

HOLISTIC BANKING SOLUTIONS FOR VETERINARIANS



Taking care of you
& your practice



Standard Bank **IT CAN BE™** >



OUR HOLISTIC OFFERING

START

MANAGE

GROW



GET IN TOUCH

healthcare@standardbank.co.za

OUR HOLISTIC OFFERING

TAKING CARE OF YOU & YOUR PRACTICE

At Standard Bank, we understand the pressures you are faced with daily – from patient treatment and surgery, to the various demands of practice management.

It's for this reason that we have created our specialist offering for Veterinarians based on your personal life stages and that of your practice.

We are in the business of helping you take care of your finances and financial wellness, so that you can focus on the well-being of your patients.



OUR HOLISTIC OFFERING

START

MANAGE

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BEGIN TO TRANSACT

- Banking Solutions for You & Your Practice
- Ways to Bank

LENDING SOLUTIONS

- Lending Solutions for Your Practice
- Commercial Property & Asset Finance
- Personal Finance Solutions

ACCEPT PAYMENTS

- Point-of-Sale Device Payments
- Cashless Payments

PROTECT YOURSELF & YOUR PRACTICE

- Short-term Insurance for You & Your Practice



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START YOUR PRACTICE

End-to-end solutions to help you successfully launch your practice





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BANKING SOLUTIONS FOR YOU & YOUR PRACTICE

A complete suite of transactional banking solutions to meet your professional and personal needs.

BUSINESS PRACTICE ACCOUNT

- Our **Business Current Account** is simple, easy to manage and lets you transact in ways that are most convenient for you.
- Our specialists will not only support you in selecting the right solutions for your practice, but they will also share health care-specific expert insights to assist you in your future growth plans.
- Combine the convenience of banking 24/7, when and where it suits you, with an accurate record of all your banking transactions.

PRIVATE SIGNATURE BANKING FOR YOU & YOUR FAMILY

- As a Private Banking Signature customer you will get a World Citizen Mastercard delivered to you with full access to our full Private Banking solution and a dedicated Signature Banker.
- Complimentary membership to the Legacy Lifestyle Rewards Programme.
- Dedicated Signature Travel desk.
- Enjoy 24 complimentary visits per annum to over 900 airport lounges within South Africa and abroad, through our chosen partner, LoungeKey.
- As a Private Banking Signature client, you can add up to five additional family members to our **Signature Family Banking** service.
- Your family members will get the same treatment as you do through our Signature Banking team, who will service all your family's banking needs, provided they all bank with Standard Bank.
- **PLUS: You'll enjoy a discounted fee on your Private Signature account when you bank your Personal and Practice accounts with us.**



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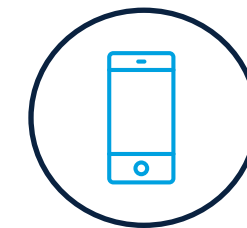
WAYS TO BANK

During practice hours, you need to be focusing on your patients and not your banking needs. Our various ways to bank ensure you can enjoy secure, self-service banking – anywhere, anytime.



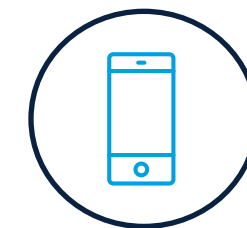
INTERNET BANKING

Create your online profile to unlock the full range of DIY banking features, and start managing your money from any device.



BANKING APP

Manage your accounts and limits, make payments and send money safely on your smartphone or tablet. Visit the app store to download the latest version of our app.



CELLPHONE BANKING

Enjoy the convenience of anytime, anywhere banking from your phone, with free inter-account transfers, payments and pre-paid top-ups.



ATMs

Pay your bills and change your overdraft limit without visiting a branch, and make cash deposits outside of normal banking hours.



BUSINESS ONLINE

Manage all your enterprise banking on this standalone, secure platform. From simple transactions and transfers, to local and cross-border trade deals and forex payments, you have full control over how you handle your finances.





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LENDING SOLUTIONS FOR YOUR PRACTICE

Quick and convenient access to finance when your practice needs it.

BUSINESS OVERDRAFT

- The ideal way to manage your cash flow and make provision for unforeseen expenses.
- You only pay interest on the balance used.

BUSINESS REVOLVING CREDIT FACILITY

- A line of credit for working capital or bridging finance.
- You pay a minimum monthly repayment and your credit limit is automatically restored once you have repaid 15% of the loan amount.
- You can withdraw funds within your agreed limit without having to reapply.

BUSINESS TERM LOAN

- This facility offers a lending solution with a fixed monthly payment for a minimum period of 3 years.
- The loan is prime linked, which means if the prime interest rate changes, the period of the loan will be adjusted accordingly.

MEDIUM-TERM LOAN

- This facility offers you a lending solution customised for your practice, with a fixed maturity period of between 3 and 10 years.
- The tenure of the loan is fixed. This means if the prime interest rate changes, the loan repayments will be adjusted accordingly to ensure the loan is settled in full upon maturity date.



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COMMERCIAL PROPERTY & ASSET 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 commercial 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.

ASSET 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:
 - Installment sales agreements
 - Lease and rentals.



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PERSONAL FINANCE SOLUTIONS

Quick and convenient access to funds when you need them.

PERSONAL OVERDRAFT

- Sometimes you simply can't avoid going over budget and that's when a Personal Overdraft is useful. Enjoy the flexibility of your Overdraft facility with the option to change your limit via Internet Banking.

WORLD CITIZEN CREDIT CARD

- Explore the world with your World Citizen Credit Card and get access to the Bidvest Lounge and Loungekey for local and international travel. What's more, you qualify for comprehensive travel insurance when you purchase your travel ticket with your World Citizen Credit Card.
- You'll also be covered for medical emergencies with travel medical insurance, and loss or damage of luggage or flight delays with travel inconvenience cover.

HOME LOAN

- Our innovative solutions have made us South Africa's leading home loan provider.
- Do you want to pay less for your home loan over time? We're rewarding you with a reducing interest rate as your home loan is paid off. Interest rates on new loan agreements will be worked out along three decreasing tiers, depending on the balance of the loan outstanding. Very simply, the more you pay on your loan, the lower your interest rate will become.

VEHICLE FINANCE

- Our various flexible repayment options will suit your specific cash flow needs as a medical practitioner:
 - A delay of up to 90 days on your first payment
 - Selecting a specific month each year to 'skip' a payment
 - To make loan repayments quarterly, bi-annually or annually
 - Structure repayments up to 84 months for new vehicles.





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POINT-OF-SALE DEVICE PAYMENTS

As a Standard Bank Healthcare Practitioner, you will receive preferential rates on your Point-of-Sale devices.

POINT-OF-SALE SOLUTIONS

- Our AutoLink payment devices are ideal for your consulting rooms, especially if you share them with other medical professionals.
- The devices are not only compact and easy-to-use, but also allow you to separate and personalise your transactions, simplifying reconciliations.
- Our **Standalone Desktop Terminals** come with built-in communication, saving you money because you do not need to pay for a separate communication line.
- Our **Portable Terminals** do not require electricity to work and can help avoid payment queues, a must when your waiting room is full.
- Your device can be linked to our Merchant Online self-service portal, which gives you electronic access to statements, value-added tools, tips and resources to help you make better decisions for your practice.

MOBILE POINT-OF-SALE SOLUTION

- Our **PocketBiz** mobile point-of-sale (mPOS) solution 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 mPOS solution has no dependency on a smart device and comes with multiple connection options, such as 3G, WiFi, and Bluetooth.



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CASHLESS PAYMENTS

A range of simple solutions that allow you to accept cashless payments from your patients.

MERCHANT ONLINE

- Standard Bank's free self-service platform, **Merchant Online**, simplifies your life and business by giving you total control over your practice's transaction administration, from a single, secure online application.
- Suitable for all practices, this tool is available 24/7, allowing you to easily download merchant statements, view batches and transactions, and download customised reports in your own time.

ONLINE PAYMENT SOLUTIONS

- Our online payment solutions enable you to accept secure card payments on your business' website, mobile site or app, 24/7.
- You can accept all authenticated credit, cheque and debit cards, as well as **SnapScan™** and **Masterpass™** transactions, ensuring you never miss a sale, and that you can reach more patients and grow your business.

SNAPSCAN WITH INTEGRATED BILL PAYMENTS

- Our **SnapScan** solution allows you to receive digital payments from your patients, without them having to swipe their cards or use cash.
- It's as simple as a patient 'snapping' your unique QR code with their smartphone.
- Display your unique QR code at reception, or print it on the statements you send to your patients.
- All your patient needs to do is snap the code on their statement and the amount owed will automatically appear on their smartphone screen, simplifying the payment process for them and reducing payment errors for you.



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SHORT-TERM INSURANCE FOR YOU & YOUR PRACTICE

Don't let accidents, disasters and malpractice claims damage your wealth.

MALPRACTICE INSURANCE

- Standard Bank Insurance Brokers (SBIB) work with leading medical malpractice insurance providers to deliver the best terms for your practice.
- Medical Malpractice Insurance is designed to protect healthcare professionals against legal costs and claims for personal injury damages relating to accusations of medical negligence.

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 INSURANCE

- Homeowners buildings; household content, including artwork; personal all risk; personal liability; personal motor vehicles including sport cars and legal expenses.





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EMPLOYER VALUE-ADDED SOLUTIONS

FOREX SOLUTIONS

CPD POINTS PLATFORM THROUGH PSS

UCOUNT REWARDS FOR BUSINESS



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MANAGE YOUR PRACTICE

Solutions to optimise the running of your practice





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EMPLOYER VALUE-ADDED SOLUTIONS

- As an extension of our benefits to you, we offer you a value proposition that brings universal banking to your employees with a focus on financial wellness in the form of **Employer Value Banking (EVB)**.
- Our EVB Team works with you to tailor a unique package of financial services and solutions that your practice can offer to employees as part of your overall staff benefits package.
- There is no cost for your employees to participate, only rewards — for both; your practice and your employees.

FOREX SOLUTIONS

- Our banking solution includes a variety of foreign exchange services that are available for all your personal or practice foreign exchange needs.
- Our rates are competitive, and you have a range of services to choose from.
- We can also assist you in securing foreign exchange currency at the time of the transaction, or for a transaction in the future, by using one of the forex solutions below:
 - Foreign Exchange Spot Transaction
 - Forward Exchange Contracts
 - Currency Options.



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CPD POINTS PLATFORM THROUGH PSS

We've worked together with Pioneering Solutions Studio (PSS) to provide access to Medical Practice Consulting (MPC) CPD services as a value-add for Standard Bank healthcare professionals using the MPC platform.

WHAT YOU GET

When you access the platform, you will gain free access to training. In addition, if you accept this great offer*, the MPC CPD Service Bureau team will be able to provide you with the following services:

- We will assist with the registration of your profile on MPC and setting up of your MPC CPD Manager (if assistance is required).
- We will upload your acquired CPD certificates to the MPC CPD Manager.
- We will keep you up-to-date on what's required to ensure you are compliant by your next audit.
- We will obtain your CPD certificates on your behalf from service providers for events that you attended.
- We will upload your acquired CPD certificates to the MPC CPD Manager.
- We will submit your CPD Individual Activity Record (IAR) to the HPCSA on your behalf when you are notified of a compliance audit.

MORE INFORMATION

- [Click here to visit the MPC CPD Service Bureau website for further details.](#)

** Terms and conditions apply.*



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UCOUNT REWARDS FOR BUSINESS

Earn 3600 Rewards Points if you are a UCount Rewards member for your practice and personal banking.

EARN REWARDS POINTS

When using your Standard Bank Business Credit, Cheque or Debit Card for qualifying purchases, you will earn:

- **Card Rewards:** Up to 1.25%* on all card purchases.
- **Fuel Rewards:** Up to R5* per litre of fuel and oil at Caltex.
- **Travel Rewards (Domestic):** Up to 40%* on all domestic flights booked through the UCount Rewards Travel Mall, no matter which airline.
- **Travel Rewards (Car Hire):** An instant 10%* discount on car hire from Europcar booked through the UCount Rewards Travel Mall.
- **Retailer Rewards:** Up to 2.5%* at our Rewards Retailers.

REDEEM REWARDS POINTS

Redeeming is just as easy as earning:

- Fill up with Fuel and Oil at **Caltex**.
- For great deals online and in store at our **Rewards Retailers**.
- For **local travel deals** at the UCount Rewards Travel Mall.
- By investing your Rewards Points into a **Notice Deposit Account**.
- For access to **Bidvest Premier Lounges** at South African airports.
- Donate to charities, purchase vouchers, airtime and data at the **UCount Rewards Online Redemption Mall**.
- By funding a student on **FEENIX™**, our crowd-funding platform.

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WEALTH MANAGEMENT

- Financial Planning
- Legacy Planning

WEALTH CREATION

- Liquidity Management Solutions
- Investment Solutions



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GROW YOUR PRACTICE

Solutions to help you scale your practice and grow your wealth





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WEALTH MANAGEMENT

- Financial Planning
- Legacy Planning

WEALTH CREATION

- Liquidity Management Solutions
- Investment Solutions

WEALTH MANAGEMENT

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 has the knowledge and empathy required to administer your estate with care – ensuring that all of your wishes and instructions are carried out.
- **Trust Drafting & Administration:** We ensure the safe-keeping, protection, administration and care of your assets, on behalf of your beneficiaries.



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WEALTH MANAGEMENT

- Financial Planning
- Legacy Planning

WEALTH CREATION

- Liquidity Management Solutions
- Investment Solutions

WEALTH CREATION

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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