

2021 PRICING Commercial Card



Standard Bank **IT CAN BE™**

OUR 2021 ANNUAL PRICING REVIEW

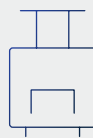
From travel to entertainment and every other expense in-between, your Commercial Card gives you complete control, security and peace of mind. Whether you are in charge of a well-established business, or own a small enterprise, a franchise or a start-up, each business has its own goal, and Standard Bank is the perfect partner for taking care of your business's needs.

We're happy to let you know that we've kept any changes to your Commercial Card fee to a minimum for 2021, which means you still get the same great benefits at the same affordable rate. 2020 has been filled with changes and challenges so we have committed to working with you to ensure we protect your financial well-being and help you meet your business needs.

WHAT YOU GET WITH A COMMERCIAL CARD



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



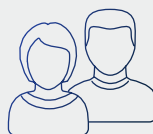
Basic automatic travel insurance cover of up to R2 million* when travel tickets are purchased on the card, and international emergency assistance if you are under the age of 75 years.



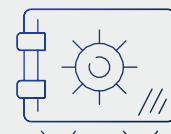
International acceptance at more than 30 million merchants and 900 000 ATMs worldwide.



Free lost-card protection.



The services of a dedicated support team and a priority call centre.

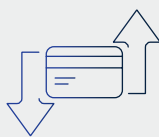


Advanced fraud protection.

WHAT YOU GET WITH A COMMERCIAL CARD



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.



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.



SAVE with an Automatic Payment Order (APO).



Electronic banking (Access to internet banking and mobile app banking to view your statements).

MANAGE YOUR ACCOUNT, ANYWHERE, ANYTIME

To keep your business operations moving seamlessly, you can take advantage of our online banking facility or mobile banking app to manage your account, check balances or view detailed statements.

As a commercial account cardholder, you also get access to online expense management tools for better control over your business's sales, settlements, recons, and reports from a single, secure self-service platform accessible 24/7 from your smartphone, PC, laptop or tablet device.

Visit www.standardbank.co.za to access online banking or dial ***120*2345#** for cellphone banking. Alternatively, download our Banking App.



2021 PRICING

Description of fees	2021 Fee (VAT inclusive)
Initiation fee	
Initiation fee - business credit card*	R265
Initiation fee - corporate card*	R265
Annual Service Fees	
Business Credit card (monthly)	R45
Corporate card	R450
Travel lodge	R450
Aviation card	R450
Forex lodge	R450
Procurement	R450
Garage card	R450
Transactional Fees for 2021	
Cash Withdrawals	
Branch	R20 per R1 000 (Min. R70)
SBSA ATM	R10 per R1 000
Other bank's ATM	R9 plus R10 per R1 000
Cash @ POS	R2
International cash withdrawal	R78 plus 2.11% per R100 plus 2.75%**
Payments and Transfers (Client instructions actioned in branch or by service centre)	
Branch Account Payment - Internal	R90 plus 0.1%
Branch Account Payment - Interbank	R505 plus 0.21%
Branch Inter-account Transfers (example cheque account to card)	R90
Electronic Account Payment (EAP)	R7
Electronic Inter-account transfers	Free
Cash Deposits	
ATM (per R1000)	R9 per R1 000
Branch (per R1000 min. R60)	R 17 per R1 000 (Min: R60)
Statements	
AutoPlus - Provisional	Free
Branch - Provisional	R32
Transactional History Statement fee	Free
Balance Enquiry	
ATM	Free
Branch	R9.50
Other bank's ATM	Free

Transactional Fees for 2021**International fee**

International fee	2.75%**
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Card Replacement

Standard	R141
Emergency	R400

Voucher Retrieval

Local	R85
International	R275

Card Delivery

Branch	Free
Face to Face ***	Free
International	R400

Penalty Fees

Arrears fee (60 days Delinquency)	R69
Honouring fee (Over limit)	R159
Late payment fee (missed due to late payment)	R180
Decline at POS due to insufficient funds	R8.50
Cash withdrawal decline due to insufficient funds - SBSA ATM	R3.35
Cash withdrawal decline due to insufficient funds - Other bank's ATM	R10

Other Fees

PIN reset at branch	R10
PIN reset at ATM	Free
Garage card fuel transaction	R7
Toll Gate Transaction Fee	R1.40
My updates	Free
Prepaid purchase	Free
Mastercard® Smart Data Online (SDOL) fee (per transaction)	R3.35
Visa Intellilink™ (per transaction)	R3.35
Visa Business Reporting™ (per transaction)	Free

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

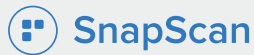
** An International transaction fee of 2.75%(of the rand value of the transaction) will be billed as part of the transaction amount for any purchases and cash withdrawals done at merchants/stores/providers located outside of South Africa.

***Enterprise Banking customers pay R240,00.

EXPLORE OTHER WAYS TO PAY

When you don't have cash or card on hand or simply need to take extra precaution when paying for items, use any of our other value-added products to pay online or instore quickly and easily.

SnapScan



An innovative app that lets you pay for goods with your smartphone. Simply download Snapscan, link your Standard Bank Card and pay in one easy and safe snap of the QR code.

Tap to Pay™



Stay safe and use your Mastercard® contactless card from Standard Bank to pay for items worth R500 or less without swiping or entering your pin.

Masterpass



The digital wallet that enables you make online payments from one secure location. Masterpass works on your smartphone, laptop or desktop device

Instant Money



Receive, store, spend and send money from your cellphone without the need for a bank account.

NOT A UCOUNT FOR BUSINESS MEMBER YET?



Collect Rewards Points

With UCount for business, you can earn UCount Rewards Points for your monthly business banking activities. You can redeem your points for a variety of products and services that move your business forward. The more products and services you use, the higher your rewards tier will be – and the more rewards points you will collect from your qualifying purchases.

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.

- **Card rewards:** earn up to 1.25%* back in Rewards Points on all qualifying purchases
- **Fuel rewards:** earn up to R5.00* back in Rewards Points per litre of fuel purchased at Caltex
- **Travel rewards:** earn up to 40%* back in Rewards Points on flights purchased from the UCount Rewards Travel Mall
- **Retail rewards:** Up to 5%* back in rewards points on qualifying purchases from our participating retailers.

To learn more and register for UCount for Business; visit www.standardbank.co.za/ucountbusiness. Alternatively, call **0860 UCOUNT (82 68 68)** or send an email to businessenquiries@UCount.co.za.

*This is only applicable to Small Enterprises and Business Banking customers.

CONTACT US

General customer enquiries:

South Africa: **0860 123 101**
International: **+ 27 11 299 4701**
Consultant: **0860 109 075**
Internet: **www.standardbank.co.za**
Email: **corpcard.corpcard@standardbank.co.za**
corporatecardpriority@standardbank.co.za

Cellphone Banking: ***120*2345#**
Alternatively, contact your Relationship Manager /
Customer Service Consultant for assistance.
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 2021 (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.

*Ts&Cs apply.



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

Standard Bank *IT CAN BE*™

Authorised financial services and registered credit provider (NCRCP15).

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