



**Standard
Bank**

Trade by Standard Bank

An end-to-end trade solution designed to help your business grow.

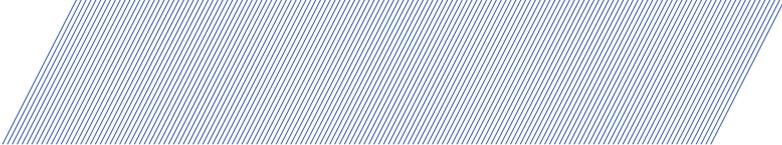
Trade by Standard Bank

A comprehensive bundle of trade solutions to help your business grow.

1. Introductions to vetted international buyers and suppliers.
2. Comprehensive working capital and trade products at competitive rates.
3. Best-of-breed logistics service providers at rates reserved for South Africa's largest companies.
4. Ongoing predictive all-in landed cost and delivery timelines on imports.
5. Expert, single point of contact to work with you, for all import needs on each transaction.

As your trade partner we're dedicated to helping your business grow on your trade journey.

For any further assistance please contact your Trade Sales Manager, Relationship Manager or Account Executive, or email: tradesalesfulfilment@standardbank.co.za



Trade by Standard Bank

The cornerstone of Trade by Standard Bank is our commitment to partnering with you to drive your business growth.

Enabling businesses that align with our vision contributes to the growth of our economy and, in turn, the growth of our continent. Regardless of the economic climate, the backbone of businesses that thrive has always been their ability to navigate the ever-changing trade landscape.

Unique to South Africa is a Standard Bank trade platform that serves as a meeting place for reliable, vetted sellers and buyers around the world.

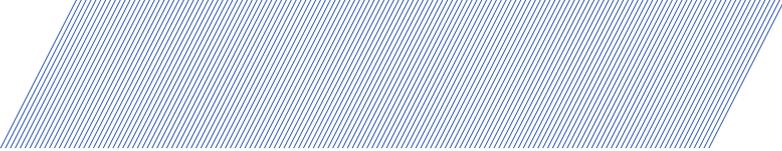
We'll also provide you with industry-leading trade finance and documentary trade products, allowing you to improve and extend your working capital cycle and enabling you to expand your business while mitigating risks that may materialise along the way.

We have also partnered with a panel of some of South Africa's premier logistics service providers, enabling us to pass on savings and services that are typically reserved for South Africa's largest companies.

By partnering with other experienced players in the trade value chain, we have developed tools that calculate comprehensive costings for every unit purchased by your business, while generating predictive timelines for each and every import.

As your trade partner, we are dedicated to helping you and we are all about creating endless possibilities for you and your business.





We will introduce you to vetted international buyers and suppliers

A digital platform that connects you to a world of trusted suppliers and buyers.

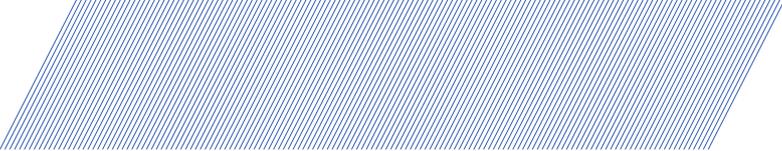
Trust in your suppliers and buyers is critical in trading, so we will introduce you to pre-vetted, reputable, reliable and trusted sellers and buyers both locally and internationally. We have a sophisticated algorithm that will match you with relevant businesses that you can connect with to help your business grow.

Access to this exclusive service includes:

- Facilitated introductions to the most pre-vetted businesses from 15 international banks over 45 countries.
- Access to international trade shows and events.
- A platform for you to respond to and post new business opportunities.

We have a dedicated team to help you navigate your way to the best suppliers or buyers globally. Our team will make sure you get the most out of the platform by proactively identifying and engaging with suppliers and buyers and providing you with specific market insights.





We will provide you with finance for your trade to help improve your working capital

Your comprehensive bundle of financial products and services to help your business grow.

We can provide you with financial products that can allow you to expand your business and mitigate risks. Our products help by extending your cash flow cycle with supply chain finance, facilitating outstanding payments with documentary trade products, and navigating international payments.

How we do it

1. Supply chain finance (open account) – funding your account payables and receivables in line with your working capital needs.

Buyers and sellers in trusted relationships often trade on open account terms which doesn't always align with the cash conversion cycles.

We offer you solutions for effective and flexible cash flow management by providing funding that will:

- Improve your cash flow by unlocking cash from your receivables/payables.
- Enable the timeous movement of your goods through enhanced trade and payments processes.
- Allow you to negotiate better payment terms with your suppliers, resulting in early payment discounts.

2. Documentary trade finance

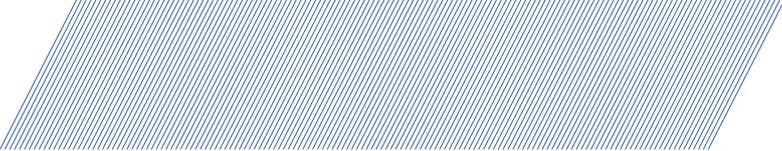
Documentary credits, collections and guarantees mitigate payment and performance risk simultaneously. These can also be used to provide working capital solutions when you are buying (import financing) and when you are selling (discounting).

3. International Payments

We will be able to assist you with all the complexities of international payments.

- Managing international/foreign payments. We can help you navigate South African exchange control regulations.
- Currency fluctuations. We have a wide range of foreign exchange solutions that can hedge your currency risks.





We will take care of your end-to-end import process for you

We will partner with you throughout your end-to-end trade journey by working with you to manage all your banking and logistics needs through a single point of contact - your **Executive Trade Partner will proactively ensure that goods arrive on time, in the condition ordered, and at the price you expected.**

This includes:

- **Planning** – we provide you with an expected timeline and fully transparent landed cost on every item ordered (including logistics, bank, and customs charges) to help ensure you can maintain your delivery schedules and profit margins.
- **Suppliers** – production tracking and supplier payments.
- **Logistics** – we will match you with world-class logistics service providers to suit your specific needs. We also provide you with real-time tracking on all goods moved, management of international shipping documents and arrangements and access to warehousing facilities.
- **Working capital** – trade finance, lending, forex, hedging, exposure management, payments, and international payments.
- **Customs** – HS (Harmonized Commodity Description and Coding System) and local customs classifications, custom duties, taxes, and clearing.
- **Regulatory (including exchange control) and International law** requirements.



1

Find a supplier



2

Find a shipping partner



3

Organise finance,
forex, payments,
insurance



4

Calculate estimated
landed costs



7

Mobilise shipping
partner



6

Order management



5

Place order



8

Track and trace



9

Risk mitigations



10

Make payments



13

Repay Standard Bank



12

Sell goods



11

Warehouse goods

Trade by Standard Bank