



Standard Bank

2025 Pricing

Business Current Account



The support you need to elevate your business

The Business Current Account is designed to help you grow your business confidently, backed by resources, tools and expert guidance from our extensive network of experienced bankers. To support your business’s annual growth, we’ve carefully reviewed the monthly fee for the Business Current Account, ensuring that we deliver ongoing value as your dedicated growth partner.

Business Current Account transactional fees

	Online Banking/Mobile App	ATM	Branch
Monthly Management fee			
Enterprise Banking	R95		
Relationship Banking Growth	R110		
Relationship Banking Premium	R140		
Commercial Banking	R155		
Attorneys Trust Account	R93		
Executors Trust Account	R70		
Property Practitioners Trust Account	R70		
Cash Deposits and Withdrawals			
Cash Deposit	-	R4.80 + R1.30/R100	R8.50 + R2.35/R100 Min: R60
Coin Deposit	-	-	R8.50 + R7.20/R100 Min: R60
Cash Withdrawal	-	R2.55/R100	R85 +R2.90/R100 or part thereof
Coin Withdrawal	-	-	R85 +R8.75/R100 or part thereof

	Online Banking/Mobile App	ATM	Branch
Cash Withdrawal at Participating Retailers	R2.60		
Declined Transaction (Insufficient funds)	-	Standard Bank: Free Other Banks: R8.50	-
Payments			
Inter-Account Transfer	Free	Free	R176
Account Payment	R8.90	R8.90	R176 + 0.13% (Max R18 000)
Immediate Payment	R40	-	R960 + 0.38% (Max R35 000)
Instant Money	Below R499.99: R10 R500 to R999.99: R15 R1 000 and above: R19		-
Verify Account Details	Standard Bank Accounts: Free Other Bank Accounts: R1.50	Standard Bank Accounts: Free	-
Schedule Payment (Setup/Change/Cancel)	R1	Free	R45
Payment Notification			
MyUpdates - SMS notification	R0.50 per SMS		
MyUpdates - Email notification	Free		
Payment Confirmation - SMS	R1.20 per SMS		
Payment Confirmation - Email	R0.80 per email		



	Online Banking/Mobile App	ATM	Branch
Prepaid Purchases			
Prepaid Airtime/Data	R0.70	Standard Bank: R0.70 Other Bank: R15	-
Prepaid Electricity	R1.20 Values below R100 R1.80 Values from R100	Standard Bank: R1.20 Values below R100 R1.80 Values from R100 Other Bank: R15	-
Debit Orders			
Internal Debit Order	R5.50		
External Debit Order	R20		
Disputed Debit Order (Within 40 days)	Below R500: R5 R500 - R1000: R10		
Disputed Debit Order (Over 40 days)	R164		
Stop Debit Order	R90		
Unpaid Debit Order	R155		
Debit Order Honouring fee	R155		
Card Fees			
Card Purchases	R4.70		
Card Purchase with Cash withdrawal	R7.30		
Debit card replacement (chip)	R150		
Pin Reset	-	Free	R15
Stop lost or stolen card	Free		



		Online Banking/Mobile App	ATM	Branch
Account Information				
Balance Enquiries		Free	Print: R1.00 Display: Free ATM: R11	At other R20
Proof of Banking Details		Free	R8.50	R45 (First free then charge)
Email Statements		Free		
3 Month Stamped Statements		Free	R25.50	R225
Statements				
Provisional Statements		Free	One free thereafter R8.50	One free thereafter R75
Transaction history	60-day statement	Free	R17	R150
	90-day statement		R25.50	R225
	120-day statement		-	R300
	150-day statement		-	R375
	180-day statement		R51	R450
	210-day statement		-	R525
	240-day statement		-	R600
	360-day statement		-	R900
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: R46 Triplicate: R63		



	Online Banking/Mobile App	ATM	Branch
International Banking ⁴			
Debit Card Purchase	R4.70 + 2.75% of the transaction value		
Cash Withdrawal (International ATM)	2.75% of value + R3/R100 (Min: R70)		
International Payment - Outgoing	0.502% Min: R199 Max: R730	-	0.700% Min: R250 Max: R995
International Payment - Incoming	0.448% Min: R168 Max: R580	-	0.579% Min: R209 Max: R825
Business Lending			
Overdraft - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R90 Max: R270)		
Term Loans - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.51% of facility. Minimums apply. R69 0.021% of facility (Min: R90 Max:R270)		
Revolving Loans (Incl Agricultural production loans) - Initiation Fee - Monthly Fee (Natural Entity) - Monthly Fee (Juristic Entity)	1.26% of facility. Minimums apply. R69 0.021% of facility (Min: R90 Max: R270)		
Other fees - Unutilised facility fee - Lending Review fee - Review extension fee	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 account 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 for more information on our Forex Solutions and any of our other products. *Fees effective from 1 January 2024 (including VAT).

*Fees effective from 1 January 2025 (including VAT).



Only the best value for your business



Information on how to start, run and **grow your business on BizConnect**.
Visit standardbank.co.za.



Cross-border payments and trade.



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

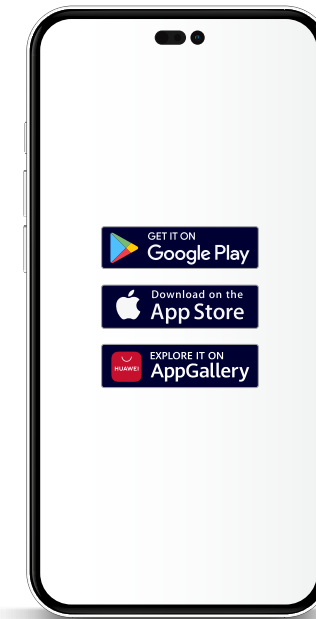


Get a loan in **3 minutes** via online banking.

Manage your business on the go with self-service banking

Access your Online Banking profile via the Standard Bank Banking App (desktop or mobile) to take control anywhere, anytime. It's safer, more convenient and affordable.

Visit 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
- SMS 'REWARDS' to **31645**
- Contact your **Relationship Banker**

UCOUNT
BUSINESS



Contact us

General customer enquiries:

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

Internet Banking: **www.standardbank.co.za**
Cellphone Banking: ***120*2345#**

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 2025 (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

