



EVERYTHING YOU NEED

TO **GROW** YOUR BUSINESS.

YOU'RE GOOD TO GO.



Watching your business grow is an exhilarating but also challenging experience. One thing is key: it's essential to have the right people by your side. You need reliable and affordable banking solutions from a partner who understands your business and what is next for you. We offer a comprehensive range of banking, savings, financing and risk management solutions to meet the growth needs specific to your business. So, whether you are expanding your product range, increasing your production capacity or reaching out into new markets, we have the solutions to help you meet those objectives.

“Growth is never by mere chance; it is the result of forces working together.”

— James Cash Penney, Founder of JCPenney

We want your new venture to succeed and would love to help turn your dream into a reality.

YOU'RE #GOODTOGO.

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YOUR NEXT BUSINESS MOVE SHOULD BE WITH US

We get to know you

Understanding your business aspirations generally and your business banking needs specifically allows us to customise banking that contributes towards your success.

We do business your way

Each business is different and will have different banking needs to support its growth requirements. We want to understand your specific needs so that together, we can configure solutions that meet your requirements on any channel or device.

We make banking easy

Manage your accounts, payments and collections whenever you need with our quick and secure self-service banking solutions.

We're committed to your safety

Knowing whom to call and what to do should your business card, accounts or personal information ever be at risk is important – your banking safety is our priority.

We offer expert help

Speak to our experienced business bankers who are supported by a range of product and sector specialists.



YOUR BUSINESS ACCOUNTS

Your standard Business Current Account is at the heart of the flow of money in your business. Business growth often puts stress on cash flow in the business and our full-functionality Business Current Account allows you to make and receive payments easily and securely across a range of platforms and still monitor and control the flow of money in your business.

Link your other business accounts to your current account so that you can easily transfer money between accounts, make prepaid purchases, receive notifications on all transactions with MyUpdates and maintain comprehensive records of payments received.

Your Business Current Account is also the primary record of your business's income, expenditure and cash flow. This record will be essential when applying for business credit, engaging new trading partners or presenting to potential investors.

In addition to a standard Business Current Account, we also offer the various special purpose current accounts described below.

Executor's Current Account

Our Executor's Current Account helps to remove any unnecessary frustrations, making managing transfers, future-dated and third-party payments and collections hassle-free. There's no opening deposit or minimum balance, and because you pay as you transact, you only pay for the services you use. To open an Executor's Current Account, you need to be the legally appointed executor, attorney, accounting firm, administrator, liquidator or curator of a deceased, liquidated or legally sequestrated third party.

Attorney's Trust Account

Our Attorney's Trust Account is a fully compliant trust account designed for managing third-party funds easily and efficiently. It offers an automated sweeping facility that deducts the net interest figure and sweeps it to the law society of your choice. To open an Attorney's Trust Account, you need to be a registered attorney taking stewardship of third-party funds, and comply with section 68(1) of the Legal Practice Act of 2014.

Third-party Fund Administration Account

Dealing with clients' money entrusted to you is no easy task. Our Third-party Fund Administration Account lets you manage funds for multiple parties from a single account. To open a Third-party Fund Administration Account, you must already have a business, trust or executor account with us. Speak to one of our expert business consultants to discuss your options.

EXPANDING YOUR BUSINESS

BUILD

Taking your business to its next level often involves expanding into new markets, increasing your productive capacity with additional equipment or premises, or an expanded range of products and services. These will typically require new financing, new payment platforms, new risk management solutions and enhanced cash flow management. Talk to us about your growth plans and let us help you realise them with the right banking products and services.

YOUR COMPANY CARDS

Choose between a Mastercard® or Visa commercial card for a variety of needs and to better control and fund various expenses across your business. Credit cards also offer 55 days' interest-free credit. Choose from the convenience of a conventional credit card to manage everyday expenses to consolidate all supplier payments into one account. Cards for travel, forex and fleet expenses are also available. All company cards are personalised with the individual holder and company name and have automatic protection against fraud or misuse.

Corporate Charge Card

When doing business, there can't always be one specific person who pays for every expense; that's where our Corporate Card proves to be invaluable. You nominate the representatives who can use and operate on the single card account under your name to pay for any local or international payments. You have full control and management over the spending and cash withdrawal limit, and no interest is charged if purchases are settled in full at the end of the month.

Procurement Card

When it comes to buying stock for your business, having multiple suppliers and points of payment can become overwhelming. With a Procurement Card, you can consolidate all supplier payments into one account, settling all your high- and low-volume purchases in one place with up to 37 days' interest-free.

Commercial Card

Suited to make and manage day-to-day business expenses, a Commercial Card gives you full control and management over spending and cash withdrawal limits with up to 55 days' interest-free revolving credit. Along with a dedicated support team and priority call centre, you can check your account's balance online, via the call centre or with your relationship manager as and when you need, so you always have sight of your spending.





FINANCING YOUR BUSINESS

To move your business to its next, we understand that cash flow is critical, and we want you to have access to the necessary working capital. Whether your business needs to buy property, finance equipment or fund increased operating expenses, we have a financial solution for your business. Talk to us about your financial needs and get your business the immediate funds it needs to grow.

Overdraft

As a short-term credit facility on your Business Current Account, having access to an overdraft facility offers a quick and convenient way to supplement cash flow as and when you need. With no need to transfer funds into your account, you're able to withdraw funds directly from your account and only pay interest on the amount you use. Your overdraft limit is based on your business's needs and affordability.

Business Term Loans

If you want to purchase a fixed asset or funding for a business acquisition or any other longer term investment in your business, then a term loan may be the solution. Term loans can be repaid over any period of up to ten years, monthly repayments can be fixed and the loan terms are tailored to your specific circumstances. For example, repayments may be fixed with the term adjusting for interest rate fluctuations.

Business Revolving Credit Plan (BRCP)

Some operating expenses are once-off or lumpy and can play havoc with your monthly cash flow. Examples of this are tax payments, staff bonuses, emergency maintenance, bridging finance or deposits on new supplier orders. Our BRCP is designed to let you spread such costs over a period that suits you.

You repay a set monthly amount, making budgeting easy, and the full credit limit becomes available automatically once you have repaid a minimum of 15% of the limit. In other words, you can revolve the loan if necessary without having to re-apply.

Vehicle and Asset Finance

Growing your business often involves investing in new productive capacity like machinery and vehicles. Choosing the right financing product for such expenses is essential not only for tax purposes but also to limit impact on monthly cash flow. We have several vehicle and asset finance solutions including instalment sales and leasing products along with fleet management tools. Let us craft asset finance solutions that meet your specific business and cash flow needs.

Debtor Finance

Debtor finance is a fast and flexible set of solutions if you have significant amounts of cash tied up in debtors. We can help improve your cash flow by providing a cash advance on monies due to you by customers you have invoiced but not yet received payment from.

Small enterprises typically use the single invoice discounting option when they have an especially large invoice due from a corporate customer. The bank will advance a percentage of the invoice due, your customer pays the bank and any surplus is transferred to you.

Commercial Property Finance

Is it time to finally call your business's premises your own? Or are you looking to grow your property portfolio with investments that suit your budget? Let us help you move to your next with structured capital repayments around your cash flow. Speak to our expert property specialists about the right property and financing for you and your business.



PROTECTING YOUR BUSINESS

Insure

Taking your business up to the next level also presents new and increased risks, so it is important that you understand your changing risk profile and adjust your cover accordingly. International trade risk may become significant as you acquire foreign customers or suppliers, your increased investment in inventory, vehicle or equipment needs protection or new business partners or premises need to be protected along with many more possible changes in the structure or operations of your organisation.

Insuring your Business

Our insurance specialists will perform a comprehensive needs analysis so that you can rest assured that you have the right cover and are only paying for what you need. We also offer specialist insurance such as cover for the particular needs of medical professionals, agricultural sector businesses, tradesmen and international trade.

Financial Planning

Your business needs a financial plan, not only to protect your business from potential risks but also to safeguard key personnel. Let our financial planners sit with you to assess your business's threats, how you can avoid potential loss of income and profits and how to keep your people safe. Our comprehensive financial planning services include wills, estate planning, tax advice and trust services to make sure your business becomes your legacy.

Vehicle and Asset Insurance

Safeguard the continuity of your business with an insurance solution that's tailored to your specific business operations. We offer comprehensive cover for all your productive assets, from vehicles through machinery to computer equipment to help you recover as fast as possible from loss or damage to any of these.

Commercial Property Insurance

If you're already a property owner, an investor or a developer, let us help you safeguard your assets with end-to-end custom insurance cover against any loss of income with building insurance. Premiums are based on your needs and business risk profile.



DAY-TO-DAY BANKING

MANAGE

As a business owner, your time is precious and is one of your most valuable assets. Banking should enable instead of hamper your business. With our range of self-service banking platforms, you will be able to bank anywhere, anytime, securely and affordably.

Internet Banking

Bank online with Internet banking and transfer between your linked accounts, establish and pay beneficiaries, purchase prepaid services, perform cardless payments with Instant Money™, open new accounts, draw statements, check balances, pay your bills, download IT3(b) certificates, check UCount Rewards and much more.

Cellphone Banking

Do your day-to-day banking smartly and securely on your smartphone anytime, anywhere. No information is stored on your phone, so your business account and information are always safe even if your phone is stolen.

Mobile Banking App

We know that business doesn't always keep to business hours, so neither should your banking. Our mobile banking app lets you manage all your accounts and card limits, make payments and send money safely on your smartphone or tablet whenever you need. No data charges apply when using the South African app, no matter which network you're on.

ATMs

Draw and deposit cash or cheques, pay your bills and transfer between accounts quickly and easily using our extensive ATM network. You can also change your overdraft limit, pay beneficiaries without visiting a branch and outside of normal banking hours.

Business Online (BOL)

Business Online is a powerful online banking platform designed for enterprises who perform more complex transactions, perform large volumes of transactions or are comprised of several trading entities. Some of its features enable the business to designate multiple users with differing levels of transaction authority, facilitate collections from customers such as debit orders, manage liquidity and payments across multiple accounts, and perform international banking transactions where required.

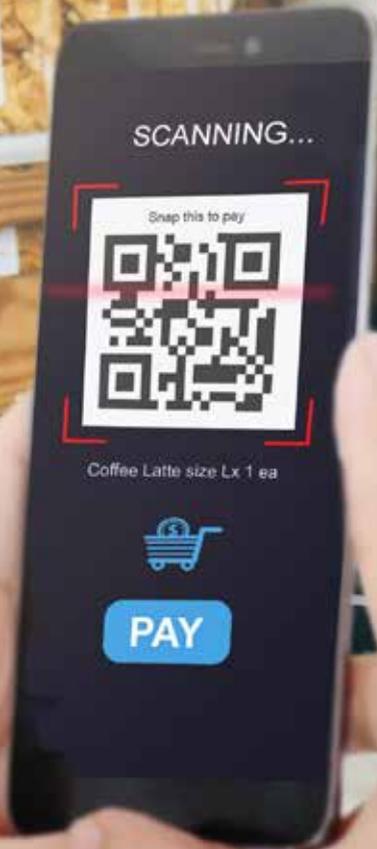
BOL may be unnecessarily powerful for most small businesses but there are instances a business needs a particular feature of BOL, for example, a school collecting fees via debit orders from parents.

MyUpdates

Keeping an eye on money coming in and out of your account should be one of your top priorities. We make it easy with free, unlimited SMS or email alerts for every cash, till point and electronic transaction that takes place on your accounts as and when they happen. Being notified when there's activity on your account means you always know your available balance, and you can take immediate action should it ever be necessary.

YOUR PAYMENT SOLUTIONS

Struggling to accept payments from your customers is one problem your business should never have. With our variety of payment solutions, you'll be able to accept multiple forms of payment easily and securely.



Your payment solutions

Not being able to process your customers' payments is one problem your business should never have. With us, you'll always be able to accept card-based or virtual payments and digital wallets with ease, speed and security.

Merchant Point-of-Sale (POS) devices

Choose between desktop and portable devices for quick and easy payments for all card types suited to both low- and high-volume transactions or multiple till points. For businesses on the move, our BluMobi device is the ideal solution to accept payments from debit and credit cards.

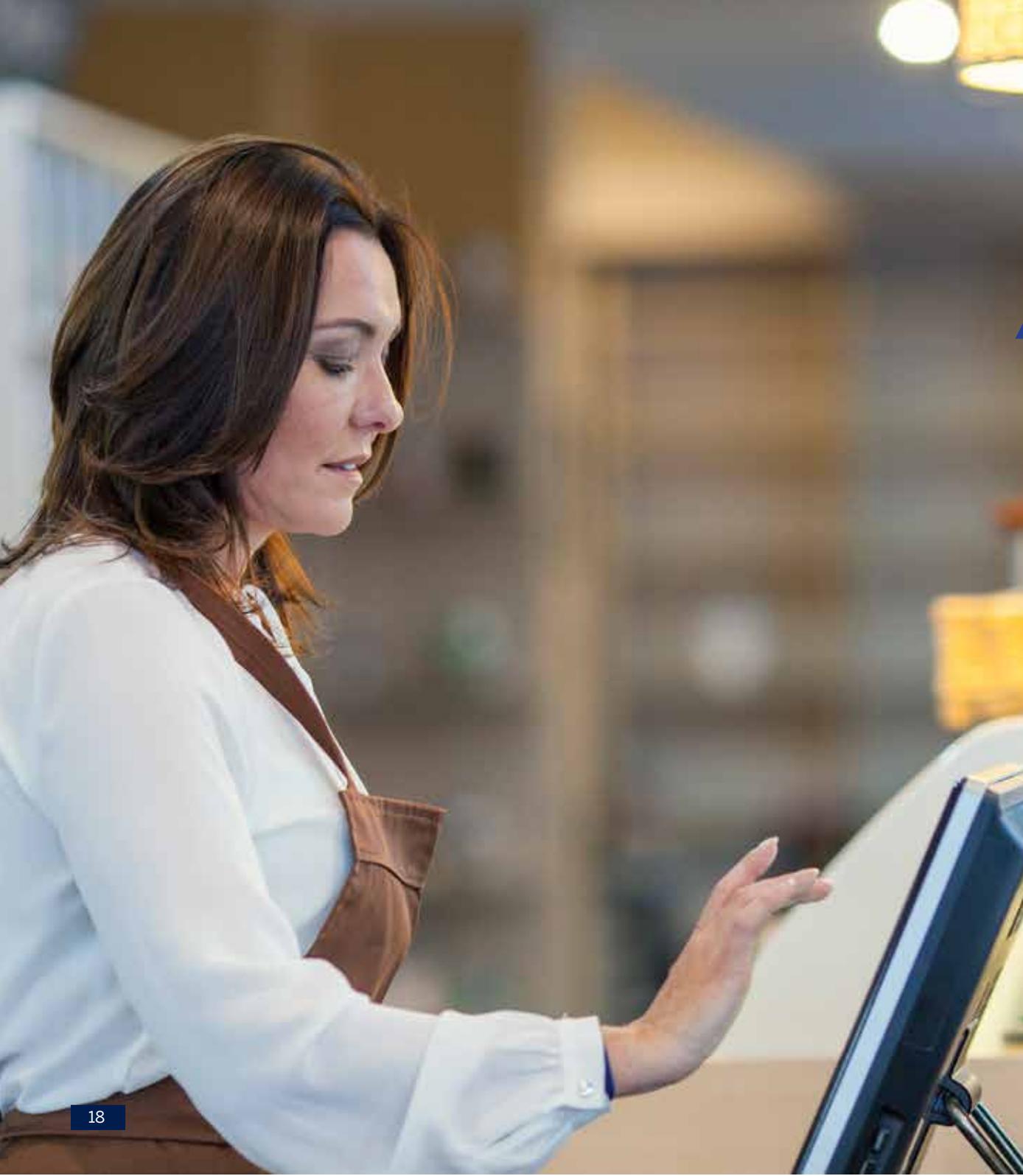
eCommerce and mCommerce

Open your business to a world of online payment solutions well suited for websites, mobi or in-app purchases. This fast-growing digital platform lets you accept payments in a secure online environment, 24/7. What's more, all transactions are settled overnight into your Standard Bank account.

SnapScan™ and MasterPass™

SnapScan™ allows your customers to pay with their smartphone using the SnapScan™ digital wallet anytime, anywhere. Once you've signed up, you'll receive a unique QR code for your business that's linked to your business account. With real-time transaction notifications, and your funds deposited into your account one business day after the transaction, SnapScan™ is a safe and convenient payment solution for both you and your customers.

The MasterPass™ digital wallet lets you accept online and in-store payments from local and international customers anytime, anywhere. Available through the Standard Bank MasterPass™ app, MasterPass™ offers same-day settlement if you bank with us.



CASH HANDLING SOLUTIONS

Dealing with cash comes with a variety of management and security risks. Eliminate threats and simplify your business's cash handling solutions with the peace of mind that your business's hard-earned funds are put away safely and securely.

AutoSafe Device Banking

With our electronic cash-accepting device, you can count, validate, deposit and secure bank notes on your premises.

Manual Deposit Banking

Our Manual Deposit Banking solutions let you simply complete a deposit slip to make a deposit in any one of our multiple cash centres, branches and ATMs countrywide.



YOUR WORKPLACE SOLUTIONS

Your employees are one of your biggest assets. Care for your people from the get-go by helping to make financial security a reality. Our workplace solutions make it easy for you to pay unbanked staff, offer superior banking benefits and support, as well as reward deserving employees.

Employee Value Banking

Give your employees access to one-on-one professional financial planning and advice with Employee Value Banking. In addition to receiving great banking benefits, your staff will have access to free online wills and safe custody options, along with advice on retirement, investments and insurance. Give your employees the financial wellness they deserve.

PayCard

Are you struggling to pay your unbanked employees? A simple and effective alternative to cash or cheque payments is PayCard, a re-loadable, prepaid Mastercard®. Cardholders will be able to use their PayCard at till points or withdraw cash from ATMs, and no bank account is necessary. You can load up to R25 000 per card per month and cards are valid for up to three years.

Instant Money™ Bulk Payments

Instant Money™ allows you to streamline payments to beneficiaries that may not have bank accounts such as temporary or casual staff. Recipients need only a South African cellphone number to which the Instant Money™ voucher can be sent. They can then withdraw money at a Standard Bank ATM or at affiliated retailers, or store their cash in an Instant Money™ digital wallet.

Incentive Cards

Reward deserving employees or acknowledge suppliers with an Incentive Card. Cards can be loaded with any amount between R50 and R5 000, and can be used at any local retailer that accepts Mastercard® or Visa® cards. Note that these are single use cards that cannot be topped up and users cannot use it to withdraw money from an ATM.

Benefits

INVEST

MANAGE SURPLUS CASH

Surplus cash should be managed and kept productive just like any other asset in your business. Manage your cash assets efficiently and securely with a savings and investment solution aligned to your business's needs. Our wide range of business-focused solutions range from demand deposits through term deposits to fixed deposits. So, whether you are accumulating cash, parking cash temporarily or managing cash investments, we have a solution for you.

Success

Call Deposit

This is a demand deposit account meaning that funds are always available immediately and at any time. Earn interest on any amount of surplus cash-funds can be kept in your call deposit account for any period of time, even as short as overnight.

MoneyMarket Call

This demand deposit is designed for larger balances. Use it when you want to earn interest on a large lump sum of cash, while still having immediate access to any portion of those funds.

MarketLink

An interest-bearing demand deposit account that also supports card or electronic transactions directly from the account. You don't need to first transfer funds to a current account to make payments using funds held in this account.

Notice Deposit

If you want to build a cash reserve over time, don't need immediate access to the funds and want to earn competitive interest on a cash reserve, then a notice deposit may be the solution. You can make additional deposits to the account at any time but have to give seven to 32 days advance notice if you want to withdraw any amount from the account.

Fixed Deposit

If you have a lump sum of cash that you are prepared to lock away for a period for the best interest rates possible, a fixed deposit can be configured to suit your needs. Cash can be put away for any term between 33 days to 5 years; interest is fixed for the term of the deposit and funds are available only at maturity.

Business Flexi Advantage

This is a type of fixed deposit, where a sum of money is put away for a period but a percentage of the funds can be withdrawn in the event of an unplanned or emergency expense. One withdrawal of up to 40% of the balance is permitted before the maturity date with no penalty charge.

Collect UCount Rewards Points for Your Business

Sign up for and activate UCount Rewards for Business to collect Rewards Points whenever you pay with your Business Credit, Cheque or Debit Card. You can redeem points for fuel and other goods, such as office supplies and services such as domestic and international travel*.

Dual Membership Rewards

Get **3 600* Rewards Points** if you are a member of both the UCount Rewards and UCount Rewards for Business programme.

Tier Rewards

Depending on your rewards tier, you will automatically collect up to **500* Rewards Points** every month – before you even make a purchase with your Business Cards!

Fuel Rewards

Collect up to **R5* per litre** every time you fill up at Caltex.

Explore Standard Bank BizConnect

Visit bizconnect.standardbank.co.za for the business information, tools and resources you need to turn your venture into a powerhouse of tomorrow. Grow your business with expert insights on marketing, sales management, business operations, financial management and many other business topics.

Your International Solutions

When you're planning a business trip overseas, the last thing you want to worry about is the hassle of organising foreign currency. We offer a full range of foreign exchange products tailored to your business needs, ranging from a Forex Lodge or TravelWallet Card to foreign notes and American Express® Travellers Cheques.

Franchising Your Business

We take pride in understanding your business as we know there's no such thing as a one-size-fits-all solution. So, whether you are looking to buy your first franchise, remodelling your existing franchise or growing your franchise business to become a multi-store owner, we work closely with you to put together a banking franchising package. Ranging from funding and custom-made pricing packages to customised payments and collection solutions, our franchise specialists have a thorough understanding of the various industry sectors in the franchise market.

Your Specialised Solutions

We have specialists with knowledge to understand your unique field. Whether you're a tradesman, medical professional, farmer, retailer or school, speak to one of our business consultants about our tailored offerings suited to your business needs.

*Terms and conditions apply.



TALK TO US

Visit our website

www.standardbank.co.za/southafrica/business

Give us a call

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Our operating hours are

Monday to Friday: 8 am to 9 pm
Saturday to Sunday and public holidays: 8 am to 4 pm

Get in touch with BizDirect

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