

# Vehicle and Asset Finance



## 2019 PRICING GUIDE

BANK

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INSURE

Standard Bank Business Vehicle and Asset Finance is one of the leading vehicle and capital equipment financiers for business in South Africa.

Your Next might be to acquire a new vehicle or another asset. Regardless of what it is, our dedicated team of experts will assist you with financing it. Asset Finance is critical to the Next of any business, as it assists with cash flow management.

We will arrange a comprehensive funding package around your unique needs and make that Next a reality, whether your business needs a new delivery van, a flatbed truck or capital equipment. We are here to arrange a great deal for you!

We specialise in the fields of Transport, Mining, Agriculture, Construction, Franchising, Public Sector, Aviation, Medical, IT and Fleet Management Services.

Transaction Type	Base fee	Fee based on transaction as a % of value	Maximum total fee
<b>Monthly service fees</b>			
Small Enterprise	R 80,00	N/A	R 80,00
Business	R 95,00	N/A	R 95,00
Commercial	R 110,00	N/A	R 110,00
<b>Account management</b>			
Cheque deposits	R 50,00 per deposit	+ R7,50 per cheque	R 150,00
<b>Branch</b>			
R0.01 to R5 000	R 8,00	2,94%	No Max.Min:R40.35
R5000.01 to R25 000	R 8,00	1,77%	No maximum
R25 000.01 to R60 000	R 8,00	1,66%	No maximum
Over R60 000.01	R 8,00	1,39%	No maximum
<b>Cash withdrawals</b>			
Branch withdrawal	R 60,00	2,25%	No maximum
Cheque service fee	R 120,00	N/A	R 120,00
Cheque Encashment	R 60,00	2.25% plus cheque service fee	No maximum
Bank cheques	R 125,00	N/A	R 125,00
Standard Bank AutoBank	N/A	R1.85 per R100.00 or part thereof	No maximum
Other bank ATM fee	R 9,00	R1.85 per R100.00 or part thereof	No maximum
<b>Payments</b>			
Electronic inter-account transfers	R 5,00	N/A	R 5,00
Electronic account payments	R 4,74	0,74%	R 18,46
Debit orders (other Standard Bank customer or external )	R 18,50	N/A	R 18,50
Maestro debit card	R 6,20	N/A	R 6,20
Stop orders (all other accounts)	R 19,00	N/A	R 19,00
<b>Other fees</b>			
AutoBank or AutoPlus balance enquires or mini-statements (Print)			R 1,60
Balance enquiries at another bank's ATM			R 9,00
Branch balance enquiry			R 8,00

Provisional statements	
AutoPlus - one free a month ,thereafter	R 7,00
Branch	R 27,00
Internet statements	Free
Branch transaction history – 60 days – 90 days – 180 days	R60,00 R90,00 R180,00
AutoPlus history statements – 60 days – 90 days – 180 days	R15,00 R20,00 R35,00
Declined ATM cash withdrawal - Standard Bank AutoBank	R 2,80
Stop order establishment	R 19,00
Internet subscription	Free
AutoBank card replacement	R 150,00
Monthly service fee on overdraft of R500.00 or more (NCA customers)	R 69,00
Honouring fee	R 145,00
Dishonour or unpaid fee (R120.00 for first 3, R150.00 thereafter)	R 120,00
Audit certificates	R 135,00
Balance certificates	R 8,00
Stop payments	R 65,00

## VALUE-ADDED SERVICES



### SnapScan

SnapScan is an innovative app that lets you pay for things with your smartphone.



### Tap to Pay™

Buying small items on the run has just become faster with your MasterCard® contactless card from Standard Bank. Waste no time when you pay for purchases up to R500,00.



### MasterPass

Shopping on your computer, tablet or smartphone online is easier and more secure with MasterPass.



### InstantMoney™

Send money via your cellphone to anyone in South Africa – quickly and safely! Creating an Instant Money voucher is as easy as buying airtime – even if you don't have a bank account.



### App for Smartphones or Tablets

You decide where and when you need to do your banking. Simply open the secure banking app on your smartphone or tablet.



### UCount Rewards for Business

Sign up for the UCount Rewards for Business programme for R365.00 per year and collect Rewards Points every time you shop with your Standard Bank Business Cheque, Debit or Credit Card.

\*Fees effective from 1 January 2019 (including VAT)

Standard Bank Moving Forward™

\*Terms and conditions apply.

#### 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.

#### Authorised financial services and registered credit provider (NCRCP15).

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