



Standard Bank

2025 Pricing

Business Savings and Investments



Savings and investment solutions to support your business at every stage of growth.

Build a solid financial foundation to unlock opportunities, solve challenges, and fuel your next big idea.

Bank smarter to maximise the value of your money:

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 investment accounts **are FREE.**

Redeem **UCount Rewards Points** into a MarketLink or Notice Deposit account and earn interest.

Earn Rewards Points on your spend whenever you use your Standard Bank Business Credit, Cheque or Debit card. The higher your tier, the more UCount Rewards Points you will earn.

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 + R1.30 per R100 or part thereof	R8.50 + R2.35 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R7.20 per R100 Min: R60

¹MarketLink receives two FREE ATM cash deposits per month

Withdrawals	ATM	Branch
Standard Bank	R2.55 per R100 or part thereof	R90+R3.10 per R100 or part thereof
Other bank	R2.55 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.75 per R100 or part thereof

MarketLink fees

Payments	Online	ATM	Branch
Stop order - amend, establish, cancel	-	-	R45
Debit Order/Stop order	R10	-	-
Inter-account transfers	FREE	FREE	R176
Account payments	R8.90	R8.90	Enterprise: R176 +0.13% (Max R18 000)
Immediate payment	R40	-	-
Electronic inter-bank transfers through ACB	-	-	Enterprise: R960 +0.28% (Max R35 000)
Electronic inter-bank transfers through SWIFT	-	-	Enterprise: R960 + 0.28% (Max R35 000)
Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R499.99	R10	R10	-
R500 to R999.99	R15	R15	-
R1 000 and above	R19	R19	-

MarketLink fees

Point of sale	Online	ATM	Branch
Purchases	R4.70	-	-
Purchase with cashback	R7.30	-	-
Cashback only	R2.60	-	-

*Only applicable to Marketlink and PlusPlan

Prepays	Online	ATM	Branch
Airtime	R0.70	R0.70	-
Airtime other banks	-	R15	-
Electricity	R1.20 values below R100 R1.80 values from R100	R1.20 values below R100 R1.80 values from R100	-

Notifications	Online	ATM	Branch
SMS payment notification	R1.20	-	-
Email payment notification	R0.80	-	R25
MyUpdates	FREE	FREE	-

MarketLink fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R20
Balance enquiry - Other Bank	-	R11	-
Provisional statement	-	1 FREE, thereafter R8.50	1 FREE, thereafter R75
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R8.50	R75

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	-	-
ATM cash decline	-	FREE	-
Other bank ATM decline	-	R8.50	-
Internet future dated payments	R80	-	-
Unpaid debit/Stop order	-	-	R72
Stop payments	R2	-	R90

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R15
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R8.50	R45

Business PureSave Account

A simple business savings account with a card that provides instant 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 + R1.30 per R100 or part thereof	R8.50 + R2.35 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R7.20 per R100 Min: R60

¹ PureSave receives three free ATM cash deposits a month.

Withdrawals	ATM	Branch
Standard Bank	R2.55 per R100 or part thereof	R90 + R3.10/ R100 or part thereof
Other bank	R2.55 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.75 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	R176
Account payments	R8.90	R8.90	Enterprise: R176 + 0.13% (Max R18 000)
Immediate payment	R40	-	-
Electronic inter-bank transfers through ACB	-	-	Enterprise: R960 + 0.28% (Max R35 000)
Electronic inter-bank transfers through SWIFT	-	-	Enterprise: R960 + 0.28% (Max R35 000)

Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R499.99	R10	R10	-
R500 to R999.99	R15	R15	-
R1 000 and above	R19	R19	-

PureSave fees

Prepays	Online	ATM	Branch
Airtime	R0.70	R0.70	-
Airtime other banks	-	R15	-
Electricity	R1.20 values below R100 R1.80 values from R100	R1.20 values below R100 R1.80 values from R100	-
Notifications	Online	ATM	Branch
SMS payment notification	R1.20	-	-
Email payment notification	R0.80	-	R25
MyUpdates*	FREE	FREE	-
Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R20
Balance enquiry - Other Bank	-	R11	-
Provisional statement	FREE	1 FREE, thereafter R8.50	1 FREE, thereafter R75
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R8.50	R75

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	R80	-	-

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R15
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R8.50	R45

Business PlusPlan Account

This product has been discontinued and is no longer sold.



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	R27
Monthly administration fee if minimum balance of R15 000 is met	FREE

Deposits	ATM	Branch
Cash ¹	R4.80 + R1.30 per R100 or part thereof	R8.50 + R2.35 per R100 or part thereof Min: R60
Coin deposits	-	R8.50 + R7.20 per R100 Min: R60

¹PlusPlan receives two FREE ATM cash deposits per month

Withdrawals	ATM	Branch
Standard Bank	R2.55 per R100 or part thereof	R90+R3.10 per R100 or part thereof
Other bank	R2.55 per R100 or part thereof	-
International	2.75% of value + R3 per R100 Min: R70	-
Coin withdrawals	-	R85 + R8.75 per R100 or part thereof

PlusPlan fees

Payments	Online	ATM	Branch
Stop order - amend, establish, cancel	-	-	R45
Debit Order/Stop order	R10	-	-
Inter-account transfers	FREE	FREE	R176
Account payments	R8.90	R8.90	Enterprise: R176 +0.13% (Max R18 000)
Immediate payment	R40	-	-
Electronic inter-bank transfers through ACB	-	-	Enterprise: R960 +0.28% (Max R35 000)
Electronic inter-bank transfers through SWIFT	-	-	Enterprise: R960 + 0.28% (Max R35 000)

Instant money	Online	ATM	Branch
Wallet	FREE	FREE	-
Below R499.99	R10	R10	-
R500 to R999.99	R15	R15	-
R1 000 and above	R19	R19	-

PlusPlan fees

Point of sale	Online	ATM	Branch
Purchases	R4.70	-	-
Purchase with cashback	R7.30	-	-
Cashback only	R2.60	-	-
International purchases	International transaction fee of 2.75%	-	-
Prepays	Online	ATM	Branch
Airtime	R0.70	R0.70	-
Airtime other banks	-	R15	-
Electricity	R1.20 values below R100 R1.80 values from R100	R1.20 values below R100 R1.80 values from R100	-
Notifications	Online	ATM	Branch
SMS payment notification	R1.20	-	-
Email payment notification	R0.80	-	R25
MyUpdates	FREE	FREE	-

PlusPlan fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	View FREE Print: R1	R20
Balance enquiry - Other Bank	-	R11	-
Provisional statement	FREE	1 FREE, thereafter R8.50	1 FREE, thereafter R75
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	R2.75	-
Monthly statements: charged per 30 day period	FREE	R8.50	R75

Unsuccessful transaction fees	Online	ATM	Branch
POS decline	R8.50	-	-
ATM cash decline	-	FREE	-
Other bank ATM decline	-	R8.50	-
Internet future dated payments	R80	-	-
Unpaid debit/Stop order	-	-	R72
Stop payments	R2	-	R90

Other fees	Online	ATM	Branch
Pin reset	-	FREE	R15
Card replacement - Debit EMV/cheque card	-	-	R150
Proof of banking	-	R8.50	R45

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
- **Earn interest**, grow your money
- **Access** funds anytime



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
- **Earn interest**, grow your money
- **Access** funds anytime

Call Deposit fees

Deposits	ATM*	Branch
Cash	R4.80 + R1.30 per R100 or part thereof	R8.50 + R2.35 per R100 Min: R60
Coin deposits	-	R8.50 + R7.20 per R100 Min: R60

*Where ATM deposits are allowed, the fee will apply

Transfers	Online	ATM	Branch
Inter-account transfers	FREE	FREE	R176

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 deposits are investment accounts that earn interest, and the funds deposited are available after placing notice to receive funds.

Deposits	ATM*	Branch
Cash	R4.80 + R1.30 per R100 or part thereof	R8.50 + R2.35 per R100 Min: R60
Coin deposits	-	R8.50 + R7.20 per R100 Min: R60

*Where ATM deposits are allowed, the fee will apply

Early Redemption	Branch
Early Redemption	(2.25% of the value being withdrawn) * (Days to maturity/365).
Minimum	R150

Fixed deposits

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



Business Fixed Deposit Account

Invest a lump-sum over a period of your choice, from 1 month to 5 years. Enjoy high interest rates, which are fixed for the duration of the investment period.

- **R1 000** opening deposit
- **Access to funds** at maturity



Business Flexi Advantage Account

Invest a lump-sum for a period of 3 to 12 months at a fixed interest rate and still get immediate access to up to 40% of your investment.

- **R1 000** opening deposit
- **Access to funds** up to 40% of funds immediately when you need and the rest is accessed at maturity

Fixed Deposits/Flexi Advantage

Early Redemption	Branch
Early Redemption	(2.25% of the value being withdrawn) * (Days to maturity/365).
Minimum	R550

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 + R1.30/R100	R8.50 + R2.35 per R100 Min: R60
Coin deposits	-	-	R8.50 + R7.20 per R100 Min: R60

Shari'ah Business Call Deposit fees

Instant money	Online	ATM	Branch
Wallet	-	-	-
Below R499.99	R10	R10	-
R500 to R999.99	R15	R15	-
R1 000 and above	R19	R19	-

Payments	Online	ATM	Branch
Inter-account transfers	FREE	FREE	R176
Account payments	R8.90	R8.90	Enterprise: R176 + 0.13% (Max R18 000)
Immediate payments	R40	-	-
Electronic inter-bank transfers through ACB	-	-	Enterprise: R960 + 0.28% (Max R35 000)
Electronic inter-bank transfers through SWIFT	-	-	Enterprise: R960 + 0.28% (Max R35 000)

Shari'ah Business Call Deposit fees

Statement fees	Online	ATM	Branch
Balance enquiry	FREE	R1	R20
Balance enquiry other bank	-	R11	-
Provisional statement	-	R8.50	R75
Posted statement	-	-	-
Internet statements (view/download)	FREE to view	-	-
Additional emailed statement	R2.75	-	-
Branch collect statement	-	-	R75
Formal emailed statement	-	-	-
Proof of banking details	-	R8.50	R45

Notifications	Online	ATM	Branch
SMS payment notification	R1.20	-	-
Email payment notification	R0.80	-	-
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 R550*	1 to 60 months

*Early redemption charge calculated as follows: (2.25% of the value being withdrawn) x (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