



Standard Bank



Shari'ah Banking

2025 Pricing

Shari'ah Business Current Account

Our 2025 annual pricing review

The success of your business contributes to thriving communities, and we are dedicated to supporting you with world-class services to help you establish a strong foundation. Take advantage the benefits and tools of the Shari’ah Business Current Account to confidently move your business into the future.

Explore some of the key pricing options we are offering in 2025 to ensure you get that best value.

Transactional fees

	ATM	Branch	Online Banking
Monthly Management fee			
Enterprise Banking	R95	N/A	R95
Relationship Banking Growth	R110	N/A	R110
Relationship Banking Premium	R140	N/A	R140
Commercial Banking	R155	N/A	R155
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	-
Cash Withdrawal at Participating Retailers	R2.60		
ATM Cash Decline	Standard Bank: Free Other banks: R8.50	-	-

Transactional fees

	ATM	Branch	Online Banking
Payments			
Inter-Account Transfer	Free	R176	Free
Account Payment	R8.90	R176 + 0.13% (max R18 000)	R8.90
Immediate Payment	-	R960 + 0.28% (max R35000)	R40
Instant Money	Below R499.99: R10 R500 to R999.99: R15 R1 000 and above: R19	-	Below R499.99: R10 R500 to R999.99: R15 R1 000 and above: R19
Verify Account Details	Standard Bank Accounts: Free	-	Standard Bank Accounts: Free Other Bank Accounts:R1.50
Schedule Payment (Setup/Change/Cancel)	-	R45	Free
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		

Transactional fees

	ATM	Branch	Online Banking
Prepaid Purchases			
Prepaid Airtime/Data	Standard Bank: R0.70 Other Bank: R15	-	R0.70
Prepaid Electricity	R1.20 Values below R100 R1.80 Values from R100	-	R1.20 Values below R100 R1.80 Values from R100
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		
Debit Order Honouring fee	R155		
Debit Order Honouring fee	R155		
Card Fees			
Card Purchases	R4.70		
Card Purchase with Cash withdrawal	R7.30		
Card replacement (chip)	R150		
Pin Reset	Free	R15	
Stop lost or stolen cards	Free		

Transactional fees

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

Transactional fees

	ATM	Branch	Online Banking
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		
International Banking			
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	-	0.700% Min: R250 Max: R995	0.502% Min: R199 Max: R730
International Payment - Incoming	-	0.579% Min: R209 Max: R825	0.448% Min: R168 Max: R580

**Existing Members can switch their annual membership fee to a monthly fee of R30. Terms and conditions apply.

Please note:

- 1. These fees exclude Business Online fees.
- 2. Additional fees apply for bulk coin deposits and coin withdrawals.
- 3. Visit www.standardbank.co.za for more information on our other Shari’ah compliant products.

Transactional fees

Business Financing	
Shari’ah Overdraft – Initiation Fee – Monthly Fee (Natural Entity) – Monthly Fee (Juristic Entity)	1.26% of facility Minimums apply R69.00 0.021% of facility (Min: R90 and Max: R270)
Other fees – Review fee – Review extension fee	1.01% of facility 0.2% of facility monthly (Min: R350.00)

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For more information on Shari’ah Banking:

Email shariah@standardbank.co.za or visit our website www.standardbank.co.za/shariah

This product has been certified by our Shari’ah Advisory Committee.

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.



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