



Standard Bank

2024 Pricing

Your  
Business  
Current  
Account



# The right support to enable your success.

Get your business going with the account that gives you the most value to match your unique needs. Business Current Account is your partner in managing and growing your business; giving you access to comprehensive offerings as well as expert guidance and support from our vast network of experienced bankers.

To ensure that your business keeps growing every year, we've thoughtfully reviewed the pricing for the Business Current Account monthly fee so we can provide you with sustained value as your partner for growth.

## Transactional fees

	Online Banking Mobile App	ATM	Branch Banker Assisted
Monthly Management fee			
Enterprise Banking	R85		
Relationship Banking Growth	R100		
Relationship Banking Premium	R130		
Commercial Banking	R145		
Attorneys Trust Account*	R89		
Executors Trust Account	No monthly fee		
Property Practitioners Trust Account	No monthly fee		
Cash Deposits and Withdrawals			
Cash Deposit	–	R4,80 + R1,20/R100	R8,50 + R2,20/R100 Min: R60
Coin Deposit	–	–	R8.50 + R6,60/R100 Min: R60
Cash Withdrawal	–	R2.40/R100	R85 +R2,70/R100 or part thereof
Coin Withdrawal	–	–	R85 +R8/R100 or part thereof

\*A monthly minimum service fee of R80 will be charged. If your transaction fees for the calendar month total less than R80, the minimum service fee will be charged. However, if your transactional fees exceed R80, you will only pay the actual transactional fees incurred.

	Online Banking Mobile App	ATM	Branch Banker Assisted
Cash Withdrawal at Participating Retailers	R2,50		
Declined Transaction (Insufficient funds)	–	Standard Bank: Free Other Banks: R8,50	–
Payments			
Inter-Account Transfer	Free	Free	R117
Account Payment	R8,50	R8,50	R117 + 0.1% (Max R6 400)
Immediate Payment	R37	–	R640 + 0.30% (Max R11 700)
Instant Money	Below R500: R9,50 R500 to Below R1 000: R13 R1 000 and Above: R16		–
Verify Account Details	Standard Bank Accounts: Free Other Bank Accounts: R1,50	Standard Bank Accounts: Free	–
Schedule Payment (Setup/Change/Cancel)	Free	Free	R35
Payment Notification			
MyUpdates - SMS notification	R0,50 per SMS		
MyUpdates - Email notification	Free		
Payment Confirmation – SMS	R1 per SMS		
Payment Confirmation – Email	R1,50 per email		



	Online Banking Mobile App	ATM	Branch Banker Assisted
Prepaid Purchases			
Prepaid Airtime/Data	R0,60	Standard Bank: R0,60 Other Bank: R15	–
Prepaid Electricity	R1,60	Standard Bank: R1,60 Other Bank: R15	–
Debit Orders			
Internal Debit Order	R5,50		
External Debit Order	R19		
Disputed Debit Order (Within 40 days)	Below R500: R5 R500 – R 1 000: R10		
Disputed Debit Order (Over 40 days)	R157		
Stop Debit Order	R80		
Unpaid Debit Order	R120 for first 3 and R150 from 4th occurrence onwards until year end		
Debit Order Honouring fee	R145		
Card Fees			
Card Purchases	R4,50		
Card Purchase with Cash withdrawal	R7		
Debit card replacement (chip)	R150		
Pin Reset	–	Free	R12
Stop lost or stolen card	Free		





		Online Banking Mobile App	ATM	Branch Banker Assisted
Account Information				
Balance Enquiries		Free	Print: R1 Display: Free ATM: R10,50	At other R15
Proof of Banking Details		Free	R6	R25 (First free then charge)
Email Statements		Free		
3 Month Stamped Statements		Free	R22,50	R150
Statements				
Provisional Statements		Free	One free thereafter R7,50	R50 per statement
Transaction history	60-day statement	Free	R15	R100
	90-day statement		R22,50	R150
	120-day statement		–	R200
	150-day statement		–	R250
	180-day statement		R45	R300
	210-day statement		–	R350
	240-day statement		–	R400
	360-day statement		–	R600
Other Fees				
UCount for Business Membership (per year)		R365 (for existing members)**		
UCount for Business Membership (per month)		R30 (for new members as from 7 September 2021)		
Deposit book		Duplicate: R44   Triplicate: R60		



	Online Banking Mobile App	ATM	Branch Banker Assisted
International Banking <sup>4</sup>			
Debit Card Purchase	R4,50 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)	2.75% of value + R3/R100 (Min: R70)		
International Payment – Outgoing	0.48% Min: R190 Max: R700	–	0.67% Min: R240 Max: R950
International Payment – Incoming	0.429% Min: R160 Max: R555	–	0.554% Min: R200 Max: R791
Business Lending			
Overdraft <ul style="list-style-type: none"><li>• Initiation Fee</li><li>• Monthly Fee (Natural Entity)</li><li>• Monthly Fee (Juristic Entity)</li></ul>	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R85 Max: R260)		
Term Loans <ul style="list-style-type: none"><li>• Initiation Fee</li><li>• Monthly Fee (Natural Entity)</li><li>• Monthly Fee (Juristic Entity)</li></ul>	1.51% of facility. Minimums apply. R69 0.021% of facility (Min: R85 Max: R260)		
Revolving Loans (Incl Agricultural production loans) <ul style="list-style-type: none"><li>• Initiation Fee</li><li>• Monthly Fee (Natural Entity)</li><li>• Monthly Fee (Juristic Entity)</li></ul>	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R85 Max: R260)		
Other fees <ul style="list-style-type: none"><li>• Unutilised facility fee</li><li>• Lending Review fee</li><li>• Review extension fee</li></ul>	1.26% of unutilised portion of limit if utilisation is less than 80%. 1.01% of facility 0.2% of facility monthly R350 Minimum applies		

Note:  
1. Terms and conditions will apply to all transactional business accounts and excludes Business Online Fees.  
2. The Business Current Account fees will apply to all transactional business accounts unless specified.  
3. Additional fees apply for Bulk Coin Deposits and Coin Withdrawals.  
4. Visit [www.standardbank.co.za](http://www.standardbank.co.za) for more information on our Forex Solutions and any of our other products. \*Fees effective from 1 January 2024 (including VAT).

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# Only the best value for your business.



Information on how to start, run and **grow your business on BizConnect**.  
Visit [standardbank.co.za](https://standardbank.co.za)



**Cross-border payments** and trade.



Access our large network of **ATMs** to deposit cash.



Get a loan in **3 minutes** via online banking.

## Take care of business anytime with self-service banking.

Take advantage of your Online Banking profile via the Banking App (desktop or mobile) to manage your business' finances anytime. It's still the most convenient and cost-effective way to stay in control.

Visit [www.standardbank.co.za](https://www.standardbank.co.za) to access online banking or dial **\*120\*2345#** for cellphone banking. Alternatively, download our **Banking App**.



# UCount Rewards for Business.

Get more value for your money – earn UCount Rewards Points for your everyday business purchases.

Join UCount Rewards for Business:

- [standardbank.co.za/ucountbusiness](https://standardbank.co.za/ucountbusiness)
- SMS 'REWARDS' to **31645**
- Contact your **Relationship Banker**



## Contact us

### General customer enquiries:

South Africa: **0860 123 101**  
International: **+ 27 11 299 4701**

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

Internet Banking: **[www.standardbank.co.za](https://www.standardbank.co.za)**  
Cellphone Banking: **\*120\*2345#**  
  
UCount Rewards: **0860 UCOUNT (82 68 68)**  
**[businessenquiries@UCount.co.za](mailto: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). GMS-24429 08/24



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

