

2023 PRICING BUSINESS SAVINGS AND INVESTMENTS



Standard Bank **IT CAN BE™**

Savings and Investment products to accelerate your dreams

Business PlusPlan, MarketLink and PureSave

Allow your money to work for you and make your dreams a reality. Understanding how your account fees are charged will help you get the most out of your savings and investment accounts.

Value added benefits

We offer various benefits with our Savings products to help you reach your savings goals.

If you keep an average balance of R15 000 or more in your PlusPlan account for the entire month:

- You do not pay the monthly management fee
- You qualify for:
 - PlusPlan: 2 free transactions a month
 - MarketLink: 2 free transactions a month
 - PureSave: 3 free transactions a month

Debit transactions include:

- ATM cash withdrawals
- Electronic account payments
- Electronic inter-account transfers
- Internal and external magtape debit

PlusPlan, MarketLink and PureSave fees

Monthly fees (PlusPlan)	
Monthly administration fee	R23
Monthly administration fee if minimum balance of R15 000 is met	Free

Deposits	Online	ATM	Branch
Cash ¹	–	R4.50+1.10 per R100 or part thereof	R8 + R2 per R100 or part thereof Min: R60
Coin deposits	–	–	R8 + R6 per R100 or part thereof Min: R60

¹PlusPlan/MarketLink receive two free ATM cash deposits per month, and PureSave receives three.

Withdrawals	Online	ATM	Branch
Standard Bank	–	R2.20 per R100 or part thereof	R80+R2.60/R100
Other bank	–	R2.20 per R100 or part thereof	–
International	–	2.75% of value + R3 per R100 Min: R70	–
Coin withdrawals	–	–	R80 + R7.50 per R100 or part thereof

Payments	Online	ATM	Branch
Stop order - amend, establish, cancel	Free	–	R25
Debit Order/Stop order	R8	–	–
Inter-account transfers	Free	Plusplan & MarketLink: Free Puresave: 1 free per month then R5.50	R110
Account payments	R7.95	R7.95	R110+0.1% Max: R6 000
Immediate payment	R37	–	–
Electronic inter-bank transfers through ACB	–	–	R600+0.22% (Max: R11 000)
Electronic inter-bank transfers through SWIFT	–	–	R600+0.30% (Max:R11 000)

*Only applicable to Marketlink and PlusPlan

Instant money	Online	ATM	Branch
Wallet	Free	Free	–
Up to R500	R9	R9	–
R500.01 to R1 000	R11.50	R11.50	–
Above R1 000	R13.50	R13.50	–

*Instant money does not apply to PureSave accounts

Point of sale	Online	ATM	Branch
Purchases	R4.20	–	–
Purchase with cashback	R6.40	–	–
Cashback only	R2.20	–	–
International purchases	International transaction fee of 2.75%	–	–

*Only applicable to Marketlink and PlusPlan

Prepays	Online	ATM	Branch
Airtime	R0.50	R0.50	–
Airtime other banks	–	R15	–
Electricity	R1.50	R1.50	–

*Only applicable to Marketlink and PlusPlan

Notifications	Online	ATM	Branch
SMS payment notification	R1.35	–	–
Email payment notification	R1.10	–	R20
MyUpdates*	Free	Free	–

Statement fees	Online	ATM	Branch
Balance enquiry	Free	View Free Print: R1.80	R15
Balance enquiry - Other Bank	–	Plusplan & MarketLink: R10 PureSave: R10	–
Provisional statement	–	R7	R45
Internet statements (view/download)	Free to view	–	–
Additional emailed statement	R2.75	R2.75	–
Monthly statements: charged per 30 day period	Free	R7	R45

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	–	–
ATM cash decline	–	Free	–
Other bank ATM decline	–	R8	–
Internet future dated payments	R71	–	–
Unpaid debit/Stop order	–	–	R72
Stop payments	–	–	R75

Other fees	Online	ATM	Branch
Pin reset	–	Free	R11
Card replacement - Debit EMV/ cheque card	–	–	R150
Subsidy letter	–	–	R21
Proof of banking	–	R5	R20

Call Deposit fees

Call products (Call Deposits and Money Market Call) are investment accounts that earn interest, and the funds deposited are available on demand (immediate access).

Deposits	Online	Branch
Cash	–	R8 + R2 per R100 Min: R60
Coin deposits	–	R8 + R6 per R100 Min: R60

Transfers	Online	ATM	Branch
Inter-account transfers	Free	Free	R110

Shari'ah Call Deposit Fees

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

Deposits	Online	ATM	Branch
Cash	–	R4.50 + R1.10/R100	R8 + R2 per R100 Min: R60
Coin deposits	–	–	R8 + R6 per R100 Min: R60.00

*3 free ATM cash deposits.

Withdrawals	Online	ATM	Branch
Standard Bank	–	R2.20/R100	R80 + R2.60 per R100
Other bank	–	R2.20/R100	–
International	–	2.75% of value + R3/R100 Min: R70	–
Coin withdrawals	–	–	R80 + R7.50 per R100

Instant money	Online	ATM	Branch
Wallet	–	–	–
Up to R500	R9	R9	–
R500.01 to R1 000	R11.50	R11.50	–
Above R1 000	R13.50	R13.50	–

Payments	Online	ATM	Branch
Inter-account transfers	R5.50	R5.50	R110
Account payments	R7.95	R7.95	R110+0.1% Max: R6 000
Immediate payments	R37	–	–
Electronic inter-bank transfers through ACB	–	–	R600+0.22% Max: R11 000
Electronic inter-bank transfers through SWIFT	–	–	R600+0.30% Max: R11 000

*1 free per month for ATM and electronic inter-account transfer.

Statement fees	Online	ATM	Branch
Balance enquiry	Free	R1.80	R15
Balance enquiry other bank	–	R10	–
Provisional statement	–	R7	R45
Posted statement	–	–	–
Internet statements (view/download)	Free to view	–	–
Additional emailed statement	R2.75	–	–
Branch collect statement	–	–	R45
Formal emailed statement	–	–	–
Proof of banking details	–	R5	R20

Notifications	Online	ATM	Branch
SMS payment notification	R1.35	–	–
Email payment notification	R1.10	–	–
MyUpdates	Free	–	–

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 + R2 per R100 Min: R60
Coin deposits	–	R8 + R6 per R100 Min: R60

Notice and Fixed Products



Fixed Deposit: An interest-earning 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.



Flexi-advantage: A fixed term investment, where fixed interest rates are earned. However, the customer has the flexibility to access up to 40% of the funds invested anytime.



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



Shari'ah 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.

Notice and Fixed fees

	Early Redemption Charge	Access Period
Notice Deposit	Minimum R130	32 days 48 hour
Fixed Deposit	Minimum R500	1-60 months
Flexi Advantage	Minimum R130	Up to 40% immediate access - 3, 6, 9 or 12 months
Shari'ah Fixed Deposit	Minimum R500	1-60 months

Early Redemption Fee = (2% of the value being withdrawn) * (Days to maturity/365).

Shari'ah Early Redemption Charge = (2% of the value being withdrawn) * (Days to maturity/365).

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

InstantMoney™

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

Contact us

General customer enquiries:

South Africa: **0860 123 101**
International: **+27 11 299 4701**
Internet: **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 2023 (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.



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

Standard Bank **IT CAN BE™**