

Commercial Card



2019 PRICING GUIDE

BANK

BORROW

SAVE

EARN

INSURE

STARTING UP, OR STARTING TO EXPAND?

Standard Bank understands that having a business like yours comes with its own set of requirements, whether you are in charge of an already well-established business, or own a small enterprise, a franchise or a start-up. Each business has its own Next, and Standard Bank is the perfect partner for taking care of your business's needs.

While we always strive to keep our fees as effective as possible, a small inflation-related increase in the monthly management fees of the Standard Bank Commercial Card has become unavoidable. The new fee will be effective as of 1 January 2019.

WHAT BENEFITS DO I GET WITH MY STANDARD BANK COMMERCIAL CARD?



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



Basic automatic travel insurance cover of up to R1 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.

ADDITIONAL BENEFITS

- Detailed statements to facilitate your dealings with the South African Revenue Service
- 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
- Corporate Liability Waiver (CLW) for both our MasterCard and Visa products
- **SAVE** with an Automatic Payment Order (APO)
- Electronic banking (Access to Internet banking to view your statements).

From travel to entertainment and every other expense in-between, your Commercial Card gives you complete control, security and peace of mind.

✓ COST BREAKDOWN OF A COMMERCIAL CARD ACCOUNT:

Description of service fee or product		Fees inclusive of VAT
Initiation fee*		R1,120.00
Annual service fee per card		
1 to 50 cards		R405.00
51 to 100 cards		R330.00
More than 100 cards**		R200.00
Aviation card		R405.00
Travel Lodge cards		R405.00
Procurement card		R505.00
Garage card		R405.00
Transactional fees for 2019		
Cash withdrawals		
Transaction type	Base fee	Fee based on value
Branch	R60.00	+ R2.30 per R100
Standard Bank ATM	Free	+ R2.25 per R100
Other banks ATM	R9.00 Saswitch fee	+ R2.25 per R100
International cash withdrawal	R65.00	+ R2.25 per R100
Payments and Transfers		
Branch account payments (Client instructions actioned in-branch or by the service centre)		
Branch inter-account transfers (example cheque account to card)	R75.00	-
Electronic account payment	R4.70	+ 0.73% Max R18.30
Electronic inter-account transfers	R5.50	-
Cash deposits		
ATM		One free thereafter R4.50 + 0.96%
Branch		<R5.000: R8.00 + 2.94%; R5.001 – R25.000: R8.00 + 1.77%; R25.001 – R60.000: R8.00 + 1.66%; R60.001 + : R8.00 + 1.39%; (Min: R40)
Cheque deposits		R50.00
Fees		
Penalty fees		
Arrears fee (After 60 days of delinquency)		R60.00
Honouring fee (Over limit)		R145.00
Late payment fee (Missed due date payment)		R160.00
Decline fees		
Decline at POS due to insufficient funds		R9.00
Cash withdrawal decline due to insufficient funds – Standard Bank ATM		R3.00
Cash withdrawal decline due to insufficient funds – other banks ATM		R9.00

Other fees	
PIN reset at branch	R5.30
PIN reset at ATM	Free
Commercial Garage card Transaction fee	R6.00
Toll gate transaction fee	R1.20
MyUpdates	Free
Visa Intellilink and MasterCard (SDOL Gen ²) (per transaction)	R3.20
International transaction fee***	2.75%
Provisional statements	
Statements	
AutoPlus	First free thereafter R5.50
Branch	R25.00
Transactional history statements	
Per statement	R30.00
Balance enquiries	
Standard Bank AutoBank/AutoPlus	R1.60
In branch	R8.00
Other bank's ATM	R6.00
Card replacement	
Local	R135.00
Emergency	R475.00
Retrieval of vouchers	
Local	R75.00
International	R255.00
Delivery of card by courier	
Branch	R130.00
Face to Face	R230.00
International	R475.00

Notes:

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

** Free for more than 100 cards opened prior to 2010

*** 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.

VALUE-ADDED SERVICES



SnapScan

SnapScan is an innovative app that lets you pay for goods 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.



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

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. This is only applicable to Small Enterprises.

CONTACT US

General customer enquiries

South Africa: 0861 001 030 / 0860 999 002

International: 010 249 0063

Email: corpcard.corpcard@standardbank.co.za/
corporatecardpriority@standardbank.co.za
or contact your Relationship Manager/Customer Service Consultant for assistance.

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

Fraud: 0800 222 050/010 249 0070

*Fees effective from 1 Jan 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.



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

standardbank.co.za/whatsyournext

Standard Bank Moving Forward™

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