

**Make your money  
work **for you.**  
Not your bank.**

**sasfin** | Transactional  
beyond a bank

# TRANSACTIONAL BANKING

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Sasfin Transactional Banking accounts make your money work for you, not your bank. Our Business Banking account is designed for entrepreneurs who are looking to save time on banking and grow/manage their monthly cash flow.

**Do you spend unnecessary time on banking?**

**Does your bank give you easy cash management in real-time?**

**Does your bank pay you up to 4.75% annual interest on positive credit balances?**

At Sasfin, we know that it is not easy running a business. Our transactional offering is designed with smaller businesses in mind. We save you time, give you control, support your cash management and give you access to decision makers when you need it. We also provide benefits which make your business travel more comfortable.

# MONTHLY INTEREST

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Earn the following competitive annual interest rates on positive credit balances and grow your business.

  
**2.25%**

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ON AMOUNTS  
UP TO  
R250 000

  
**2.75%**

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ON AMOUNTS  
GREATER THAN  
R250 000 (UP TO R500 000)

  
**3.25%**

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ON AMOUNTS  
GREATER THAN  
R500 000 (UP TO R750 000)

  
**3.75%**

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ON AMOUNTS  
GREATER THAN  
R750 000 (UP TO R1 MILLION)

  
**4.75%**

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ON AMOUNTS  
OVER  
R1 MILLION

# LET'S GET BANK TO BUSINESS

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Running a business is tough enough without banks making things tougher. But that's where we come in with our new offering.

## We're in the business of making your business work

Money should earn interest, that's why we help you manage your cash and keep you earning more by offering you up to 4.75% annual interest on your positive credit balance.

### Get your money, when you want it

SMEs live and die by their cash flow, which is why we never leave you waiting. Receive and pay money in real-time and at a lower cost. This way you're earning interest longer, while still having your cash the moment you need it.

### Know what you're paying for and get it when you pay

Clients pay a fee of R100 per month which includes two free immediate payments. A 'pay as you transact' fee structure will apply thereafter.

Our offering includes an interest-bearing Business Banking account, internet banking, including immediate payments and a business debit card.

### Does your bank offer you direct feeds into Xero?

Terms and conditions apply.

# PUT YOUR BANK TO WORK

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Time is money – and nowhere is this more so than when it comes to running your own business.

Sasfin's Business account offers a range of business services, including the ability to pay creditors and employees electronically – real-time or batch – at highly affordable rates.

## Ease of use

- Pay preloaded beneficiaries e.g. Telkom.
- Load multiple payments in one go.
- Set up different internet banking users on your account.
- Get a dedicated relationship consultant to assist you with all your banking needs.
- Online access to statement information on your accounts.
- Access to your investments through a single profile.
- Immediate and free inter-account transfers.

## Manage your tax affairs

- Generate your IT3B certificates online.
- Make and receive payments to and from SARS.
- Authorise your eFiling transactions.

## Quick payments

- Pay beneficiaries immediately at the most competitive price in the market.

## Xero online accounting

- Seamlessly and securely connect statement data with Xero online accounting.

# EASY BUSINESS BANKING

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## Business banking just became easy

Banking can be easy, let us show you how:

### 1. Getting started

Call us on 080 23 23 23 6 or email us on [customerservice@sasfin.com](mailto:customerservice@sasfin.com) so we can get you on board. No hassle and no fuss.

### 2. Get service when it matters the most

As soon as you join us, we allocate a dedicated relationship consultant to support you with your banking needs. This consultant will not only help you with any query you might have but will be your contact point – with ready access to decision makers – on how we can adjust our offering to you or solve a unique challenge you might be facing.

### 3. Always available

Need assistance any time of day or night? Call our Client Relationship Centre on [080 23 23 23 6](tel:0802323236). Your client relationship consultants will be your contact point with ready access to decision makers at Sasfin.

# BUSINESS BANKING

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Business account holders have the option of one or many personalised Visa Business cards which empower you to focus on running your business with the assurance that your banking needs are met, not only efficiently, but cost effectively too.

A Visa Business card features many benefits such as reduced banking fees, global acceptance at Point of Sale and ATM machines, online shopping and the ability to link multiple cards to one business account.

In addition, the many travel benefits on our Visa Business card, like free access to any Bidvest domestic airport lounges in South Africa and an accompanying guest, are included. Travel in comfort and make business trips feel like holidays.

## Bank online. Keep your business on track.

Sasfin Bank is proud to announce that we are the first South African bank to offer direct feeds into Xero. This will allow mutual customers to seamlessly and securely connect their Sasfin Bank transaction data with Xero automatically. The direct feed functionality saves you time as it will eliminate capture errors, duplicated transactions and missing transactions.

Direct feed functionality is a customer's most secure form of integration between a bank and an accounting package as there is no need to divulge one's username and password to a third party. The data always remains in the secure and entrusted bank or Xero environment.

- It's the most secure way to get your Transactional Banking data into Xero. No need to divulge your PIN and password to third parties.
- Reliable - let your bank do the work for you. Direct feeds will update automatically every night, eliminating the need for you to do bulky and time-consuming statement imports.
- Ensures up-to-date and accurate data, providing peace of mind that statement reconciliations are correct.
- Convenient - direct feeds provide more information than standard statements.
- Once direct feeds have been set up, internet banking password changes and OTPs do not stop the bank feed from working.

# OTHER OFFERINGS FROM SASFIN BANK

Sasfin offers a comprehensive range of products and services as well as an understanding of your business and personal finance needs.

## OUR OFFERINGS





# INVESTMENT PRODUCTS

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Our Business Banking Transactional accounts already give you up to 4.75% annual interest on your credit balance. We also offer investment deposits, structured treasury investments and rated securitised notes which generate competitive yields.

These include various money market products such as Call Deposits, Notice Deposits, Fixed Deposits, Tax-free Savings Accounts and Negotiable Certificates of Deposits (NCDs).

Products such as our Call Deposits allow for immediate access to the funds whereas those that require a notice period for withdrawal, such as our Notice Deposits, offer a higher interest rate.

Our call deposit product features online banking to allow you immediate access to your funds.

# FEATURES AND BENEFITS

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## To enable your business:

- Simple, real-time business functionality for payments and cash management.
- Transparent and competitive banking fees (R100 per month plus pay as you use).
- Access to a wide range of business solutions i.e. Insurance, Forex, Trade and Debtor Finance, etc.
- Make and receive immediate payments.
- Market-leading interest rates on credit balances (tiered structure).
- The Business Banking and investment accounts are interest bearing, therefore supporting growth of additional cash.
- High-touch service offering.
- Transactional Banking account linked to your investment account.
- Personalised business Visa debit card(s) linked to your business account.
- Value added services: Free access to the Bidvest domestic airport lounges, including a guest.
- Cash withdrawal at any ATM.
- Make and receive SARS payments.
- Access your IT3B certificate online for your transactional and investment accounts.
- Manage your debtors.
- Separate your capturers and approvers for secured, authorised electronic payments.

# THIS IS WHAT YOU WILL PAY FOR

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## **A standard R100 monthly fee that allows:**

- Two free immediate payments per month.
- Free inter-account transfers (immediate transfers between any Sasfin account).
- Free credits to your account (EFT).

## **Thereafter you will pay as you use:**

- R15 immediate payments fee for payment amounts up to R10 000.
- R25 immediate payments fee for payment amounts from R10 001 to R25 000.
- R35 immediate payments fee for payment amounts greater than R25 000.
- R3.50 per local POS transaction.
- 2.85% of the transaction amount per international POS transaction.
- R5 for an EFT to another bank account.
- R8 per debit order.
- R9 + R1.30/R100 ATM cash withdrawals (local) irrespective of which bank ATM is used.
- R35 + 2.85% on transaction amount ATM cash withdrawals (International).
- R7 + R0.87 per R100 (or part thereof) with a minimum fee of R30 for cash deposits via Absa.
- R35 per cheque deposit at an Absa branch.
- R75 per cheque with special clearance at an Absa branch.

Rates and fees are subject to change.

Sasfin Bank Ltd. Reg no. 1951/002280/06.  
An authorised financial service provider licence no. 23833.  
A registered credit provider NCRCP22 and a member of the Sasfin Group.

**24-hour Client Relationship Centre**

Tel: 080 23 23 23 6

Email: [customerservice@sasfin.com](mailto:customerservice@sasfin.com)

**Lost/stolen/damaged cards**

Sasfin: 080 23 23 23 6

Visa: 0800 990 475

Outside South Africa

Tel: +1 303 967 1096 (US)