

2022 PRICING BUSINESS CURRENT ACCOUNT



South Africa banks on business.
Business banks on Business Current Account.

Standard Bank **IT CAN BE™**

OUR 2022 ANNUAL PRICING REVIEW

Business banks on us to provide world-class support that enables growth and drives success. Our Business Current Account is the partner you need to give your business a solid start at growth. We believe that your success will drive South Africa confidently into the future, so take advantage of the Business Current Account's benefits and tools to take your business further.

To ensure you get the best value, **these are some of our key pricing changes in 2022.**

TRANSACTIONAL FEES

	Online Banking Mobile App	ATM	Branch Banker Assisted
Monthly Management fee			
Small Enterprise	R85		
Business Banking	R105		
Commercial Banking	R120		
Attorneys Trust Account	R89		
Executors Trust Account	No Monthly Fee		
Cash Deposits and Withdrawals¹			
Cash Deposit	-	R4.50 + R1/R100	R8+R1.80/ R100 Min: R60
Coin Deposit	-	-	R8 + R5 /R100 Min: R60
Cash Withdrawal	-	R2/R100	R80 + R2.25 /R100
Coin Withdrawal	-	-	R80 + R5 per R100 or part thereof
Cash Withdrawal at Participating Retailers	R2.20		
Declined Transaction (Insufficient funds)	-	Standard Bank: Free Other Banks: R8.50	-

	Online Banking Mobile App	ATM	Branch Banker Assisted
Payments			
Inter-Account Transfer	Free	Free	R96
Account Payment	R7.50	R7.50	R96 +0.1% (Max: R5 500)
Immediate Payment	R35	-	R540 + 0.3% (Max: R10 500)
Instant Money	Up to R500: R8.50 R501 to R1 000: R11 Above R1 000: R13		-
Verify Account Details	Standard Bank Accounts: Free Other Bank Accounts: R2	Standard Bank Accounts: Free	-
Schedule Payment (Setup/Change/Cancel)	Free	Free	R25
Payment Notification			
MyUpdates - SMS notification	R0.50 per SMS		
MyUpdates - Email notification	Free		
Payment Confirmation - SMS	R1.35 per SMS		
Payment Confirmation - Email	R1.10 per email		
Prepaid Purchases			
Prepaid Airtime/Data	R0.50	Standard Bank: R0.50 Other Bank: R9 + R1.20	-
Prepaid Electricity	R1.50	Standard Bank: R1.50 Other Bank: R9 + R1.50	-
Debit Orders			
Internal Debit Order	R5.50		
External Debit Order	R19		
Reverse Debit Order (Within 40 days)	Free		
Reverse Debit Order (Over 40 days)	R139		
Stop Debit Order	R70		
Unpaid Debit Order	R120 for first 3 and R150 from 4th occurrence onwards until year end		
Debit Order Honouring fee	R145		
Card Fees			
Card Purchases	R4.20		
Card Purchase with Cash withdrawal	R6.40		
Debit card replacement (chip)	R150		
Pin Reset	-	Free	R11
Stop lost or stolen card	Free		

		Online Banking Mobile App	ATM	Branch Banker Assisted
Account Information				
Balance Enquiries		Free	Print: R1.70 Display: Free At other ATM: R9.50	R15
Proof of Banking Details		Free	R5	R20 (First free then charge)
Email Statements		Free		
3 Month Stamped Statements		Free	R19.50	R120
Statements				
Provisional Statements		Free	One free thereafter R6.50	R40 per statement
Transaction history	60-day statement	Free	R13	R80
	90-day statement		R19.50	R120
	120-day statement		-	R160
	150-day statement		-	R200
	180-day statement		R39	R240
	210-day statement		-	R280
	240-day statement		-	R320
	360-day statement		-	R480
Other Fees				
UCount for Business Membership (per year)		R365 (for existing members)**		
UCount for Business Membership (per month)		R30 (for new members as from 7 September 2021)		
Deposit book		Duplicate: R39.63 Triplicate: R53.04		
International Banking⁴				
Debit Card Purchase		R4.20 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)		2.75% of value + R3/R100 (Min: R70)		
International Payment - Outgoing		0.45% Min: R165 Max: R650	-	0.63% Min: R210 Max: R898
International Payment - Incoming		0.429% Min: R153 Max: R555	-	0.554% Min: R185 Max: R791

**Existing Members can switch their annual membership fee to a monthly fee of R30. Terms and conditions apply.

	Online Banking Mobile App	ATM	Branch Banker Assisted
Business Lending			
Overdraft - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R76 Max: R221)		
Term Loans - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.51% of facility. Minimums apply. R69 0.021% of facility (Min: R76 Max: R221)		
Revolving Loans (Incl Agricultural production loans) - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R76 Max: R221)		
Other fees - Unutilised facility fee - Lending Review fee - Review extension fee	1.26% of unutilised portion of limit if utilisation is less than 80%. 1.01% of facility 0.2% of facility monthly R350 Minimums apply		

Note:

1. Terms and conditions will apply to all business transactional account and excludes Business Online Fees.
2. The Business Current Account fees will apply to all business transactional accounts unless specified.
3. Additional fees apply for Bulk Coin Deposits and Coin Withdrawals.
4. Visit www.standardbank.co.za for more information on our Forex Solutions and any of our other products.

***Fees effective from 1 January 2022 (including VAT).**

How we assist your business

Liquidity Management Solutions

Improved Cash Management

- Cash Management
- Shari'ah Solutions
- Flexi Advantage
- Notice Deposit
- Fixed Deposit
- Call Deposit

Help me collect money from my customers.



Help me make payments to creditors, staff and adhoc.

Receive Money



Convenient Means to Receive Money

- Cash Solutions
- Merchant Solutions
- SnapScan
- Electronic Fund Transfers
- Instant Money™
- MasterPass®
- Cross-Border/International Receipts

Receive Customer Payments



Receive Payments Sooner

- Debit Order Solutions
- Receipt Reference Service
- Electronic Fund Transfers
- Company Deposit Identifier
- Cross-Border/International
- Debtor Receivables

Creditors



Flexible and Convenient Payment Solutions

- Electronic Fund Transfers:
 - Adhoc Payments
 - Once-off Payments
 - Same-day Payments
 - Future Dated Payments
 - Batch Payments
 - Urgent Payments
- Cash Solutions
- Card Solutions
- Instant Money
- Cross-Border/International Payments

Salaries



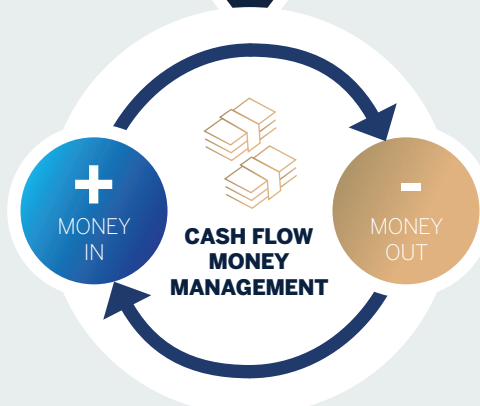
Simplify Employee Payments

- Electronic Fund Transfers:
 - Adhoc Payments
 - Same-day Payments
 - Future Dated Payments
 - Batch Payments
- Urgent Payments
- Instant Money
- Prepaid Card

Specific Payments



- SARS eFiling
- UIF Payments



Value-Added Services



Greater Administrative Control

- Account Verification Service
- Pay Alerts
- Audit Trails
- Credit Notifications
- Value and Non-Value Notifications

Lending



Access Cash When You Need It

- Medium-term Loan
- Overdraft
- Revolving Credit Plan
- Structured Finance
- Debtor Finance

Why you should choose us for your business banking



- Multiple channels available to the customer to suit your specific business needs
- Innovative revenue and payment solutions
- Improve revenue collection
- Convenient payment solutions
- Improve reconciliation
- Audit trails for greater financial control

Support



For any questions please contact BizDirect

0860 109 075

CONTACT US

General customer enquiries:

South Africa: **0860 123 101**
International: **+ 27 11 299 4701**
Consultant: **0860 109 075**

Dedicated Email: **bizdirect@standardbank.co.za**
Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

Or visit your nearest branch to speak to your business banker.

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

Lost or stolen cards:

South Africa: **0800 020 600**
International: **+ 27 11 299 4114**

Fraud:

South Africa: **0800 222 050**
International: **+ 27 11 641 6114**

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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.



Standard Bank supports the Ombudsman for
Banking Services Sharecall number
0860 800 900

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