

2022 PRICING COMMERCIAL CARD



South Africa banks on business.
Business banks on Commercial Card.

Standard Bank **IT CAN BE™**

OUR 2022 ANNUAL PRICING REVIEW

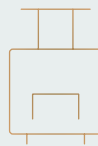
From travel to entertainment and every other expense in-between, your Commercial Card gives you complete control, security and peace of mind. Whether you are in charge of a well-established business, or own a small enterprise, a franchise or a start-up, each business has its own goal, and Standard Bank is the perfect partner for taking care of your business's needs.

We're happy to let you know that we've kept any changes to your Commercial Card fee to a minimum for 2022, which means you still get the same great benefits at the same affordable rate.

WHAT YOU GET WITH A COMMERCIAL CARD



Up to 55 days' interest-free credit, which allows you to manage your cash flow more effectively and now incorporates our procurement and garage card products.



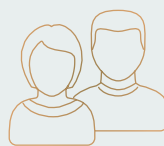
Basic automatic travel insurance cover of up to R2 million* when travel tickets are purchased on the card, and international emergency assistance if you are under the age of 75 years.



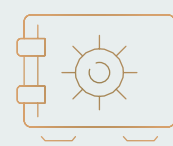
International acceptance at more than 30 million merchants and 900 000 ATMs worldwide.



Free lost-card protection.



The services of a dedicated support team and a priority call centre.



Advanced fraud protection.

WHAT YOU GET WITH A COMMERCIAL CARD



Detailed statements to facilitate your dealings with the South African Revenue Service.



Get up to 20% discount on your Emirates flight tickets when you purchase with your Corporate Card.



Corporate Liability Waiver (CLW) for both our Mastercard® and Visa products.



Access to Mastercard® Smart Data Online (SDOL Gen2) or Visa Intellilink web-based expense management tools, which allow you to manage and track your business expenditure.



SAVE with an Automatic Payment Order (APO).



Electronic banking (Access to internet banking and mobile app banking to view your statements).

MANAGE YOUR ACCOUNT, ANYWHERE, ANYTIME

To keep your business operations moving seamlessly, you can take advantage of our online banking facility or mobile banking app to manage your account, check balances or view detailed statements.

As a commercial account cardholder, you also get access to online expense management tools for better control over your business's sales, settlements, recons, and reports from a single, secure self-service platform accessible 24/7 from your smartphone, PC, laptop or tablet device.

Visit www.standardbank.co.za to access online banking or dial ***120*2345#** for cellphone banking. Alternatively, download our Banking App.



2022 PRICING

Description of fees	2022 Fee (VAT inclusive)
Initiation fee	
Initiation fee - business credit card*	R275
Initiation fee - corporate card*	R275
Annual Service Fees	
Business Credit card (monthly)	R45
Corporate card	R469
Travel lodge	R469
Aviation card	R469
Forex lodge	R469
Procurement	R469
Garage card	R469
Transactional Fees for 2022	
Cash Withdrawals	
Branch	R80 + R2.25 per R100
SBSA ATM	R2.20 per R100
Other bank's ATM	R2.20 per R100
Cash @ POS	R2
International cash withdrawal	R80 + R2.20 per R100 + 2.75% **
Payments and Transfers (Client instructions actioned in branch or by service centre)	
Branch Account Payment - Internal	R96
Branch Inter-account Transfers (example cheque account to card)	R94 + 0.104%
Electronic Account Payment (EAP)	R7.50
Electronic Inter-account transfers	Free
Cash Deposits	
ATM	R9.40 per R1 000
Branch	R18 per R1 000 (Min: R60)
Statements	
AutoPlus - Provisional	Free
Branch - Provisional	R32
Transactional History Statement fee	Free
Balance Enquiry	
ATM	Free
Branch	R9.50
Other bank's ATM	Free

Transactional Fees for 2022

International fee

International fee	2.75%**
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Card Replacement

Standard	R145
Emergency	R450

Voucher Retrieval

Local	R85
International	R275

Card Delivery

Branch	Free
Face to Face***	Free

Penalty Fees

Arrears fee (60 days Delinquency)	R69
Honouring fee (Over limit)	R159
Late payment fee (missed due to late payment)	R180
Decline at POS due to insufficient funds	R9
Cash withdrawal decline due to insufficient funds - SBSA ATM	R9
Cash withdrawal decline due to insufficient funds - Other bank's ATM	R9

Other Fees

PIN reset at branch	R10
PIN reset at ATM	Free
Garage card fuel transaction	R7.30
Toll Gate Transaction Fee	R1.50
MyUpdates™	Free
Prepaid purchase	R1.20
Mastercard® Smart Data Online (SDOL) fee (per transaction)	R3.49
Visa Intellilink™ (per transaction)	R3.49
Visa Business Reporting™ (per transaction)	Free

*Initiation fee is a once-off fee charged for the set up and the maintenance of the account.

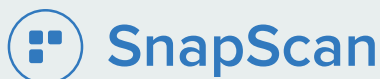
** An International transaction fee of 2.75%(of the rand value of the transaction) will be billed as part of the transaction amount for any purchases and cash withdrawals done at merchants/stores/providers located outside of South Africa.

***Enterprise Banking customers pay R240,00.

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



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

NOT A UCOUNT FOR BUSINESS MEMBER YET?



Collect Rewards Points

With UCount for business, you can earn UCount Rewards Points for your monthly business banking activities. You can redeem your points for a variety of products and services that move your business forward. The more products and services you use, the higher your rewards tier will be – and the more rewards points you will collect from your qualifying purchases.

Join our rewards programme for an annual fee of R365.00 and collect rewards points* every time you shop with your Standard Bank Credit, Cheque or Debit Card.

- **Card rewards:** earn up to 1.25%* back in Rewards Points on all qualifying purchases
- **Fuel rewards:** earn up to R5.00* back in Rewards Points per litre of fuel purchased at Caltex
- **Travel rewards:** earn up to 40%* back in Rewards Points on flights purchased from the UCount Rewards Travel Mall
- **Retail rewards:** Up to 5%* back in rewards points on qualifying purchases from our participating retailers.

To learn more and register for UCount for Business; visit www.standardbank.co.za/ucountbusiness.

Alternatively, call **0860 UCOUNT (82 68 68)** or send an email to businessenquiries@UCount.co.za.

*This is only applicable to Enterprise Banking and Business Banking customers.

CONTACT US

General customer enquiries:

South Africa: **0860 123 101**

International: **+ 27 11 299 4701**

Consultant: **0860 109 075**

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

Email: **corpcard.corpcard@standardbank.co.za**
corporatecardpriority@standardbank.co.za

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

Alternatively, contact your Relationship Manager /
Customer Service Consultant for assistance.

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**

***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



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

Standard Bank *IT CAN BE™*

Authorised financial services and registered credit provider (NCRCP15).

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).