

# 2022 PRICING BUSINESS SAVINGS AND INVESTMENTS



South Africa banks on business.  
Business banks on Savings and Investments.

Standard Bank **IT CAN BE™**

## SAVINGS AND INVESTMENT PRODUCTS TO ACCELERATE YOUR DREAMS

(Business PlusPlan, MarketLink and PureSave)

Put your money to work for you so you can bring the future you envision to life. Get the maximum value from your Savings and Investment account by understanding how your account fees are charged.

### Plusplan value-added benefits

We offer various benefits with our Savings products to help you reach your savings goals.

If you keep an average balance of R15 000 or more in your PlusPlan account for the entire month:

- you do not pay the monthly management fee
- you qualify for 3 free debit transactions a month.

#### Debit transactions include:

- ATM cash withdrawals
- electronic inter-account transfers
- electronic account payments
- internal and external magtape debit

### PlusPlan, MarketLink and PureSave fees

Monthly fees (PlusPlan)	
Monthly administration fee	R22
Monthly administration fee if minimum balance of R15 000 is met	Free

Deposits	Online	ATM	Branch
Cash <sup>1</sup>	–	R4,50 + R1 per R100 or part thereof	R8 + R1,80 per R100 or part thereof Min: R60
Coin deposits	–	–	R8 + R5 per R100 or part thereof Min: R60

<sup>1</sup>PlusPlan/MarketLink receive two free ATM cash deposits per month and PureSave receives three.  
We are no longer accepting cheque deposits.

Withdrawals	Online	ATM	Branch
Standard Bank	–	R2 per R100 or part thereof.	R60 + R2,25 per R100 or part thereof.
Other bank	–	R2,20 per R100 or part thereof	–
International	–	2,75% of value + R3 per R100 Min: R70	–
Coin withdrawals	–	–	R80 + R5 per R100 or part thereof

Payments	Online	ATM	Branch
Stop order – amend, establish, cancel	Free	–	R25
Debit Order/BOL Naedo debit order*	R7,50	–	–
Inter-account transfers	Free	PlusPlan & MarketLink: Free PureSave: 1 free per month then R5,50	R96
Account payments	R7,50	R7,50	R96 + 0,1% Max: R5 500
Immediate payments	R35	–	–
Electronic interbank transfers through ACB	–	–	R540 + 0,22% Max: R10 500
Electronic interbank transfers through SWIFT	–	–	R540 + 0,3% Max: R10 500

\*Debit orders do not apply to PureSave accounts.

Instant Money	Online	ATM	Branch
Wallet	Free	Free	–
Up to R500	R8,50	R8,50	–
R501 to R1 000	R11	R11	–
Above R1 000	R13	R13	–

Point of sale	Online	ATM	Branch
Purchases	R4,20	–	–
Purchase with cashback	R6,40	–	–
Cashback only	R2,20	–	–
International purchases	International transaction fee of 2,75%	–	–

Prepays	Online	ATM	Branch
Airtime	R0,50	R0,50	–
Airtime other banks	–	R10,20	–
Electricity	R1,50	R1,50	–

Notifications	Online	ATM	Branch
SMS payment notification	R1	–	–
Email payment notification	R1,10	–	R20
MyUpdates*	Free	Free	–

\*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses. SMS Notification for transaction below R300 will be charged R1.

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print: R1,70	R15
Balance other bank	–	PlusPlan & MarketLink: R9,50 PureSave: R9	–
Provisional statement	–	R6,50	R40
Internet statements (view/download)	Free to view	–	–
Additional emailed statement	R2,60	R2,60	–
Monthly statements: charged per 30 day period	Free	R6,50	R40

<b>Unsuccessful transaction fees</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
POS decline	R8,50	–	–
ATM cash decline	–	Free	–
Other bank ATM decline	–	R7,50	–
Internet future dated payments	R67	–	–
Unpays	–	–	R72
Stop payments	R2	–	R70

<b>Other fees</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
PIN reset	–	Free	R11
Card replacement – Debit EMV/cheque card	–	–	R150
Subsidy letter	–	–	R21
Proof of banking	–	Free	R20

## Call Deposit Fees

Call products (Call Deposits and Money Market Call) are investment accounts that earn interest and the funds deposited are available on demand (immediate access).

<b>Deposits</b>	<b>Online</b>	<b>Branch</b>
Cash	–	R8 + R1,80 per R100 Min: R60
Coin deposits	–	R8 + R5 per R100 Min: R60

<b>Transfers</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
Inter-account transfers	Free	Free	R96

## Shari'ah Call Deposit Fees

A Shari'ah Call Deposit is an investment account that earns profit and the funds are available on demand.

<b>Deposits</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
Cash	–	R4,50 + R1,00/R100	R8 + R1,80 per R100 Min: R60
Coin deposits	–	–	R8 + R5 per R100 Min: R60

\*3 free ATM cash deposits.

<b>Withdrawals</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
Standard Bank ATM	–	R2/R100	R80 + R2,40/R100
Other bank	–	R2,20/R100	–
International	–	2,75% of value + R3/R100 Min: R70	–
Coin withdrawals	–	–	R80 + R5 per R100 or part thereof

<b>Instant money</b>	<b>Online</b>	<b>ATM</b>	<b>Branch</b>
Wallet	–	–	–
Up to R500	R8,50	R8,50	–
R501 to R1 000	R11	R11	–
Above R1 000	R13	R13	–

Payments	Online	ATM	Branch
Inter-account transfers	R5,50	R5,50	R96
Account payments	R7,50	R7,50	R96 + 0,1% (Max R5 500)
Immediate payments	R35	–	–
Electronic interbank transfers through ACB	–	–	R540 + 0,22% (Max: R10 500)
Electronic interbank transfers through SWIFT	–	–	R540 + 0,30% (Max: R10 500)

\*1 free per month for ATM and electronic inter-account transfer.

Statement fees	Online	ATM	Branch
Balance enquiry	Free	R1,70	R15
Balance other bank	–	R9,50	–
Provisional statement	–	R6,50	R40
Posted statement	–	–	–
Internet statements (view/download)	Free to view	–	–
Additional emailed statement	R2,60	–	–
Branch collect statement	–	–	R40
Formal emailed statement	–	–	–
Proof of banking details	–	R5	R20

Notifications	Online	ATM	Branch
SMS payment notification	R1,35	–	–
Email payment notification	R1,10	–	R20
MyUpdates	Free	Free	–

\*Free for 1 cellphone number or email address. R10,50 for additional cellphone numbers/email addresses.

## Notice Deposit Fees

Notice (32 Days Notice and 48 hour Notice) products are investment accounts that earn interest and the funds deposited are available after placing notice to receive funds.

Deposits	Online	Branch
Cash	–	R8 + R1,80 per R100 Min: R60
Coin deposits	–	R8 + R5 per R100 Min: R60

## Notice and Fixed Products



**Fixed Deposit:** An interest-earning deposit account, where a lump sum of money is invested for a fixed period of time. Time periods are from 1 to 60 months at a fixed interest rate.



**Notice Deposit:** An interest-bearing investment account that allows a customer to access funds 32 days or 48 hours after placing notice to receive funds.



**Flexi-advantage:** A fixed term investment, where fixed interest rates are earned. However, the customer has the flexibility to access up to 40% of the funds invested anytime.



**Shari'ah Fixed Deposit:** A Shari'ah-compliant term investment product, where a lump sum of money is invested for a fixed period of time. Investment periods are from 1 to 60 months.

## Notice and Fixed Fees

	Early Redemption Charge	Access Period
<b>Notice Deposit</b>	Minimum R120	32 days   48 hour
<b>Fixed Deposit</b>	Minimum R470	1-60 months
<b>Flexi Advantage</b>	Minimum R120	40% immediate access – 3, 6, 9 or 12 months
<b>Shari'ah Fixed Deposit</b>	Minimum R470	1-60 months

Early Redemption Fee = Withdrawal Amount x Penalty Interest x Remaining period. (Minimum as quoted above)

Penalty interest = 1% or 1/10th of the interest rate carried by the deposit (whichever is the greater).

Shari'ah Early Redemption Charge = (amount to be withdrawn x profit rate/10 [minimum 1%] x number of days left to maturity) / 365.

## EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

### SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download Snapscan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

### Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your PIN.

## Masterpass



The digital wallet that enables you to make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device.

## Instant Money

# InstantMoney™

Receive, store, spend and send money from your cellphone without the need for a bank account.

## CONTACT US

### General customer enquiries:

South Africa: **0860 109 075**  
International: **+27 11 299 4633**

Or visit your nearest branch

Dedicated Email: **bizdirect@standardbank.co.za**

Internet Banking: **www.standardbank.co.za**

Cellphone Banking: **\*120\*2345#**

UCount Rewards: **0860 UCOUNT (82 68 68)**  
**enquiries@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**

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

### 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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