



2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

✓ **SMOOTH SAILING, OR MAKING WAVES?**

Starting out on a new business venture is as daunting as it is exciting! Any business owner knows that – while there are never any guarantees – a solid and stable plan of action to guide you towards your next is invaluable.

BizLaunch is an easy and effective bundled solution to help you manage your finances, while you focus your attention on the nexts that come with building a successful business and taking it to new heights.

A BizLaunch account from Standard Bank gives the account holder all the functionality of a standard current account, but with the added benefit of bundled pricing, because we know that every expenditure makes a difference at the outset of a new business venture.

Bundled pricing allows you to pay a fixed monthly amount for bank charges. This helps to give you some predictability while you plot the way towards both your next and that of your business – plus, you'll enjoy the benefit of saving on bank fees in the start-up phase of your venture.

✓ **WHAT BENEFITS CAN I EXPECT FROM A BIZLAUNCH ACCOUNT?**



Anytime business banking online or at the ATM



Access to a business banking specialist



Multiple bank cards for you and your staff



UCount Rewards for Business



e-Statements for easy filing



A fixed fee for bundled transactions



No opening deposit or minimum balance required



Secure electronic transfers, pre-paid purchases and payments



Cross-border and international business support



Payment approvals management with Online Banking



Access to BizDirect Call Centre for queries and support after hours



Special rates on business insurance and merchant devices

A BizLaunch account has all the functionality of a Standard Current Account, with a difference. We understand that costs matter when you're starting out and that during the early days, cash flow is scarce. That is why BizLaunch offers bundled pricing, which means you pay a fixed amount for bank charges every month. This helps you to plan better – and you'll save on bank fees while your business is starting up. A breakdown of the BizLaunch fees for 2019 can be found on the next page.

▸ BIZLAUNCH PRICING SCHEDULE*

*Fees effective from 1 January 2019 (including VAT)

Bundle fees	
Bundle monthly fee applicable to accounts opened in 2019 ¹	R 199,00
Bundle monthly fee applicable to accounts older than 12 months	R 255,00

The following transactional services are included:	
Internet, Cellphone and Telephone banking monthly subscription	Free
Cheque Card annual fee	Free
ATM cash withdrawals at Standard Bank AutoBank	Limited to 5 per month, thereafter standard ATM rates apply
ATM deposits at Standard Bank ATMs	Limited to 5 per month, thereafter standard ATM deposit rates apply
Electronic Account Payments (EAPs)	Limited to sum of 35 of POS + EAP + Debit orders, thereafter R25.50 per transaction
Point of sale purchases (Debit Card and Cheque Card)	Limited to sum of 35 of POS + EAP + Debit orders, thereafter R11.00 per transaction
Debit orders	Limited to sum of 35 of POS + EAP + Debit orders, thereafter standard debit order rates apply
Electronic inter-account transfers (on Interbank banking)	Unlimited
Electronic prepaid top-ups via Standard Bank channels	Unlimited
MyUpdates transaction ²	Unlimited

More information

If you have any questions about the new pricing or how our Business Banking services can help to move your business forward, please call us on **0860 109 075** or speak to a Business Banker.

We are committed to delivering products and services that contribute to your business's success.

For information and advice on how to manage and grow your business, visit <https://bizconnect.standardbank.co.za>

Terms and conditions apply

* Fees are subject to change due to regulatory requirements.

1. The monthly fee quoted will be valid for a period of 12 months.
2. Basic service for single cellphone number.

For other pay-as-you-transact services that do not form part of the bundle, see the Business Current Account pricing brochure.

▸ 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 InstantMoney™ 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.

CONTACT US

General customer enquiries

South Africa: 0860 123 101

International: +27 11 299 4701

Contact UCount Rewards:

0860 UCOUNT (82 68 68)

businessenquiries@UCount.co.za

Consultant: 0860 109 075

Email: bizdirect@standardbank.co.za

Lost or stolen cards: 0800 020 600 / 011 299 4114

Internet: www.standardbank.co.za

Cellphone Banking: *120*2345#

Fraud: 0800 222 050 / 011 641 6114

***Fees effective from 1 January 2019 (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.

*Terms and Conditions apply



standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

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GMS-4343 – 09/2018