



Standard Bank

2024 Pricing



Business Savings and Investments



Savings and Investment products to accelerate your business success

Allow your money to work for you and make your goals a reality.

Use our **digital channels** to minimize fees.

Keep your balances **within required minimum balances** to earn interest.

Payments and transfers can be **done for savings accounts** (Marketlink, Puresave, Plusplan).

Stop orders from your Standard Bank transactional account into your savings and

Redeem **UCount Rewards points** into 32 Day Notice Deposit and earn interest.

Earn **UCount Rewards points** when you maintain the minimum qualifying balance across your saving & investment accounts.

Business PlusPlan Account

Put away surplus cash to take care of planned or unexpected expenses.



Two FREE ATM cash deposits per month.



Keep an **average balance of R15 000 or more** in your PlusPlan account for the entire month to qualify for these benefits:

- No monthly management fee.
- 3 FREE debit transactions a month.
 - Debit transactions include ATM cash withdrawals, electronic account payments, electronic inter-account transfers and debit orders.

PlusPlan fees

Monthly fees (PlusPlan)	
Monthly administration fee	R25
Monthly administration fee if minimum balance of R15 000 is met	FREE

Deposits	ATM	Branch
Cash ¹	R4.80 + R1.20 per R100 or part thereof	R8.50 + R2.20 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R6.60 per R100 Min: R60

¹PlusPlan receive two FREE ATM cash deposits per month

Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R85 + R2.81 per R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.10 per R100 or part thereof

PlusPlan fees

Payments	Online	ATM	Branch
Stop order - amend, establish, cancel	-	-	R35
Debit Order/Stop order	R8	-	-
Inter-account transfers	FREE	FREE	R117
Account payments	R8.50	R8.50	R117 + 0.10% (Max R6 400)
Immediate payment	R37	-	-
Electronic inter-bank transfers through ACB	-	-	R640 + 0.22% (Max R11 700)
Electronic inter-bank transfers through SWIFT	-	-	R640 + 0.30% (Max R11 700)

Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R500	R9.50	R9.50	-
R500 to Below R1 000	R13	R13	-
R1 000 and Above	R16	R16	-

PlusPlan fees

Point of sale	Online	ATM	Branch
Purchases	R4.50	-	-
Purchase with cashback	R7	-	-
Cashback only	R2.50	-	-
International purchases	International transaction fee of 2.75%	-	-

*Only applicable to Marketlink and PlusPlan

Prepays	Online	ATM	Branch
Airtime	R0.60	R0.60	-
Airtime other banks	-	R15	-
Electricity	R1.60	R1.60	-

Notifications	Online	ATM	Branch
SMS payment notification	R1	-	-
Email payment notification	R1.50	-	R25
MyUpdates*	FREE	FREE	-

PlusPlan fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R15
Balance enquiry - Other Bank	-	R10.50	-
Provisional statement	-	R7.50	R50
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R7.50	R50

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	-	-
ATM cash decline	-	FREE	-
Other bank ATM decline	-	R8.50	-
Internet future dated payments	R76	-	-
Unpaid debit/Stop order	-	-	R72
Stop payments	R2	-	R80

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R12
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R6	R25

Business MarketLink Account

Save money for your business' short-term needs while retaining immediate access for monthly or recurring expenses. A flexible savings and transactional account in one!

R1 000 Opening deposit | **Anytime** Access to funds | Transact **Online**

Benefits



Two FREE ATM cash deposits per month.



No monthly fee.



Earn interest and grow your money.



Interest is **calculated daily** and **paid monthly**.

MarketLink fees

Deposits	ATM	Branch
Cash ¹	R4.80 + R1.20 per R100 or part thereof	R8.50 + R2.20 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R6.60 per R100 Min: R60

¹MarketLink receive two FREE ATM cash deposits per month

Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R85 + R2.81 per R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.10 per R100 or part thereof

MarketLink fees

Payments	Online	ATM	Branch
Stop order - amend, establish, cancel	-	-	R35
Debit Order/Stop order	R8	-	-
Inter-account transfers	FREE	FREE	R117
Account payments	R8.50	R8.50	R117 + 0.10% (Max R6 400)
Immediate payment	R37	-	-
Electronic inter-bank transfers through ACB	-	-	R640 + 0.22% (Max R11 700)
Electronic inter-bank transfers through SWIFT	-	-	R640 + 0.30% (Max R11 700)

Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R500	R9.50	R9.50	-
R500 to Below R1 000	R13	R13	-
R1 000 and Above	R16	R16	-

MarketLink fees

Point of sale	Online	ATM	Branch
Purchases	R4.50	-	-
Purchase with cashback	R7	-	-
Cashback only	R2.50	-	-

*Only applicable to Marketlink and PlusPlan

Prepays	Online	ATM	Branch
Airtime	R0.60	R0.60	-
Airtime other banks	-	R15	-
Electricity	R1.60	R1.60	-

Notifications	Online	ATM	Branch
SMS payment notification	R1	-	-
Email payment notification	R1.50	-	R25
MyUpdates*	FREE	FREE	-

MarketLink fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R15
Balance enquiry - Other Bank	-	R10.50	-
Provisional statement	-	R7.50	R50
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R7.50	R50

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	-	-
ATM cash decline	-	FREE	-
Other bank ATM decline	-	R8.50	-
Internet future dated payments	R76	-	-
Unpaid debit/Stop order	-	-	R72
Stop payments	R2	-	R80

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R12
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R6	R25

Business PureSave Account

A simple card-based business savings account that gives you immediate access to your money.

R50 Opening deposit | **Anytime** Access to funds | Transact **Online**

Benefits



Three FREE ATM cash deposits per month.



No monthly fee.



Earn interest and grow your money.



Access your money **immediately.**

PureSave fees

Deposits	ATM	Branch
Cash ¹	R4.80 + R1.20 per R100 or part thereof	R8.50 + R2.20 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R6.60 per R100 Min: R60
Withdrawals	ATM	Branch
Standard Bank	R2.40 per R100 or part thereof	R85 + R2.81/ R100 or part thereof
Other bank	R2.40 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.10 per R100 or part thereof

PureSave fees

Payments	Online	ATM	Branch
Inter-account transfers	R5.50, 1 FREE per month	R5.50, 1 FREE per month	R117
Account payments	R8.50	R8.50	R117 + 0.10% (Max R6 400)
Immediate payment	R37	-	-
Electronic inter-bank transfers through ACB	-	-	R640 + 0.22% (Max R11 700)
Electronic inter-bank transfers through SWIFT	-	-	R640 + 0.30% (Max R11 700)

Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R500	R9.50	R9.50	-
R500 to Below R1 000	R13	R13	-
R1 000 and Above	R16	R16	-

Prepays	Online	ATM	Branch
Airtime	R0.60	R0.60	-
Airtime other banks	-	R15	-
Electricity	R1.60	R1.60	-

Notifications	Online	ATM	Branch
SMS payment notification	R1	-	-
Email payment notification	R1.50	-	R25
MyUpdates*	FREE	FREE	-

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R15
Balance enquiry - Other Bank	-	R10.50	-
Provisional statement	-	R7.50	R50
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R7.50	R50

PureSave fees

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	-	-
ATM cash decline	-	FREE	-
Other bank ATM decline	-	R8.50	-
Internet future dated payments	R76	-	-

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R12
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R6	R25

Call products

Investment accounts that earn interest, and the funds deposited are available on demand (immediate access).



Business Money Market Call Account

Put surplus money to work in this account that offers competitive rates and immediate access.

- **R20 000** opening deposit
- **Access** funds anytime
- **Earn interest**, grow your money



Business Call Deposit Account

Invest over any period, with immediate access to your money to take care of business and payments cycles.

- **R1 000** opening deposit
- **Access** funds anytime
- **Earn interest**, grow your money

Call Deposit fees

Deposits	Online	Branch
Cash	-	R8.50 + R2.20 per R100 Min: R60
Coin deposits	-	R8.50 + R6.60 per R100 Min: R60

Transfers	Online	ATM	Branch
Inter-account transfers	FREE	FREE	R117

Notice deposits

An interest-bearing investment account that allows a customer to access funds 32 days or 48 hours after placing notice to receive funds.



Business 48-Hour Notice Deposit

Invest your money in a Notice Deposit account, which offers you competitive interest rates with easy access to your funds.

- **R250 000** minimum deposit
- **Access to funds after** 48 hours
- **Earn interest**, grow your money



Business 32-Day Notice Deposit

Even out your business' cash flow by placing excess money into an account that offers competitive rates and easy access by placing notice online.

- **R250** opening deposit
- **Redeem UCount Rewards Points**, grow your money

Notice Deposit fees

Notice (32 days Notice and 48 hour Notice) products are investment accounts that earn interest and the funds deposited are available after placing notice to receive funds.

Deposits	Online	Branch
Cash	-	R8.50 + R2.20 per R100 Min: R60
Coin deposits	-	R8.50 + R6.60 per R100 Min: R60
Early Redemption	Branch	
Early Redemption	(2.25% of the value being withdrawn)* (Days to maturity/365).	
Minimum	R130	

Fixed deposits

An interest-bearing deposit account, where a lump sum of money is invested for a fixed period of time. Time periods are from 1 to 60 months at a fixed interest rate.



Business Fixed Deposit Account

Get the certainty of a fixed rate for a fixed period on lump-sum deposits.

Flexi Advantage

Money is invested for a fixed period. Allows **immediate access to up to 40%** of the investment.

Fixed Deposits/Flexi Advantage

Early Redemption	Branch
Early Redemption	(2.25% of the value being withdrawn) * (Days to maturity/365).
Minimum	R500

Shari'ah



Shari'ah Business Fixed Deposit

A Shari'ah compliant term investment product, where a lump sum of money is invested for a fixed period of time. Investment periods are from 1 to 60 months.

– **R1 000** opening deposit

– Access to funds **at maturity**



Shari'ah Business Call Deposit

A Shari'ah Call Deposit is an investment account that earns profit, and the funds are available on demand.

– **R50** opening deposit

– Access to funds **on demand**

Shari'ah Business Call Deposit fees

A Shari'ah Business Call Deposit is an investment account that earns profit, and the funds are available on demand.

Deposits	Online	ATM	Branch
Cash	-	R4.80 + R1.20/R100	R8.50 + R2.20 per R100 Min: R60
Coin deposits	-	-	R8.50 + R6.60 per R100 Min: R60

Shari'ah Business Call Deposit fees

Instant money	Online	ATM	Branch
Wallet	-	-	-
Below R500	R9.50	R9.50	-
R500 to Below R1000	R13	R13	-
R1000 and Above	R16	R16	-
Payments	Online	ATM	Branch
Inter-account transfers	FREE	FREE	R117
Account payments	R8.50	R8.50	R117 + 0.10%
Immediate payments	R37	-	-
Electronic inter-bank transfers through ACB	-	-	R640 + 0.22% (Max R11 700)
Electronic inter-bank transfers through SWIFT	-	-	R640 + 0.30% (Max R11 700)

Shari'ah Business Call Deposit fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	R1	R15
Balance enquiry other bank	-	R10.50	-
Provisional statement	-	R7.50	R50
Posted statement	-	-	-
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	-	-
Branch collect statement	-	-	R50
Formal emailed statement	-	-	-
Proof of banking details	-	R6	R25

Notifications	Online	ATM	Branch
SMS payment notification	R1	-	-
Email payment notification	R1.50	-	-
MyUpdates	FREE	-	-

Shari'ah Business Fixed Deposit fees

A Shari'ah-compliant term investment product, where a lump sum of money is invested for a fixed period of time. Investment periods are from 1 to 60 months.

	Early Redemption Charge	Access Period
Shari'ah Business Fixed Deposit	Minimum R500*	1 to 60 months

*Early redemption charge calculated as follows: $(2.25\% \text{ of the value being withdrawn}) \times (\text{Days to maturity}/365)$

Contact us

General customer enquiries:

South Africa: **0860 123 101**

International: **+ 27 11 299 4701**

Internet Banking: **www.standardbank.co.za**

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

Cellphone Banking: ***120*2345#**

Contact 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**

*Fees effective from 1 January 2024 (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.

The Standard Bank of South Africa (Registration Number 1962/000738/06) is an authorised financial services and credit provider (NCR CP15).



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