

2021 PRICING Business Current Account



Standard Bank **IT CAN BE™**

OUR 2021 ANNUAL PRICING REVIEW

As businesses continue to navigate the challenges that have resulted from the global pandemic, we understand that having access to cost-effective banking solutions is now more important than ever before. To support you and your business during this difficult time, we are pleased to advise that the **some of our fees will be decreasing in 2021.**

The following fees will be decreased or reduced to zero to enable your business to transact digitally and more cost-effectively:



Electronic Account Payments (EAPs) on Internet and Mobile Banking – significantly reduced to R7 per transaction.



Minimum Monthly Services fees – reduced to zero and will no longer apply.



Point of Sale transaction fees have been significantly reduced to R4.



Corporate Card delivery fees will be **reduced to zero.**



Inter-account transfer fees on Internet and Mobile Banking – **reduced to zero** and will no longer apply.

TRANSACTIONAL FEES

	Online Banking Mobile App	ATM	Branch Banker Assisted
Monthly Management Fee			
Small Enterprise	R85		
Business Banking	R100		
Commercial Banking	R115		
Attorneys Trust Account	R85		
Executors Trust Account	No Monthly Fee		

	Online Banking Mobile App	ATM	Branch Banker Assisted
Cash Deposits and Withdrawals¹			
Cash Deposit	–	R9/R1 000	R17/R1 000 Min. R60 Attorney/Executor Trust Account: R8 + 1.64%
Coin Deposits	–	–	Coin Deposits at Branch: R40/R1 000 Min. R60 (Applicable to deposits greater than R2 000. Should deposits be less than R2 000 then standard cash deposit rates will apply.)
Cash Withdrawal	–	R10/R1 000	R20/R1 000 Min. R70
Coin Withdrawal	–	–	Coin Withdrawal at Branch Banker Assisted: R45/R1 000 Min. R70,00
Cash Withdrawal at Participating Retailers	R2		
Declined Transaction (Insufficient funds)	–	Standard Bank ATM: Free Other Banks ATM: R7,50	–
Payments			
Inter-Account Transfer	Free	R5,30	R90
Account Payment	R7	R7	R90 + 0.1% Max. R5 000
Immediate Payment	Less than R3 000: R10 More than R3 000: R50	–	R505 + 0.26% Max. R10 000
Instant Money	Up to R500: R8 R501 to R1 000: R10,50 Above R1 000: R12,50		–
Verify Account Details	Standard Bank Accounts: Free Other Bank Accounts: R2	Standard Bank Accounts: Free	–
Schedule Payment (Setup/Change/Cancel)	Free	Free	R20
Payment Notification			
MyUpdates – SMS notification	R0,50 per SMS		
MyUpdates – Email notification	Free		
Payment Confirmation – SMS	R1,35		
Payment Confirmation – Email	R1,10		
Prepaid Purchases			
Prepaid Airtime/Data	R0,50	Standard Bank ATM: R0,50. Other bank ATM: R9 + R1,20	–
Prepaid Electricity	R1,50	Standard Bank ATM: R1,50 Other Bank ATM: R9 + R1,50	–
Debit Orders			

	Online Banking Mobile App	ATM	Branch Banker Assisted
Internal Debit Order	R5,30		
External Debit Order	R18,50		
Reverse Debit Order (Within 40 days)	Free		
Reverse Debit Order (Over 40 days)	R135		
Stop Debit Order	R65		
Unpaid Debit Order	No charge for the first 4 and R147 from the 5th occurrence onwards until year end		
Debit Order Honouring Fee	R145		
Card Fees			
Card Purchases	R4		
Card Purchase with Cash withdrawal	R6		
Debit card replacement (chip)	R150		
PIN Reset	–	Free	R10
Stop lost or stolen card	Free		
Account Information			
Balance Enquiries	Free	Print: R1,60 Display: Free At other ATM: R9	R10
Proof of Banking Details	R2,50	R5	R15 (First free then charge)
Email Statements	Free		
3 Month Stamped Statements	Free	R18	R96
Statements			
Provisional Statements	Free	One free thereafter R6	R32 per statement
Transaction history	60-day statement	Free	R12
	90-day statement		R18
	120-day statement		–
	150-day statement		–
	180-day statement		R36
	210-day statement		–
	240-day statement		–
360-day statement	–		
Other Fees			

	Online Banking Mobile App	ATM	Branch Banker Assisted
UCount for Business Membership (per year)	R365		
Deposit book	Duplicate: R38 Triplicate: R51		
International Banking⁴			
Debit Card Purchase	R4,00 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)	R75 + 2.11% of transaction value		
International Payment – Outgoing	0.45% Min. R165 Max. R650	–	0.60% Min. R200 Max: R850
International Payment – Incoming	–	–	0.554% Min. R185 Max. R791
Business Lending			
Overdraft – Initiation Fee – Monthly Fee (Within NCA) – Monthly Fee (Outside of NCA)	1.26% of facility. minimums apply R69 0.021% of limit (Min. R73 and Max. R212)		
Term Loans – Initiation Fee – Monthly Fee (Within NCA) – Monthly Fee (Outside of NCA)	1.51% of facility. minimums apply R69 0.021% of limit (Min. R73 and Max. R212)		
Revolving Loans (Incl. Agricultural production loans) – Initiation Fee – Monthly Fee (Within NCA) – Monthly Fee (Outside of NCA)	1.26% of facility. minimums apply R69 0.021% of limit (Min. R73 and Max. R212)		
Other Fees – Unutilised Facility Fee – Lending Review Fee – Review extension Fee	1.26% of unutilised portion of facility 1.01% of facility 0.2% of facility monthly R350 minimums apply		

Note:

1. Terms and conditions will apply to all business transactional account and excludes Business Online fees.
2. The Business Current Account fees will apply to all business transactional accounts unless specified.
3. Additional fees apply for Bulk Coin Deposits and Coin Withdrawals.
4. Visit www.StandardBank.co.za for more information on our Forex Solutions and any of our other products.

How we assist your business

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.



Help me collect money from my customers.



Receive Money



Convenient Means to Receive Money

- Cash Solutions
- Merchant Solutions
- SnapScan
- Electronic Fund Transfers
- Instant Money™
- 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

Creditors



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
- Instant Money
- Cross-Border/International Payments

Salaries



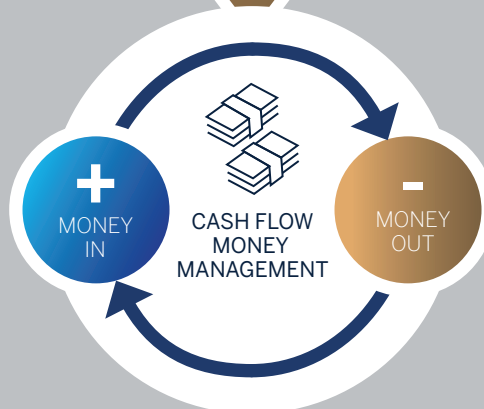
Simplify Employee Payments

- Electronic Fund Transfers:
 - Adhoc Payments
 - Same-day Payments
 - Future Dated Payments
 - Batch Payments
- Urgent Payments
- Instant Money
- Prepaid Card

Specific Payments



- SARS eFiling
- UIF Payments



Value-Added Services



Greater Administrative Control

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

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

CONTACT US

General customer enquiries:

South Africa: **0860 123 101**
International: **+ 27 11 299 4701**
Consultant: **0860 109 075**

Dedicated Email: **bizdirect@standardbank.co.za**
Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

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

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

Lost or stolen cards:

South Africa: **0800 020 600**
International: **+ 27 11 299 4114**

Fraud:

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

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.



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

Standard Bank **IT CAN BE™**