



Standard Bank

2024 Pricing



MYMOBIZ



Simple, affordable banking for small businesses

Simple, low-cost banking for small businesses. MyMoBiz provides you with everything you need to run your business. Manage your finances on the go with the help of a team of business bankers.

The MyMoBiz Plus Account includes all the tools you'll need to run your business. With our numerous digital platforms, you may accept cash, credit card, and smartphone payments from clients, pay suppliers and staff, and keep track of how much money you make.

What are my pricing options?

There are two pricing options available for the MyMoBiz account:

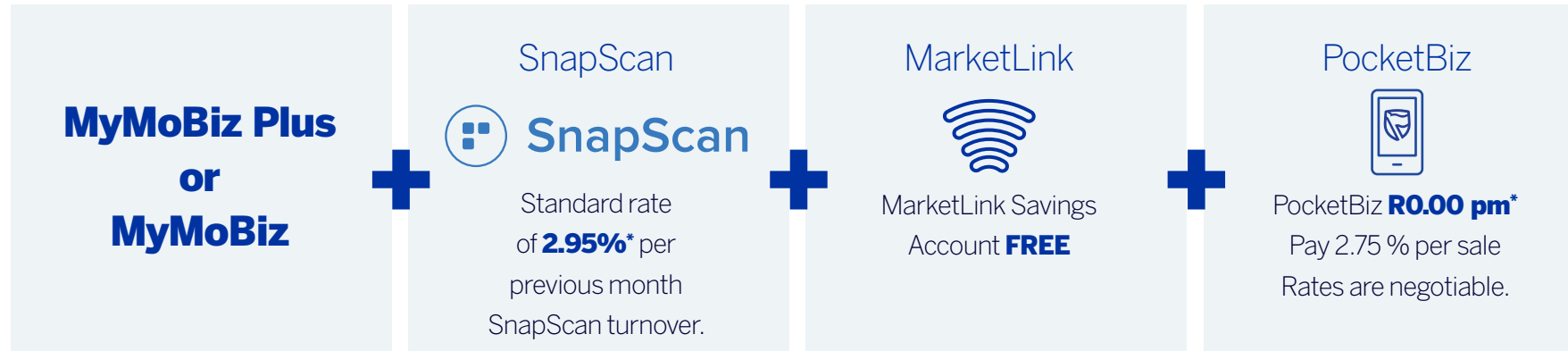
MyMoBiz PLUS - R155 (FIXED MONTHLY SERVICE FEE)

Pay a fixed monthly service fee for a bundle of transactions and services. When the transactions included in the bundle are exceeded, all additional transactions will be charged according to the MyMoBiz Pay-as-you-Transact (PAYT) option.

MyMoBiz Pay - as-you-Transact - R7 (PAYT)

Pay a minimum monthly service fee and only pay for the transactions you make.

Show me what MyMoBiz offers:



What you get for FREE!

Access to Online Banking or Mobile App	Jointly approve payments via online banking if you have business partners	MyUpdates email notifications
Debit and Cheque Card Purchase	Scheduled transfer into Savings Account	Reverse a debit order (electronic within 40 days)
Electronic-account Transfer (online)	Electronic Statements (up to 2 years)	Verify account detail (Standard Bank only)

*Refer to standardbank.co.za for the latest interest rates.

What you get with a MyMoBiz account

MyMoBiz PLUS	MyMoBiz PAYT
Monthly fee: R155 (FIXED MONTHLY SERVICE FEE)	Monthly fee: R7
10 Free Electronic Payments (EAP)	R5.50 per Electronic Payment (EAP)
10 Free Salary Payments to Standard Bank accounts	R1.10 Salary Payments to Standard Bank (R3.70 other banks)
1 Free Immediate Payment	R10 Immediate Payment (values under R2 000)
3 Free ATM Cash withdrawals at Standard Bank ATM	R2.40 /R100 Cash withdrawal at Standard Bank ATM and Agent Bank
Free ATM Cash deposits up to R25 000 at Standard Bank ATM	R4.80 + R1.20/R100 Cash deposit at Standard Bank ATM
Free Debit and Cheque Card purchases	Free Debit and Cheque Card purchases
Free Internet banking for anytime account management	Free Internet banking for anytime account management

Save towards a goal	Earn extra income
<ul style="list-style-type: none"> – Scheduled transfer into marketlink savings account FREE – Competitive interest rate earned on funds in savings account. 	<ul style="list-style-type: none"> – Sell Prepaid Airtime Up to 5%* Commission – Sell Prepaid Electricity Up to 2%* Commission – Allow your customers to redeem Instant Money. – Allow Standard Bank customers to withdraw cash.
<small>*Refer to standardbank.co.za for the latest interest rates.</small>	<small>*Refer to standardbank.co.za for the latest interest rates.</small>

What else do you get access to:

- Cross-border payments and trade
- Access to a large network of ATMs to deposit cash
- Get a loan in 3 minutes via online banking*
- Information on how to start, manage and grow your business on BizConnect. Visit www.standardbank.co.za

*Terms and conditions apply.

Transactional fees

PAYT fees are charged for transactions that are not included in the bundle fee or when the transactions included in the bundle fee has been exceeded.

	Online Banking Mobile App	ATM	Branch
Deposits and withdrawals			
Cash Deposit	-	R4.80 + R1.20/R100	R8.50 + R2.20/R100 Min: R60
Cash Withdrawal	-	Standard Bank: R2.40/100 Other bank: R2.40/R100	R85 + R2.70/ R100
Cash Withdrawal at Participating Retailers	-	R2.50	-
Declined Transaction (Insufficient funds)	-	Standard Bank: Free Other bank: R5	-
Payments			
Inter-Account Transfer	Free	R5	R106
Account Payment	R5.50	R5.50	R106+0.1% to a maximum of R5 800
Immediate Payment	Less than R2 000: R10 R2 000 and more: R50	-	R600+ 0.26% to a maximum of R11 200
Instant Money	Below R500: R9.50 R500 to below R1 000: R13 R1 000 and above: R16	Below R500: R9.50 R500 to below R1000: R13 R1 000 and above: R16	-
Verify Account Details	Standard Bank accounts: Free Other bank accounts: R1.50	Standard Bank accounts: Free	-
Schedule Payment (Setup, change or cancel)	Free	Free	R35
Salary payment	Standard Bank accounts: R1.10 Other bank accounts: R3.75	-	-

Transactional fees

	Online Banking Mobile App	ATM	Branch
Payment Notifications			
MyUpdates - SMS Notification			R0.50 per SMS
MyUpdates - Email Notification			Free
Payment Confirmation (SMS)			R1
Payment Confirmation (Email)			R1.50
Prepaid Purchases			
Prepaid Airtime / Data	R0.60	Standard Bank ATM: R0.60 Other bank ATM: R15	-
Prepaid electricity	R1.60	Standard Bank ATM: R1.60 Other bank ATM: R15	-
Debit Orders			
Debit Order	R3.50		
Disputed Debit Order (Within 40 days)	Below R500: R5 R500 - R1000: R10	-	-
Disputed Debit Order (After 40 days)	-	-	R157
Stop Debit Order	R2	-	R80
Unpaid Debit Order	R25		

Transactional fees

	Online Banking Mobile App	ATM	Branch
Card Fees			
Card Purchases	Free		
Declined Card Purchase (Insufficient funds)		R5	
Debit Card Rweplacement (Chip)	-	-	R150
Pin Reset	-	-	R12
Account Information			
Proof of Banking Details	Free	R6	R25
Balance Enquiry	Free	No slip: Free Printed slip: R1	R18
Email Statements	Free		
Monthly statements: charged per 30 day period	Free	One FREE 30 day period per month, thereafter R7.50	R50
International Banking*			
Debit Card Purchase (International)	R4.50 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)	2.75% of value + R3/R100 (Min: R70)		
International Payment - Outgoing	0.48% Min: R190 Max: R700	-	0.67% Min: R240 Max: R950
International Payment - Incoming	0.429% Min: R160 Max: R555	-	0.554% Min: R200 Max: R791



Save: MarketLink savings account

MarketLink savings account Save towards a goal with a FREE* MarketLink savings account. This will be set up for you when you sign up for MyMoBiz. Earn interest on any funds saved in this account, plus you can set up scheduled transfers into your MarketLink savings account to stay on top of your savings goals. You can open more than one MarketLink savings account if you have multiple savings goals.



Borrow

MyMoBiz is your gateway to Standard Bank's affordable lending solutions. Qualify for a Credit Card or Loan in minutes and have the money deposited into your account immediately so you can take care of your business cashflow needs.

Visit onlinebanking.standardbank.co.za or download our banking app to apply. T&Cs apply.



Manage your account Digital Banking

Manage your MyMoBiz account wherever you are. Use our world-class digital banking platforms to increase card limits, view statements, make payments, manage transactions and much more

- Visit onlinebanking.standardbank.co.za to access internet banking.
- Download the Banking App:

Receive payments from your customers

Get paid by card

- Get paid wherever your business takes you with **PocketBiz** – a mobile card machine that enables your business to receive card payments wherever you are.
- **FREE set-up**, You will not have to pay a monthly rental for the Pocketbiz device however, if you do not transact, you will need to pay a minimum monthly fee of R199 ex. Vat
- When sales are done via PocketBiz, funds are settled in to your account the same day.



Get paid by mobile

Get paid in a snap using **SnapScan** - a contactless payment solution that makes it easy and safe to receive payments in-store, online, at home, or on the go. The seamless sign-up process is free, and transaction fees are based on our dynamic rates system which calculates the amount you pay per transaction on your previous month's SnapScan turnover, meaning that the more you grow your business with SnapScan, the less you will pay. Dynamic rates start at 2.95% (excl. VAT).



Pay your employees with Salary Payment

Save time and money when you pay your employees' salaries, you can pay up to 500 employees and if your employees bank with Standard Bank, they will receive their salaries faster, and you will pay less on transaction fees..

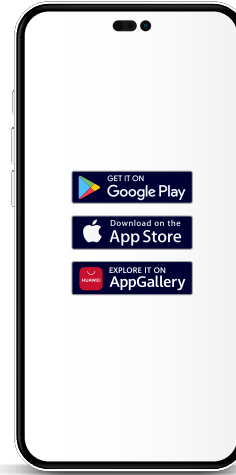


Earn rewards

Earn rewards as you do your banking through UCount Rewards for Business.

Join UCount Rewards for Business:

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



Contact us

General customer enquiries:

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

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

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

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

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

Lost or stolen cards:

South Africa: **0800 020 600** | International: **+2711 299 4114**

Fraud:

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

*Fees effective from 1 January 2024 (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.

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



Standard Bank supports the Ombudsman for Banking Services Sharecall number

