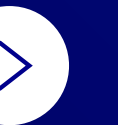


# Holistic Solutions for You and Your Practice



- Welcome
- Start
- Manage
- Grow



## Taking care of you & your practice

At Standard Bank, we understand the pressures you are faced with daily, from casual consults to life-threatening emergencies.

It is for this reason that we have created our Medical Professionals offering based on your personal life stages and that of your practice.

We are in the business of helping you take care of your finances and financial wellness, so that you can focus on the well-being of your patients.



**Get in touch**

healthcare@standardbank.co.za



Welcome

Start

Manage

Grow

### Begin to Transact

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

### Funding Solutions

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

### Accept Payments

- Point-of-Sale Device Payments
- Cashless Payments

### Protect Yourself & Your Practice

- From Short-Term Insurance for You to Malpractice for Your Practice

### Medical Aid Switching

- Free Offering Through Netpractice

# Start Your Practice

End-to-end solutions to help you successfully launch your practice.



Get in touch

healthcare@standardbank.co.za



**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za



## Banking Solutions for You & Your Practice

A complete suite of transactional banking solutions to meet your professional and personal needs.

### Business Practice Account

- Our **Transactional Account** is simple, easy to manage and lets you transact in ways that are most convenient for you.
- Our specialists will not only support you in selecting the right solutions for your practice, but they will also share healthcare-specific expert insights to assist you in your future growth plans.
- Combine the convenience of 24/7 banking, when and where it suits you, with an accurate record of all your banking transactions.

### Personal Banking For You

#### 1. Professional Banking:

- Experience the private banking lifestyle as a young professional and get access to flight discounts and prime minus interest rates. You can also get personalised support from your banker and accredited financial advisors.

#### 2. Private Banking:

- Get expert advice on investments, bespoke wealth management from Melville Douglas Investment Management, and 24/7 support from a dedicated Private Banker.

#### 3. Signature Banking:

- Get expert advice on investments, 24/7 support from a dedicated Private Banker and unlimited\* domestic and international airport lounge access through your bundled-in World Citizen Credit Card.



**Begin to Transact**

- Banking Solutions for You & Your Practice
- [Shari'ah Business Banking](#)

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**[healthcare@standardbank.co.za](mailto:healthcare@standardbank.co.za)

## Shari'ah Business Banking

Innovative banking rooted in traditional Shari'ah economic principles.

### Shari'ah Business Current Account

The Shari'ah Business Current Account gives you access to Shari'ah compliant transactional banking capabilities, secure electronic transfers, payments and is complemented with a range of Shari'ah compliant solutions for the needs of your practice.

**Benefits include:**

- No opening deposit required.
- No minimum balance required.
- The product is fully integrated onto the Business Online Platform as well as Internet Banking.
- Make secure electronic payments and transfers with ease.
- Receive account notifications via MyUpdates.
- Earn UCount Rewards Points whenever you swipe your business cheque card.
- Get additional cards for signatories on your account.
- The product is available to all business clients.

**Plus:**

At Standard Bank, centuries of Shari'ah economic principles meet today's essential financial services. Talk to us about solutions for:

- Business fixed deposit account.
- Business call account.
- Forward exchange contracts (FEC).
- Commercial asset finance lease to own.
- Commercial property finance.
- Fleet management solutions.
- And more.

**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za



## Funding Solutions for Your Practice

Quick and convenient access to finance when your practice needs it.

### Business Overdraft

- The ideal way to manage your cash flow and make provision for unforeseen expenses.
- You only pay interest on the balance used.

### Business Revolving Credit Facility

- A line of credit for working capital or bridging finance.
- You pay a minimum monthly repayment and your credit limit is automatically restored once you have repaid 15% of the loan amount.
- You can withdraw funds within your agreed limit without having to reapply.

### Business Term Loan

- This facility offers a funding solution with a fixed monthly payment for a minimum period of 3 years.
- The loan is prime linked, which means if the prime interest rate changes, the period of the loan will be adjusted accordingly.

### Medium-Term Loan

- This facility offers you a funding solution customised for your practice, with a fixed maturity period of between 3 and 10 years.
- The tenure of the loan is fixed. This means if the prime interest rate changes, the loan repayments will be adjusted accordingly to ensure the loan is settled in full upon maturity date.

**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za



## Commercial Property & Equipment Finance

Finance solutions to expand your practice and your offerings to patients.

### Commercial Property Finance

- Now may be the time to consider purchasing your own commercial property, or expanding your existing practice with additional space.
- Our team of Commercial Property Specialists is on hand to partner with you to find the right solution to suit your specific financing needs and provide you with guidance every step of the way.

### Equipment Finance

- Flexible medical equipment finance, tailored to meet your practice's needs.
- Through our strategic partnerships with the larger OEMs, we can offer you as a practitioner, preferential pricing and lower deposits on medical equipment.
- Our asset finance options include:
  - Instalment sales agreements.
  - Lease and rentals.

**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- [Point-of-Sale Device Payments](#)
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za



## Point-of-Sale Device Payments

As a Standard Bank Healthcare Practitioner, you will receive preferential rates on your Point-of-Sale devices.

### Point-of-Sale Solutions

- Our AutoLink payment devices are ideal for your consulting rooms, especially if you share them with other medical professionals.
- The devices are not only compact and easy-to-use, but also allow you to separate and personalise your transactions, simplifying reconciliations.
- Our **Standalone Desktop Terminals** come with built-in communication, saving you money because you do not need to pay for a separate communication line.
- Our **Portable Terminals** do not require electricity to work and can help avoid payment queues, a must when your waiting room is full.
- Your device can be linked to our Merchant Online self-service portal, which gives you electronic access to statements, value-added tools, tips and resources to help you make better decisions for your practice.

### Mobile Point-of-Sale Solution

- Our **PocketBiz** mobile point-of-sale (mPOS) solution enables you to conveniently process payments on the go, anywhere and anytime.
- This makes it easy to accept payments from patients while you are consulting from different locations.
- This mPOS solution has no dependency on a smart device and comes with multiple connection options, such as 3G, WiFi, and Bluetooth.



**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- [Cashless Payments](#)

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za



## Cashless Payments

A range of simple solutions that allows you to accept cashless payments from your patients.

### Merchant Online

- Standard Bank's free self-service platform, **Merchant Online**, simplifies your life and business by giving you total control over your practice's transaction administration, from a single, secure online application.
- Suitable for all practices, this tool is available 24/7, allowing you to easily download merchant statements, view batches and transactions, and download customised reports in your own time.

### Online Payment Solutions

- Our online payment solutions enable you to accept secure card payments on your business' website, mobi-site or app, 24/7.
- You can accept all authenticated credit, cheque and debit cards, as well as **SnapScan™** and **ScanToPay** transactions, ensuring you never miss a sale, and that you can reach more patients and grow your business.

### SnapScan™ with Integrated Bill Payments

- Our **SnapScan™** solution allows you to receive digital payments from your patients, without them having to swipe their cards or use cash.
- It's as simple as a patient 'snapping' your unique QR code with their smartphone.
- Display your unique QR code at reception, or print it on the statements you send to your patients.
- All your patient needs to do is snap the code on their statement and the amount owed will automatically appear on their smartphone screen, simplifying the payment process for them and reducing payment errors for you.



Welcome

Start

Manage

Grow

**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za

## Short-Term Insurance for You & Your Practice

Don't let accidents, disasters and malpractice claims damage your wealth.

### Malpractice Insurance

- Standard Bank Insurance Brokers (SBIB) work with leading medical malpractice insurance providers to deliver the best terms for your practice.
- Medical Malpractice Insurance is designed to protect healthcare professionals against legal costs and claims for personal injury damages relating to accusations of medical negligence.

### Dispensing Risk Cover

- As a medical professional, you may also dispense medication. Extending your business liability insurance to include Dispensing Risk Cover will protect your business further.
- Dispensing Risk Liability Insurance provides cover against any claims related to the incorrect branding or labelling of medication, which could lead to a mix-up of patients' medication or incorrect dosages being reflected on labels.

### Key Man Assurance

- Our Key Man Assurance solution offers cover for the loss of a key employee, such as an oral hygienist who assists in the day-to-day tasks of your practice, providing you with the funds to recruit another individual and allowing you to maintain your competitive edge within your field of specialisation.

### Personal Insurance

- Homeowners buildings; household content, including artwork; personal all risk; personal liability; personal motor vehicles including sport cars and legal expenses.

**Begin to Transact**

- Banking Solutions for You & Your Practice
- Shari'ah Business Banking

**Funding Solutions**

- Funding Solutions for Your Practice
- Commercial Property & Equipment Finance

**Accept Payments**

- Point-of-Sale Device Payments
- Cashless Payments

**Protect Yourself & Your Practice**

- From Short-Term Insurance for You to Malpractice for Your Practice

**Medical Aid Switching**

- Free Offering Through Netpractice

**Get in touch**

healthcare@standardbank.co.za

## Medical Aid Switching Through Netpractice

A seamless switching of your medical aid banking details to Standard Bank through Netpractice, is provided free of charge to practitioners banking with Standard Bank.

Netpractice offers a single software solution for healthcare practice management, and a Financial Management option is available, too. This alleviates the burden of having a financial manager, allowing you to focus on patient care.

**Features include:**

- Medical billing or invoicing.
- Financial management.
- Practice management.
- Handling of medical aid enquiries.
- Medical aid switching.
- Claims submissions on behalf of the practice.
- Patient billing enquiries.
- Professional online presence and voice.
- Accounting, tax and advisory services.

**NETPRACTICE**

Integrated Practice Services

For further information, visit [www.netpractice.co.za](http://www.netpractice.co.za)

Welcome

Start

**Manage**

Grow

**Get Rewarded**

- UCount Rewards For Business

**Specialised Solutions for Healthcare Professionals**

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed



# Manage Your Practice

Solutions to optimise the running of your practice.



**Get in touch**

healthcare@standardbank.co.za

**Get Rewarded**

- UCount Rewards For Business

**Specialised Solutions for Healthcare Professionals**

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed

**Get in touch**

healthcare@standardbank.co.za

## UCount Rewards for Business

Earn 3600 Rewards Points if you are a UCount Rewards member for your practice and personal banking.

### Earn Rewards Points

When using your Standard Bank Business Credit, Cheque or Debit Card for qualifying purchases, you will earn:

- **Card Rewards:** Up to 1%\* on all card purchases.
- **Fuel Rewards:** Up to R10\* per litre of fuel and oil at Astron Energy and/or Caltex.
- **Retailer Rewards:** Up to 2.5%\* at our Rewards Retailers.

### Redeem Rewards Points

Redeeming is just as easy as earning:

- Fill up with Fuel and Oil at **Astron Energy** and/or **Caltex**.
- For great deals online and in store at our **Rewards Retailers**.
- For **local travel deals** at the UCount Rewards Travel Mall.
- By investing your Rewards Points into a **Notice Deposit Account**.
- For access to **Bidvest Premier Lounges** at South African airports.
- Donate to charities, purchase vouchers, airtime and data at the **UCount Rewards Online Redemption Mall**.
- By funding a student on **FEENIX™**, our crowd-funding platform.

*\* Terms and conditions apply.*

**Get Rewarded**

- UCount Rewards For Business

**Specialised Solutions for Healthcare Professionals**

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed

**Get in touch**

healthcare@standardbank.co.za



## BizzMed Marketplace

We've partnered with BizzMed to support our Healthcare Professional clients by providing easy access to essential medical supplies at discounted prices.

### What is BizzMed?

BizzMed has rapidly grown to become South Africa's premier platform for medical professionals to procure essential products for their practices. Its mission is to simplify and enhance the procurement process, ensuring that healthcare providers have access to top-quality products and trusted suppliers.

### Features

- **Extensive product range:** BizzMed offers an extensive selection of over 2,800 products from 100 vetted vendors, ensuring a comprehensive range to address the diverse needs of medical practices.
- **Trusted and vetted suppliers:** BizzMed's suppliers undergo a rigorous vetting process to meet high standards of quality and reliability, guaranteeing that customers receive only the best products for their practice.

### Exclusive Benefits for Standard Bank Clients

As a Standard Bank Healthcare Professional client, you can take advantage of these exclusive discounts on your procurements through BizzMed:

- **Purchases from R0 to R25,000:** Enjoy a 5% discount on your total purchase.
- **Purchases from R25,001 to R50,000:** Benefit from a 7.5% discount on your total purchase.
- **Purchases of R50,001 and above:** Receive a generous 10% discount on your total purchase.

For further information, visit [www.bizzmed.co.za](http://www.bizzmed.co.za)



**Get Rewarded**

- UCount Rewards For Business

**Specialised Solutions for Healthcare Professionals**

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed

**Get in touch**

healthcare@standardbank.co.za



## CPD Points Platform Through Medport

Gain free access to professional CPD compliance services through Medport solutions and EduMed Compliance Simplified Solution (EMSS), as a Standard Bank Healthcare Professional client.\*

### What You Get

- **EduMed Compliance Simplified (EMCS)** enables the benefits of having a dedicated Private Banker at your fingertips to streamline legislative CPD compliance for all Healthcare professionals.
- **EduMed** revolutionises Continuing Professional Development (CPD) with a groundbreaking approach to medical compliance management.
- **Medport** seamlessly integrates education and compliance, simplifying the CPD process for healthcare professionals. Stay ahead in your field with user-friendly tools designed to meet CPD regulatory requirements effortlessly. A knowledgeable and dedicated support team are entrusted to manage your CPD compliance as a healthcare professional with the HPCSA.

### Benefits

- Save valuable time to focus on patients whilst we guide and assist you as a Healthcare Professional to CPD compliance.
- Save money with this all-in-one service, sponsored by Standard Bank.\*
- Get help from our dedicated staff to register online.
- Stay informed with our knowledgeable support team on call, you will receive all the necessary CPD status updates, guidance, and support.
- Mitigating Compliance risk by staying abreast of required CPD compliance requirements.
- Get access to the latest unlimited Continual Medical Education with the education CPD Package (60 Continuing Education Units (CEUs) via the Medport Compliance Portal. Plus, you'll also get access to CPD-accredited Journals, CMEs, and Short Courses.
- Enjoy automated submissions because all recorded CPD certificates are uploaded onto your Medport profile to the HPCSA.
- Keep track of your CPD status with CPD Manager, the SAMA accredited Medport Compliance Platform consolidates all CPD accredited events.
- Get frequent status notifications on what actions should be taken to ensure that you will be compliant by your next CPD audit – and say goodbye to future audit worries because these automated notifications will proactively guide you to CPD compliance.
- Have a CPD Banker at your fingertips for dedicated personal Advice and CPD assistance whenever you need it.
- Upload your external CDP certificates onto the Medport platform and get assistance from a dedicated CPD specialist with sourcing CPD certificates where you have attended training, but are finding it difficult to obtain them from external event service providers.

\* Terms and conditions apply.



Welcome

Start

Manage

Grow

#### Get Rewarded

- UCount Rewards For Business

#### Specialised Solutions for Healthcare Professionals

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed



**Get in touch**

healthcare@standardbank.co.za



## GoodX

GoodX is a complete and unified web application for every role in your medical practice, providing simplified billing, flexible scheduling, insightful reporting and easy-to-use patient relationship management tools.

### Exclusive Benefits

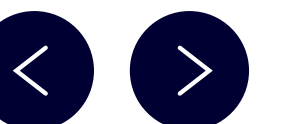
We've partnered with GoodX to enable our Healthcare Professional clients to enjoy this package at a discounted rate for 24 months.\*

### Features Include

- **Paperless:** Transition to a fully digital practice.
- **Integrated diary:** Efficiently manage your daily schedule.
- **MyGC:** Online bookings and patient portal.
- **Accounts:** Simplified invoicing and claiming.
- **Claims:** Easy validation of all scheme claims.
- **Receipting:** Capture scheme and patient payments.
- **Credit control/collect:** Manage outstanding payments from debtors/patients.
- **Bank recon:** Reconcile all receipting to your bank.
- **Monthly reporting:** Get a comprehensive overview of your practice.

\* Terms and conditions apply.

For further information, visit [www.goodx.co.za](http://www.goodx.co.za)





Welcome

Start

Manage

Grow

### Get Rewarded

- UCount Rewards For Business

### Specialised Solutions for Healthcare Professionals

- BizzMed Marketplace
- CPD Points Platform Through Medport
- GoodX
- Mouldmed



**Get in touch**

healthcare@standardbank.co.za



## Mouldmed

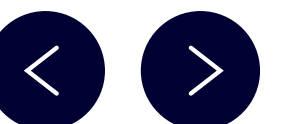
Get assistance with launching, running and expanding your practice.

### What You Get

- Supply of medical- and health-related equipment, furniture, consumables and products.
- Medical staff placements (locums / permanent).
- Setting up of new practices.



For further information, visit [www.mouldmed.co.za](http://www.mouldmed.co.za)



- Welcome
- Start
- Manage
- Grow**

**Wealth Management**

- Financial Planning
- Legacy Planning

**Wealth Creation**

- Liquidity Management Solutions
- Investment Solutions

# Grow Your Practice

Solutions to help you scale your practice and grow your wealth.

**Get in touch**

healthcare@standardbank.co.za

**Wealth Management**

- Financial Planning
- Legacy Planning

**Wealth Creation**

- Liquidity Management Solutions
- Investment Solutions

## Wealth Management

Protect and grow your wealth through financial and legacy planning.

### Financial Planning

Our financial planners will take the time to get to know you, your family and your practice's needs to create a financial plan that meets your goals.

**You may be at risk if you answer 'yes' to any of the questions below:**

- Does your medical practice have an overdraft?
- Has anyone in your medical practice signed a personal guarantee to raise funds for your practice?
- Does your medical practice have a mortgage bond over property?
- Does the success of your medical practice depend on the skills, experience and training of key staff members?
- Do you have other partners within your medical practice?
- Do you still need to make sure you and your members retire comfortably?

### Legacy Planning

We are here to help you plan your affairs, build your legacy and ensure your loved ones are provided for.

- **Drafting & Safe Keeping of Wills:** We will ensure your will is kept safe, your legacy is protected and your wishes are effectively carried out.
- **Estate Planning:** A comprehensive plan to enhance your financial security and provide structure for the efficient management of your estate.
- **Estate Administration:** Our professional team has the knowledge and empathy required to administer your estate with care – ensuring that all of your wishes and instructions are carried out.
- **Trust Drafting & Administration:** We ensure the safe-keeping, protection, administration and care of your assets, on behalf of your beneficiaries.

**Get in touch**[healthcare@standardbank.co.za](mailto:healthcare@standardbank.co.za)

**Wealth Management**

- Financial Planning
- Legacy Planning

**Wealth Creation**

- Liquidity Management Solutions
- Investment Solutions

## Wealth Creation

Turn what you're building into long-term wealth creation.

### Liquidity Management Solutions

- Our Liquidity Management solutions are designed to help turn your practice's idle funds into working cash.
- We can structure a solution to assist you in managing your practice's liquidity effectively, whilst achieving optimal profitability.
- We help you leverage unused or excess funds where balances can be pooled or swept to provide an overall group credit position for your nominated accounts.
- The interest is then calculated on the group credit balance and is paid into your nominated account.
- This will enable you to manage your cash balances and achieve your short-term investment goals.

### Investment Solutions

- Our Business Flexi Advantage account offers you a fixed deposit with the flexibility of being able to access a portion of your funds without being penalised if you have an emergency within your practice, or you want to take up an opportunity to grow your practice.
- Our Call Deposit, MoneyMarket Call Deposit and MarketLink accounts are ideal if you're looking for immediate access to your funds while earning competitive returns.
- Our Notice and Fixed Deposit accounts offer you great rates and returns when investing for longer specified periods.

**Get in touch**

healthcare@standardbank.co.za



# Get in touch

Contact your Relationship Banker or email us at [healthcare@standardbank.co.za](mailto:healthcare@standardbank.co.za) for more information on how we can partner with you and your practice for growth.

