team flexibility
- Available to all business clients.

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A Full Suite of Shari'ah-Aligned Solutions

Advance your practice with business banking solutions based on **Shari'ah principles** of fairness, transparency, and shared responsibility.

Shari'ah Business Current Account

The Shari'ah Business Current Account gives you access to Shari'ah compliant transactional banking capabilities, secure electronic transfers, payments and is complemented with a range of Shari'ah compliant solutions for the needs of your practice.

Benefits include:

- No opening deposit required
- No minimum balance required
- The product is fully integrated onto the Business Online Platform as well as Internet Banking
- Make secure electronic payments and transfers with ease
- Receive account notifications via MyUpdates
- Earn UCount Rewards Points whenever you swipe your business cheque card
- Get additional cards for signatories on your account
- The product is available to all business clients.

Plus:

At Standard Bank, centuries of Shari'ah economic principles meet today's essential financial services. Talk to us about solutions for:

- Business fixed deposit account
- Business call account
- Forward exchange contracts (FEC)
- Commercial asset finance lease to own
- Commercial property finance
- Fleet management solutions
- And more.



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– Business Overdraft

– Business Revolving
Credit Facility

– Business Term Loan

– Medium-Term Loan

– Commercial
Property Finance

– Equipment Finance

Lending Solutions

Whatever your practice needs, we've got the right solution. With our **tailormade finance** building your vision has never been this easy.



Business Overdraft

- A responsive facility to manage cash flow and unexpected expenses.
- Interest is only charged on the amount used – giving you control and flexibility.



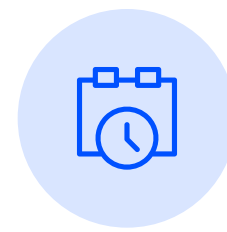
Business Revolving Credit Facility

- A dynamic line of credit for working capital or bridging finance.
- Repay 15% of the loan and your credit limit is automatically restored – no need to reapply.



Business Term Loan

- Structured funding with fixed monthly payments over a minimum of 3 years.
- Prime-linked to adjust with interest rate changes, ensuring affordability and predictability.



Medium-Term Loan

- Customised for your practice's growth, with a fixed maturity period of 3 to 10 years.
- Repayments adjust with interest rate shifts to ensure full settlement by maturity.

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Commercial Property & Equipment Finance

Finance solutions to expand your practice and your offerings to patients.



Commercial Property Finance

- Now may be the time to consider purchasing your own practice property or expanding your existing practice with additional space.
- Our team of Commercial Property Specialists is on hand to partner with you to find the right solution to suit your specific financing needs and provide you with guidance every step of the way.



Equipment Finance

- Flexible medical equipment finance, tailored to meet your practice's needs.
- Through our strategic partnerships with the larger OEMs, we can offer you as a practitioner, preferential pricing and lower deposits on medical equipment.
- Our asset finance options include:
 - Instalment sales agreements.
 - Lease and rentals.



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– SimplyBLU Card
Machines

– Cashless Payments

SimplyBLU Card Machines

SimplyBLU offers a new range of innovative card machines to meet your practice needs, replacing our previous **Point-of-Sale devices** with more advanced payment solutions. With a SimplyBLU machine, you will also receive preferential rates.

SimplyBLU Pro

- The SimplyBLU Pro card machine is ideal for your consulting rooms, especially if you share them with other medical professionals.
- These devices are not only compact and easy to use but also allow you to separate and personalise your transactions, simplifying reconciliations.
- The SimplyBLU Pro comes with a pre-installed app that includes inventory management, provides real-time insights, and allows business owners to manage their business from anywhere the go using the SimplyBLU merchant app.



PocketBiz Solution

- Our SimplyBLU Pocket is a mobile card machine solution that enables you to conveniently process payments on the go, anywhere and anytime.
- This makes it easy to accept payments from patients while you are consulting from different locations.
- This card machine has no dependency on a smart device and comes with multiple connection options, such as 3G, Wi-Fi, and Bluetooth.
- It also comes with a pre-installed app that includes inventory management, provides real-time insights, and allows business owners to manage their business on the go using the SimplyBLU merchant app.



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Cashless Payments

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Online Payment Solutions

SimplyBLU Online Store Builder

- Our online store builder allows merchants to create a custom website, streamlining business operations with effortless inventory tracking, secure payment integration, comprehensive reporting and analytics, and scalable payment acceptance.
- Clients can establish a unique URL and quickly sell products without coding skills, all within a secure and user-friendly platform.

Multiple Payment Methods

- Easily accept payments in many ways on your website or mobile app: use card, Apple Pay, Samsung Pay and Google Pay, digital wallets, QR, BuyNowPayLater, and recurring and subscription payments.
- We help automate payments, saving you time to grow your business while ensuring steady income.

Checkout Page

- The Checkout Page provides a secure and user-friendly interface for customers to finalise their online purchases.
- It simplifies the payment process by offering a secure payment gateway, real-time transaction confirmation, and multiple payment options, allowing customers to choose from various payment methods.

Value Added Services

Merchant Online

- A secure self-service platform that enables businesses to manage sales, settlements, reconciliations, order tally rolls, and submit queries.
- Accessible 24/7 from any device, it empowers business owners to oversee their operations and access vital information anytime, anywhere.
- Merchant Online also provides merchants access to CustomerView™, which contains graphical insights into cardholder spending at your store(s). This feature helps you better understand spending patterns and buying behaviour.

Dynamic Currency Conversion

- Dynamic Currency Conversion (DCC) gives medical tourists the choice to pay in their home currency with full disclosure of the exchange rate and allows them to experience instant conversion to a familiar currency, providing a more convenient and transparent payment experience for international them.

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Rewarding Your Practice and Your Purpose

UCOUNT
BUSINESS

We believe that every transaction should add value – not just to your practice, but to your life. That’s why we offer **UCount Rewards for Business**, a dynamic programme that turns everyday banking into meaningful benefits for healthcare professionals.



Earn Rewards While You Work

Use your Standard Bank Business Credit, Cheque, or Debit Card for qualifying purchases and unlock:

- **Card Rewards:** Up to 1%* back on all card purchases
- **Fuel Rewards:** Up to R10* per litre at Astron Energy and Caltex
- **Retailer Rewards:** Up to 2.5%* at participating Rewards Retailers.



Redeem with Purpose and Possibility

Your UCount Rewards Points can be used for:

- Fuel and oil purchases
- Online and in-store deals
- Local travel via the UCount Travel Mall
- Investment into a Notice Deposit Account
- Airport lounge access at Bidvest Premier Lounges
- Charitable donations, vouchers, airtime, and data.



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– Malpractice Insurance

– Dispensing Risk Cover

– Key Man Assurance

– Personal Cover

– Malpractice Insurance through Genoa

Short-Term Insurance for You & Your Practice

In healthcare, risk is inevitable – but financial vulnerability doesn't have to be. We offer a comprehensive suite of **Short-Term Insurance Solutions** designed to safeguard your practice, your people, and your personal assets from unforeseen events and liabilities.

PRACTICE SOLUTIONS

Malpractice Insurance

Protect Your Practice with Genoa Underwriting Managers

- Genoa Underwriting Managers, a specialist medical malpractice provider, is proudly collaborating with Standard Bank to support South Africa's medical professionals. They offer tailored indemnity cover designed to protect healthcare practitioners against the unique risks they face.

Dispensing Risk Cover

- As a medical professional, you may also dispense medication. Extending your business liability insurance to include Dispensing Risk Cover will protect your business further.
- Dispensing Risk Liability Insurance provides cover against any claims related to the incorrect branding or labelling of medication, which could lead to a mix-up of patients' medication or incorrect dosages being reflected on labels.

Key Man Assurance

- Our Key Man Assurance solution offers cover for the loss of a key employee, such as an oral hygienist who assists in the day-to-day tasks of your practice, providing you with the funds to recruit another individual and allowing you to maintain your competitive edge within your field of specialisation.

PERSONAL SOLUTIONS

Comprehensive Personal Cover

- Homeowners buildings
- Household content, including artwork
- Personal all risk
- Personal liability
- Personal motor vehicles including sport cars
- Legal expenses.

– Malpractice Insurance

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Malpractice Insurance Through Genoa

Genoa Underwriting Managers offers **medical malpractice and professional indemnity insurance** solutions and support services to medical practitioners and institutions.



Key Products & Coverage

- Free State / Psycho Legal cover: Provides R250,000 in free legal assistance and five free psychology visits for State Practitioners.
- Non-Specialist and Specialist cover.
- Shariah-compliant Medical Malpractice product for the Muslim Doctor community.
- Institutional cover for hospitals, clinics, rehab centres, pharmacies, and ambulance services.

Notable Coverage Extensions

- **Attendance costs:** Covers costs for being legally compelled to attend court or an inquiry, offering R2,500 per day for Employees and R5,000 per day for the Insured.
- **Fines and Penalties Defence costs:** Indemnifies defence costs for penalties, provided the breach was not due to gross negligence or intentional acts.
- **Public Relations expenses:** Covers reasonable fees for a PR consultant to protect reputation due to a covered claim.
- **Medical Aid Scheme / Third-Party Administrator Forensic Audit Expert assistance** to challenge audits.
- **Premium holiday:** Up to 3 months can be granted for pregnancy, serious illness, or disability.
- **Vicarious Liability State Defence Costs:** Assists with defence costs to prove non-liability to the State.

• [Click here for more information](#)

Value-Added Services & Claims Support

- 24/7 access to in-house medico-legal advisors and attorneys
- Representation by top South African law firms
- Access to CPD Offering, Ethics Articles, and Risk Mitigation webinars.
- Provision of Genoa's minimum health record-keeping and informed consent templates.
- Commitment to quick and efficient claims resolution and rigorous defence against vexatious claimants, often using mediation.

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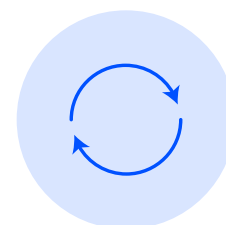
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Updating Your Banking Details With All Medical Aids – Free Offering for Clients



We understand that administrative complexity can distract from what matters most: patient care. That's why we've partnered with **Netpractice** to offer a free, integrated medical aid switching service – exclusively for healthcare professionals who bank with us.



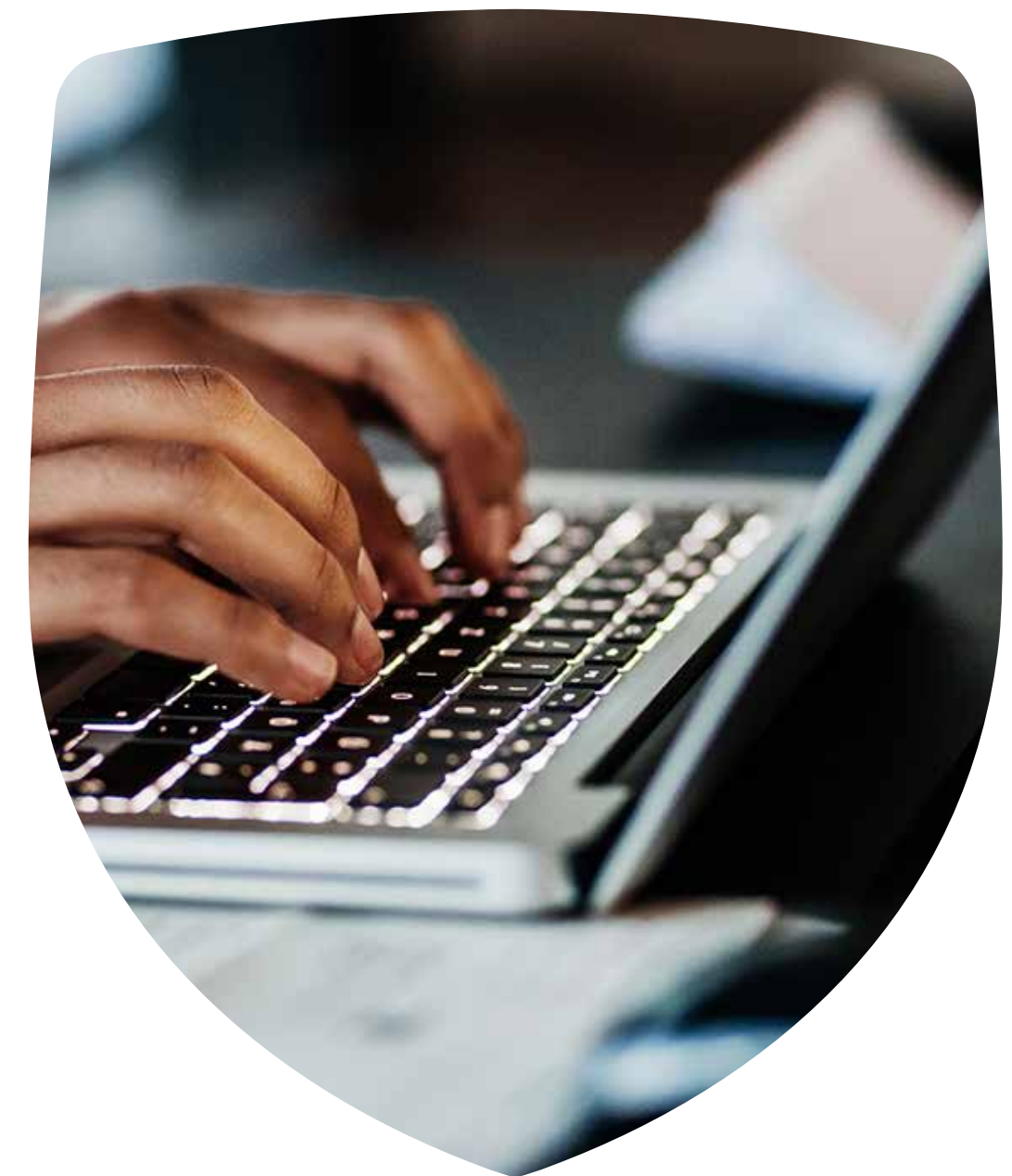
Effortless Integration with Netpractice

- Enjoy a seamless transition of your medical aid banking details to Standard Bank – without the paperwork, delays, or disruptions.
- This service is fully supported by Netpractice's robust practice management platform.

One Platform. Total Practice Control.

Netpractice offers a single, intelligent software solution that simplifies and centralises your practice operations:

- Medical billing and invoicing
- Financial and practice management
- Medical aid switching and claims submissions
- Patient billing enquiries
- Accounting, tax, and advisory services
- Professional online presence and communication tools.
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– V Prof Medical
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– Virtual Healthcare
Through UDOK

CPD Points Platform Through Genoa

Remaining compliant with Continuing Professional Development (CPD) requirements is essential – but it shouldn't be a burden. That's why we've partnered with **Genoa Underwriting Managers** to offer healthcare professionals assistance with navigating South African Healthcare's legal, ethical, and clinical landscape.



What You Get with Genoa

- In the dynamic world of South African healthcare, staying ahead means continuously enhancing your knowledge and skills.
- Our CPD portal is specifically designed to equip you with the critical insights needed to thrive amidst evolving legal requirements, ethical considerations, and clinical best practices.
- Drawing directly from expert insights featured in "South African Healthcare: Legal, Ethical, and Clinical Insights," our comprehensive modules cover vital topics such as the evolving landscape of liability and ethics, medico-legal claims and healthcare system reform, National Health Insurance (NHI) implementation, patient confidentiality, the importance of informed consent, and the impact of artificial intelligence (AI) in medicine and telemedicine on the healthcare landscape.

Exclusive Discounts

- Genoa Underwriting Managers, a specialist Medical malpractice Underwriter with a passionate focus on education, is delighted to support your continuous professional development.
- As a Genoa-insured client, you receive complimentary, automatic access to our premium CPD portal.
- If you're a Standard Bank client, we are pleased to offer you your first year's subscription on us.
- For those who are neither a Genoa nor Standard Bank client, you are welcome to subscribe and gain full access to this invaluable resource through a convenient monthly or annual fee.

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Powering Private Practice from Patient to Payment

Trusted by South African healthcare professionals since 2002 to deliver smarter, compliant, and profitable private-practice management.



What You Get with SpesNet

One trusted partner for your entire practice lifecycle:

- **Revenue claims management:**
Streamline billing, recover more, and get paid faster.
- **Practice workflow and calendar management:**
Effortless scheduling, admin automation, and team coordination.
- **Clinical notes and patient lifecycle:**
Secure, digital records from first to last consultation.
- **POPIA and HPCSA compliant record-keeping:**
Safeguard patient data and ensure regulatory peace of mind.

SpesNet platforms:

- **EZMed:** Designed for Allied Healthcare Professionals needing flexible, mobile management tools.
- **VeriClaim:** Built for specialists, bureau management and complex claims management.
- [Click here for more information](#)



Practice Management Platforms



A web-based practice management tool for Allied healthcare practitioners needing flexible, mobile ready tools for billing, diary, clinical notes and claims submission.



An intelligent web-based practice management system for specialist private medical practices addressing integrated practice management, billing, claims submission, patient records and bureau services.

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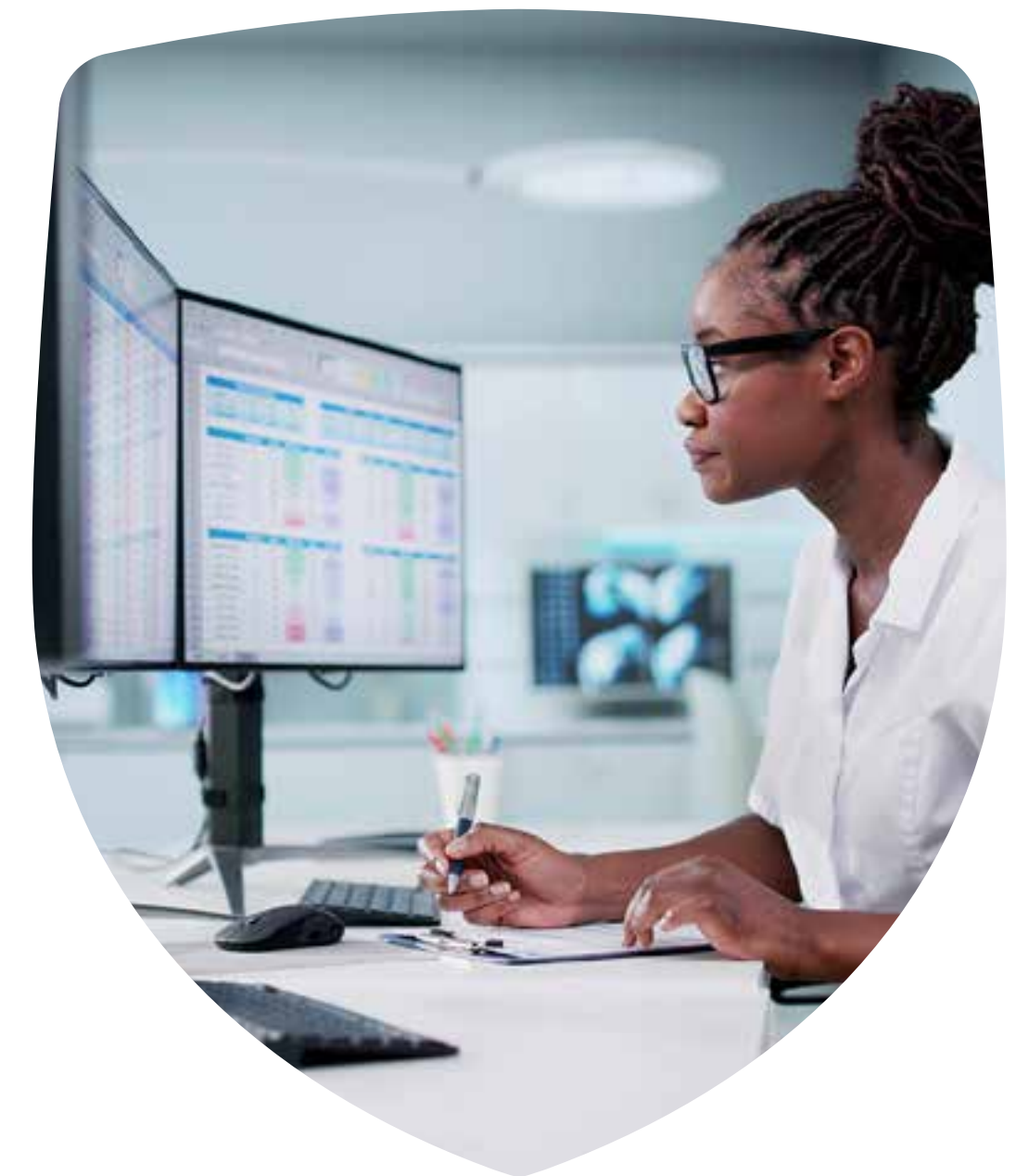
Practice Setup Made Simple – Powered by Mouldmed

We know that launching and scaling a healthcare practice requires more than financial support – it demands operational readiness. That’s why we’ve partnered with **Mouldmed**, a trusted provider of turnkey solutions for medical professionals.

What You Get with Mouldmed

Whether you’re starting fresh or expanding your footprint, Mouldmed delivers:

- **Medical & Health Equipment:**
From diagnostic tools to consumables and furnishings
- **Staffing Solutions:**
Locum and permanent placements to meet your practice needs
- **Practice Setup Support:**
End-to-end assistance in establishing new medical facilities
- [Click here for more information](#)



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Procurement Made Simple – Powered by BizzMed



We understand that running a healthcare practice requires more than clinical expertise – it demands operational efficiency and access to quality resources. That’s why we’ve partnered with **BizzMed**, South Africa’s leading medical procurement platform, to bring you exclusive access to essential supplies at preferential rates.

What is BizzMed?

BizzMed simplifies and enhances the procurement process for healthcare professionals, offering:

- A curated catalogue of **over 2,800 products**
- Sourced from **100 rigorously vetted suppliers**
- Designed to meet the diverse needs of modern medical practices.

Exclusive Benefits for Standard Bank Clients

Enjoy tiered discounts on your purchases:

- **R0 – R25,000:** 5% discount
- **R25,001 – R50,000:** 7.5% discount
- **R50,001 and above:** 10% discount.

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V Prof Medical Coding & Billing

Enjoy **smart billing** and seamless practice management. As a proud collaboration partner with Standard Bank, V Prof integrates financial technology with medical billing to provide an all-in-one solution for practitioners.



V Prof is a modern, cloud-based medical billing and practice management platform tailored for South African healthcare professionals. They help doctors and practices streamline their operations, reduce errors, and improve cash flow — wherever they are.

Why This Partnership Works

Through a collaboration with Standard Bank, V Prof utilises money market transactional accounts that:

1. Receive and pay out funds to individual doctors on a bi-weekly or monthly basis, based on their preference
2. Enable interest-earning capabilities with full transactional access
3. Ensure clear reconciliation through dedicated accounts per practitioner
4. Reduce accounting costs with automated and transparent financial workflows.

• [Click here for more information](#)

Key Features of V Prof

1. Cloud-based access – work from anywhere, anytime
2. Accurate billing & claims processing
3. Digital workflow & document storage
4. Debtors management & reconciliations
5. POPIA & HPCSA compliance
6. Real-time financial reporting
7. Mobile app access
8. Multi-user functionality

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Virtual Healthcare Through UDOK

We have partnered with Udok to deliver effortless access to **quality digital healthcare** – whether you're a patient seeking prompt medical attention or a healthcare professional looking to modernise your practice.

For Standard Bank Healthcare Professionals (Doctors)

A smarter way to consult and manage your practice

- Udok provides an all-in-one virtual care platform, enabling you to consult remotely, manage electronic patient records, issue digital prescriptions, and simplify admin – all within a secure, intuitive system.
- We charge no monthly fees to make use of the system. Transaction fees may apply for using ecommerce.
- Setup a complete digital practice in no time.
- **Register your practice here:**
<https://app.udok.co.za/register-doctor?utm=standard-bank>

For Standard Bank Clients (Patients)

Get healthcare, anytime, anywhere.

- Connect with a qualified doctor through secure video consultations using your smartphone, tablet, or computer – no waiting rooms, no travel.
- Get trusted medical advice, fast.
- **Visit:** <https://app.udok.co.za/register-patient>

Platform Highlights

- Secure video consultations
- Digital scripting and patient record management
- Integrated medical aid claims processing
- Integrated payment gateway
- Comprehensive practice management tools
- User-friendly, scalable platform for growing practices
- AI Assistant for efficient history taking and record keeping.

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> 360° FINANCIAL FRAMEWORK

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> SHARI'AH-ALIGNED SOLUTIONS

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> SPECIALISED SOLUTIONS

> WEALTH MANAGEMENT

> GET IN TOUCH

– Liquidity
Management
Solutions

– Investment
Solutions

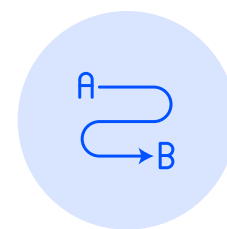
– Financial Planning

– Legacy Planning



Wealth Management

Trusted guidance to protect and **grow your wealth** through financial and legacy planning.



Financial Planning

- Our financial planners will take the time to get to know you, your family and your practice's needs to create a financial plan that meets your goals.
- You may be at risk if you answer **'yes'** to any of the questions below:
 - Does your medical practice have an overdraft?
 - Has anyone in your medical practice signed a personal guarantee to raise funds for your practice?
 - Does your medical practice have a mortgage bond over property?
 - Does the success of your medical practice depend on the skills, experience and training of key staff members?
 - Do you have other partners within your medical practice?
 - Do you still need to make sure you and your members retire comfortably?



Legacy Planning

We are here to help you plan your affairs, build your legacy and ensure your loved ones are provided for.

- **Drafting & Safe Keeping of Wills:** We will ensure your will is kept safe, your legacy is protected, and your wishes are effectively carried out.
- **Estate Planning:** A comprehensive plan to enhance your financial security and provide structure for the efficient management of your estate.
- **Estate Administration:** Our professional team possesses the knowledge and empathy necessary to administer your estate with care, ensuring that all your wishes and instructions are carried out.
- **Trust Drafting & Administration:** We ensure the safekeeping, protection, administration, and care of your assets on behalf of your beneficiaries.

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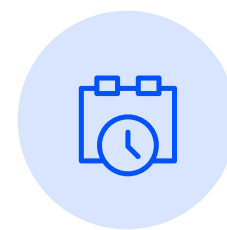
Wealth Creation

Get expert assistance to turn what you're building into **long-term wealth creation**.



Liquidity Management Solutions

- Our Liquidity Management solutions are designed to help turn your practice's idle funds into working cash.
- We can structure a solution to assist you in managing your practice's liquidity effectively, whilst achieving optimal profitability.
- We help you leverage unused or excess funds where balances can be pooled or swept to provide an overall group credit position for your nominated accounts.
- The interest is then calculated on the group credit balance and is paid into your nominated account.
- This will enable you to manage your cash balances and achieve your short-term investment goals.



Investment Solutions

- Our Business Flexi Advantage account offers you a fixed deposit with the flexibility of being able to access a portion of your funds without being penalised if you have an emergency within your practice, or you want to take up an opportunity to grow your practice.
- Our Call Deposit, MoneyMarket Call Deposit and MarketLink accounts are ideal if you're looking for immediate access to your funds while earning competitive returns.
- Our Notice and Fixed Deposit accounts offer you great rates and returns when investing for longer specified periods.

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Helping you amplify your growth.

Email us at: healthcare@standardbank.co.za

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Authorised Financial Services (FSP 11287) and registered credit provider (NCRCP15).