



Business Current Account

2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

ANNUAL PRICING REVIEW 2019

Your business is a product of all the professional Nexts you have aspired to in your life, and we are proud to be there for you at each step of the way.

Our business banking teams are on standby to help you simplify your world of banking. They are highly trained in taking care of your business's needs – quickly and efficiently. Within this package, we proudly offer you an innovative and effective transactional service, including advanced online solutions and top process management.

A Standard Bank Business Current Account allows you to transact in the way that is most convenient for you, from traditional branch banking to advanced electronic banking services. Your time is best spent focused on creating income – we'll make it easy to manage once it's there.

BUSINESS CURRENT ACCOUNT

*Fees effective from 1 January 2019 (including VAT)

Transaction type	Base fee	Fee based on transaction as a % of value		Maximum total fee
Deposits				
Deposits at a cash centre^{1,2}				
R0.01 - R5000	R 6,50	+	2,51%	No Max. Min: R50.44
R5000.01 - R25 000	R 6,50	+	1,71%	No Maximum
R25 000.01 - R60 000	R 6,50	+	1,61%	No Maximum
R60 000.01 and over	R 6,50	+	1,18%	No Maximum
Deposits at a branch^{1,2}				
R0.01 - R5000	R 8,00	+	2,94%	No Max. Min: R40.35
R5000.01 - R25 000	R 8,00	+	1,77%	No Maximum
R25 000.01 - R60 000	R 8,00	+	1,66%	No Maximum
R60 000.01 and over	R 8,00	+	1,39%	No Maximum
Other deposits²				
Cash deposits at AutoBank (ATM/ANA)	R 4,50	+	0,96%	No Maximum
Cheque deposits (ATM, Branch, Cash Centre)	R 50,00 per deposit	+	R 7,50 per cheque	R 150,00

Transaction type	Base fee	Fee based on transaction as a % of value		Maximum total fee
Cash withdrawals				
Cheque encashment ²	R 60,00	+	2,25%	Plus cheque service fee
Branch cash withdrawal ²	R 60,00	+	2,25%	No Maximum
Standard Bank AutoBank ³	R 1,85		per R100 or part thereof	No Maximum
Cash withdrawals at international ATM's	R 70,00	+	2,00%	No Maximum
Payments²				
Inter-account transfers and internal debit orders to own Standard Bank accounts	R 5,00		N/A	R 5,00
Electronic account payments	R 4,74	+	0,74%	R 18,46
External debit orders (to another Standard Bank customer or external to Standard Bank)	R 18,50		N/A	R 18,50
Debit card purchases (Maestro) ²	R 6,20		N/A	R 6,20
Cheque card purchases	R 6,20		N/A	R 6,20
Stop orders ²	R 19,00		N/A	R 19,00
Cheque service fee	R 120,00		N/A	R 120,00
International currency conversion	N/A		2,75%	No maximum

*Terms and conditions will apply to all business transactional account.

The Business Current Account fees will apply to all business transactional accounts unless specified.

¹ A deposit correction fee of R90,00 will be levied on all incorrect deposit amounts reflected on deposit slips.

² A minimum monthly service fee of R77,00 will be charged on your account if the service fees on your account are not more than R77,00 for the month.

The transactions indicated by² are excluded from the monthly service fee calculation. You pay the higher of the R77,00 or the total monthly service fee costs.

³ Using another bank's ATM incurs an additional fee of R9,00.

⁴ A monthly overdraft service fee will be charged on all accounts with limits above R500,00.

⁵ A monthly overdraft service fee will be charged on all accounts with no limits and overdrawn balances above R300,00.

⁶ Minimum subject to terms and conditions. Subject to NCA rules for NCA customers.

⁷ To be charged on the unutilised portion of a facility where utilisation is less than 80% of total facility.

⁸ This fee will be charged for every month the review is delayed.

⁹ Access to cheque funds is not a guarantee that the cheque will be honoured by the payer, but an upfront recognition of the value of the cheque before it is verified with the payer's bank.

¹⁰ Commission charged on non-cash cover guarantee is risk based.

Information²	
AutoBank and AutoPlus balance enquiries or mini-statements (Print)	R 1,60
AutoBank and AutoPlus balance enquiries or mini-statements (Display)	Free
Balance enquiries at another bank's ATM	R 9,00
Branch balance enquiry	R 8,00
Provisional statements²	
AutoPlus – one free a month, thereafter	R 7,00
Branch	R27,00 per statement
Internet statements	Free
Transaction history (Branch) – 60-day statement	R 60,00
– 90-day statement	R 90,00
– 120-day statement	R 120,00
– 150-day statement	R 150,00
– 180-day statement	R 180,00
Other fees²	
UCount Rewards for Business membership fee (per year)	R365,00
Declined AutoBank cash withdrawal	R2,80
Other bank's ATM decline	R 9,00
Stop order (set-up/change/cancel)	R 19,00
Carbonised chequebook – 30 forms	R75,00
– 100 forms	R170,00
Non-carbonised chequebook – 40 forms	R75,00
– 100 forms	R135,00
Deposit book – duplicate	R 36,00
– triplicate	R 48,00
Debit card replacement (chip)	R 150,00
Monthly management fee – Small Enterprise	R 80,00
– Business	R 95,00
– Commercial	R 110,00
Monthly service fee on overdraft (NCA) ⁴	R 69,00
Monthly service fee on overdraft (Non – NCA) ⁴	0.021% of Limit (Min: R73.00 and Max: R212.00)
Monthly service fee on overdraft (NCA no limit) ⁵	R 69,00
Monthly service fee on overdraft (Non-NCA no limit) ⁵	R 210,00
Monthly service fee (APL, MTL, BTL) and BRCP (NCA clients) ⁶	R 69,00
Monthly service fee (APL, MTL, BTL) and BRCP (Non-NCA clients)	0.021% of Limit (Min: R73.00 and Max: R212.00)
Lending initiation fee	
– Overdraft	1.26% of facility. **minimums apply
– Business Revolving Credit Plan	1.26% of facility. **minimums apply
– Term loans (BTL, MTL)	1.51% of facility. **minimums apply
– Agricultural Production Loans	1.26% of facility. **minimums apply
Lending review fee	1.01% of facility
Unutilised facility ⁷	1.26% of unutilised portion of facility
Review extension fee ⁸	0.2% of facility monthly **Minimums apply

Other fees	
Honouring fee	R 145,00
Dishonour or unpaid fee	R120.00 for first 3. R150.00 thereafter (calender year)
Post-dated cheque deposit fee	R 125,00
Special clearance	R 145,00
Access to cheque funds ⁹	R120.00 + 0.10% of cheque funds
Guarantees by bank fees	
Establishment fee (Standard format)	R 1 385,00
Establishment fee (Non-standard format)	1.01% of value minimum of R1 385.00
Quarterly admin fee (All guarantees Cash/Non-cash)	R 165,00
Quarterly commission (Only Non-cash cover) ¹⁰	2.28% –4.05% no Min. and Max.
Amendment fee	R 1 385,00
Cancellation fee	R 1 500,00

*Prices include VAT and are subject to change.

ATTORNEYS TRUST CURRENT ACCOUNT

Our Attorneys Trust Current account meets the legal requirements of a practicing attorney, notary or conveyancer for the purposes of managing and depositing clients' funds.

The fees below are specific to the Attorneys Trust Current Account*

Transaction type	Base fee	Fee based on transaction as a % of value	Maximum total fee
Administration fees			
Monthly management fees	R 80,00		R 80,00
Deposits at a branch			
Cheque deposits	R 50,00 per deposit	+	R 7,50 per cheque
Cash deposits	R 8,00	+	1,490%
			R 150,00
			No Maximum
Payments			
Cheque service fee	R 60,00		R 60,00

*Please take note that unless specified above, the fees and the terms and conditions of the Business current account will apply to the Attorneys Trust Current Account.

EXECUTORS CURRENT ACCOUNT

Our Executors Current account is a transactional account that enables an appointed executor, liquidator and curator to deposit and make payments to third parties.

The fees below are specific to the Executors Current account*

Transaction type	Base fee	Fee based on transaction as a % of value	Maximum total fee
Administration fees			
Monthly management fees	R 0,00		R 0,00
Deposits at a branch			
Cheque deposits	R 50,00 per deposit	+	R 7,50 per cheque
Cash deposits	R 8,00	+	1,490%
			R 150,00
			No Maximum
Payments			
Cheque service fee	R 60,00		R 60,00

*Please take note that unless specified above, the fees and the terms and conditions of the Business Current account will apply to the Executors Current account.

ONLINE BANKING

Choose the solution that works for your online business banking needs.

	Internet Banking	Online Banking for Business	Business Online Domestic Banking Option 1
Monthly Fee		Free	R 350,00
Additions, deletions or changes made by the bank per beneficiary whether domestic or international		Not applicable	R 70,00
Electronic account payments		R4.74 + 0.74% Maximum R18.46	R 11,00
Inter-account payments		R 5,00	R 5,85
Pay Alerts: Email		R 1,15	R 0,90
SMS		R 1,20	R 0,90
Fax		R 7,00	R 4,15

*Terms and conditions will apply to all business transactional account.

*Prices include VAT and are subject to change.

¹¹ You can add an unlimited number of users.

¹² You can add a user to any of your business accounts, including non-transactional accounts

¹² Fees will be calculated on the maximum number of active users in the business profile, in that month.

CASH FLOW MANAGEMENT SOLUTIONS

How we assist your business



Help me collect money from my customers



Receive Money

Convenient Means to Receive Money

- Cash Solutions
- Merchant Solutions
- SnapScan
- Electronic Fund Transfers
- InstantMoney™
- 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



Value-Added Services

Greater Administrative Control

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

Liquidity Management Solutions

Improved Cash Management

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



Help me make payments to creditors, staff and adhoc



Creators

Register on our online platforms

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 Join BizConnect
- InstantMoney
- Cross-Border/International Payments



Salaries

SnapScan is an innovative app that lets you pay for things with your smartphone

Simplify Employee Payments

- Electronic Fund Transfers
 - Adhoc Payments
 - Same-day Payments
 - Future Dated Payments
 - Batch Payments
- Urgent Payments
- InstantMoney
- Prepaid Card



Specific Payments

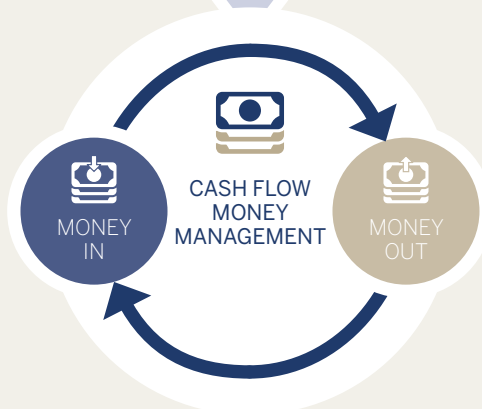
- SARS eFiling
- UIF Payments



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 need
- 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

COST-SAVING TIPS

Online Banking for Business

Internet banking has evolved its range of features to cater for the needs of businesses. Online Banking for Business offers simple solutions that enable you to do your banking on the go. You will now have the ability to assign banking tasks to key individuals, whilst maintaining transparency and control of your business accounts. This solution offers you the ability to manage permissions on accounts and approve transactions, anytime, anywhere.

Avoid using cheques to pay creditors or employees. Instead pay electronically or use Instant Money or PayCard where the beneficiary does not have a bank account. Request Debtors to pay you electronically directly into your banking account. Where reconciliation is an issue use our pre-loaded beneficiary service (Company Directory Index) or Receipt referencing service where we will cheque your reference on all deposits according to your specifications.

Business Online

Business Online provides advanced and secure electronic banking for businesses that need to design payment workflows and controls to suit their needs. It offers a full solution set of payments and collections, including urgent payment options. Additional single sign-on features include third-party fund administration, liquidity or cash management and trade services. Business Online also offers international banking services that allow you to transact in multiple currencies.

BizConnect is Standard Bank's online business portal. Here, you can get practical advice and tools that will help you grow your business faster. BizConnect will also keep you updated on the latest news, trends, statistics and

solutions for the general business sector, as well as sectors such as finance, agriculture and franchising, at no extra cost. Visit <https://bizconnect.standardbank.co.za> and add your name to the mailing list.

VALUE-ADDED SERVICES



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.



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.



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.

ADDITIONAL VALUE-ADDED SERVICES

Cash Solutions

Standard Bank offers convenient, secure, cash processing solutions tailored to meet your business's requirements. Our cash specialists have extensive experience to assist you in your cash processing and withdrawal needs, and can help you tailor your cash processing solution to your specific requirements from end-to-end.

Merchant Solutions

Standard Bank Merchant Solutions provides merchants in South Africa with a wide range of card and payment solutions. Our products are secure, convenient and reliable, enabling you to accept payments from customers in different ways. Our payment solutions include traditional card payments, phone payments (m-Commerce), and a variety of online (e-Commerce) products, tools and resources. Contact us to discuss your needs and we will provide payment solutions that suit your business and your requirements.

Card Solutions

We have a wide selection of payment cards specifically for businesses.

SIGN UP FOR UCOUNT REWARDS FOR BUSINESS

Visit standardbank.co.za/UCountbusiness

Contact your Business Banker

SMS 'REWARDS' AND YOUR NAME TO 31645

Standard SMS rates apply. Free and bundled SMSs do not apply.

Collect Rewards Points

When using your Standard Bank Business Credit, Cheque or Debit Card for qualifying purchases, you will collect the following back in Rewards Points:



Card Rewards: up to 1.25%* on all card purchases



Fuel Rewards: up to R5* per litre of fuel at Caltex



Travel Rewards (Domestic): Up to 40%* on all domestic flights booked through the UCount Rewards Travel Mall no matter which airline



Retailer Rewards: up to 5%* at our Rewards Retailers

CONTACT US

You also get the following:



Tier Rewards: up to 500* depending on your rewards tier



Dual Membership Rewards: up to 3 600* if you are a member of both the UCount Rewards and UCount Rewards for Business programmes

*Fees effective from 1 January 2019 (including VAT)



Social Rewards: up to 690* Rewards Points on social media when you link your Twitter account and get rewarded for positive interactions with **#UCountbusiness**

Redeem Rewards Points

Redeeming your Rewards Points is just as easy as collecting them. You can redeem your Rewards Points:



For fuel at **Caltex**



For great deals **online and in store at our Rewards Retailers**



For **local travel deals** at the UCount Rewards Travel Mall



For a huge range of items at the **UCount Rewards Online Mall**



By investing your Rewards Points into a **Notice Deposit Account**



For access to **Bidvest Premier Lounges** at South African airports

*T&Cs apply.

standardbank.co.za/whatsyournext

See your Rewards Points grow

You can view your Rewards Points balance at anytime:

- On your UCount Rewards online profile on our website standardbank.co.za/UCountbusiness
- SMS 'Balance' to 32700 SMSs cost R1. Free and bundled SMSs do not apply.

*Terms and conditions apply.

General customer enquiries

South Africa: 0860 123 101

International: +27 11 299 4701

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

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

Business Support Services

When you join the rewards programme, you get to choose how you want to manage your business:

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 contracts 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.



Marketing & Sales



Legal & Tax



Technical Support

OMBUDSMAN
FOR BANKING SERVICES
Standard Bank supports the
Ombudsman for Banking Services
Sharecall number 0860 800 900

Standard Bank Moving Forward™

Authorised financial services and registered credit provider (NCRCP15).

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