



## 1. QUALIFYING CRITERIA

In order to register for UCount Rewards for Business, you must:

- 1.1 be a Standard Bank Small Enterprise customer and have, or the group of companies to which you belong has, an annual turnover of less than R20 million; or
- 1.2 be an Agric (Small Enterprise) Customer with an annual turnover of less than R3 million; and
- 1.3 hold a Business Current Account with us; and
- 1.4 not be excluded from being a member of a rewards programme by any applicable law.

## 2. COLLECTING REWARDS POINTS

### 2.1 Card Rewards: Earn up to 1.25% back in Rewards Points on all Qualifying Purchases

You will Earn Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Purchases at any store other than at Caltex:

Tier	Credit Card	Debit/Cheque	Spend Cap	Credit Card (After Spend CAP)	Debit/Cheque (After Spend CAP)	Earn Cap
1	0.50%	0.20%	R50 000	0.50%	0.10%	30 000
2	0.60%	0.35%	R50 000	0.50%	0.10%	30 000
3	0.80%	0.55%	R50 000	0.50%	0.10%	30 000
4	1.25%	0.80%	R50 000	0.50%	0.10%	30 000
5	1.25%	0.80%	R50 000	0.50%	0.10%	30 000

### 2.2 Fuel Rewards: Earn up to R5.00 back in Rewards Points per litre of Fuel purchased at Caltex

2.2.1 You will Earn Rewards Points at the following rates per litre of Fuel purchased at Caltex, up to a maximum of 20% of your total qualifying monthly Card spend:

Tier	Credit Card	Debit/Cheque	Spend Cap	Earn Cap (Rewards Points Per Fixed Cycle)
1	35cpl	20cpl	20%	10 000
2	50cpl	30cpl	20%	10 000
3	70cpl	40cpl	20%	10 000
4	R1.25pl	50cpl	20%	10 000
5	R5pl	50cpl	20%	10 000

\*cpl means cents per litre

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2.2.2 To determine the number of litres of Fuel that qualify for Rewards Points we take into account the weighted average Fuel price provided by Caltex.

**2.3 Earn up to 40% back in Rewards Points on flights purchased from the UCount Rewards Travel Mall**

2.3.1 You will Earn Rewards Points at the following rates on domestic flights purchased from the UCount Rewards Travel Mall, up to a maximum of 40% of your total monthly Card spend:

Domestic Flights (flights that originate in South Africa and are destined for an airport in South Africa)						
Tier	Credit Card	Cheque Card	Spend Cap	Credit Card (After Spend Cap)	Cheque Card (After Spend Cap)	Earn Cap
1	10%	7.5%	20% of total monthly Qualifying Purchases	0.5%	0.2%	20 000
2	15%	10%		0.6%	0.35%	20 000
3	25%	15%		0.8%	0.55%	20 000
4	35%	20%		1.25%	0.8%	20 000
5	40%	20%		1.25%	0.8%	20 000

Rewards Retailer	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap
FreshStop	1.25% on all Qualifying Purchases					1.25% on a maximum value of R150 per transaction & up to a maximum of 1500 Rewards Points (R150) per Fixed Cycle
Incredible Connection	2% on all Qualifying Purchases					None
Hirsch's	1.5% on all Qualifying Purchases					None
Makro	0.75% on all Qualifying Purchases and Rewards Points Redeemed, excluding food, groceries, liquor, cellular products, delivery charges, financial services (such as extended warranties), trade debtors account payments and gift cards					5 000 (per Fixed Cycle)
NetFlorist	2.5% on all Qualifying Purchases					None
Samsung	1.5% on all Qualifying purchases at the following Samsung stores: Gateway Theatre of Shopping and Pavilion Shopping Centre in KwaZulu Natal, Clearwater Mall, Rosebank Mall, Mall of Africa and Sandton City in Gauteng.					None
Tiger Wheel & Tyre	2.5% on all Qualifying Purchases					1 500 Rewards Points (R150) per transaction
UCount Rewards Online Mall	3.75% (when you are logged on to the UCount Rewards Online Mall, on all Qualifying Purchases, excluding airtime, eVouchers and redemptions on Charities, Feenix and saving & investments (Notice Deposit))					None
Wine-of-the-Month Club	2% on all Qualifying Purchases made online only					None

2.3.2 In addition to the rates set out above, you will Earn up to 1.25% (as set out in clause 2.1 above) per transaction per Fixed Cycle at Rewards Retailers.

**2.4 Tier Rewards**

The Tier Rewards are as follows:

Tier	Tier Rewards Points
1	100
2	300
3	400
4	450
5	500

## 2.5 Dual Membership Rewards

The Dual Membership Rewards are as follows:

Tier	Rewards Points Per Annum
1	3 600
2	3 600
3	3 600
4	3 600
5	3 600

## 2.6 Social Rewards

- 2.6.1 Social Rewards are those we award you for your social media posts on Twitter. In order to qualify for Social Rewards you must:
- 2.6.1.1 have a Twitter (**Social Media**) account;
  - 2.6.1.2 link your Social Media account to your Rewards Account by:
    - 2.6.1.2.1 visiting the UCount Rewards for Business website at [www.standardbank.co.za/UCountbusiness](http://www.standardbank.co.za/UCountbusiness);
    - 2.6.1.2.2 clicking on "Earn more by linking your Social Network"; and
    - 2.6.1.2.3 adding the **Social Media** account you would like to link to your Rewards Account,
  - 2.6.1.3 mention #UCountbusiness in a positive or neutral manner on Social Media by:
    - 2.6.1.3.1 posting a relevant picture and mentioning #UCountbusiness; and/or
    - 2.6.1.3.2 re-tweeting or sharing a #UCountbusiness related tweet or post.
  - 2.6.2 You must use the appropriate hashtag, #UCountbusiness. Mentioning UCount Rewards for Business without the correct hashtag will not qualify for Rewards Points.
  - 2.6.3 We will determine, in our sole discretion, whether a Social Media post mentions #UCountbusiness in a positive or neutral manner.
  - 2.6.4 You will fall into one of the categories below based on the number of followers you have on your social media account:

Category	Number of Followers
A	10 001+ followers
B	1 001 – 10 000 followers
C	0 – 1 000 followers

2.6.5 Social Rewards will be allocated to you as follows depending on the category you fall into:

Activity	Points Allocation per Category
Link a social media account	A=200, B=100, C=50
Using #UCountBusiness only	A=50, B=30, C=10
Using #UCountBusiness with a picture	A=70, B=50, C=30
Retweet or sharing #UCountBusiness	A=50, B=30, C=10

- 2.6.6 We will reward you with Social Rewards on up to 8 activities per month subject to a maximum of 690 Rewards Points, across all your linked Social Media accounts.
- 2.7 Please note that you will not Earn Rewards Points on purchases relating to gambling, toll fees, cash advances, electronic funds transfers, inter-account transfers and/or payments, cash withdrawals, foreign exchange purchases, cheques issued, stop and/or debit orders, fuel not purchased at a Caltex.

## 3. COLLECTION CAP

The Earn Cap is the maximum value of Rewards Points you can Earn from us in each Fixed Cycle as follows:

- 3.1 Card Rewards: 30 000 Rewards Points (R3,000) for Card spend on Qualifying Purchases at any store other than a Rewards Retailer or Caltex;
- 3.2 Fuel Rewards: 10 000 Rewards Points (R1,000) for Card spend at Caltex;
- 3.3 Travel Rewards (Domestic): 20 000 Rewards Points (R2,000) for Card spend on domestic travel purchased through the UCount Rewards Travel Mall on all Tiers;
- 3.4 Rewards Retailers: The following Earn Caps apply to the specific Rewards Retailers mentioned below:
  - 3.4.1 FreshStop: 1.25% on a maximum value of R150 per transaction up to a maximum of 1000 Rewards Points (R100) per Fixed Cycle from FreshStop stores situated at Caltex;
  - 3.4.2 Makro: 5 000 Rewards Points (R500) per Fixed Cycle from Makro stores and online stores; and
  - 3.4.3 Tiger Wheel & Tyre: 1 500 Rewards Points (R150) per transaction at Tiger Wheel and Tyre stores.

## 4 REDEMPTION CAP

The maximum you can redeem in a month is 300 000 Rewards Points (R30 000).

## 5 REWARDS TIER POINTS

Your Rewards Tiering Points are based on your monthly banking activity and the number of qualifying Standard Bank products and

services that you use every month as set out in clause 6 below. We will apply the following criteria in calculating your Tiering Points:

Rule	Qualifying Criteria	Frequency/Value	Monthly Tiering Points
<b>1. Self-Service</b>	Use the Standard Bank app, BOL, Internet and/or Cellphone Banking for customer-initiated transactions on your Business Current Account. Customer initiated transactions include Payments, Debit Order services, International Payments and Express payments.	<ul style="list-style-type: none"> <li>• 10 - 50 transactions pm</li> <li>• 51 - 100 transactions pm</li> <li>• 101 or more transactions pm</li> </ul>	<ul style="list-style-type: none"> <li>• 50</li> <li>• 100</li> <li>• 150</li> </ul>
<b>2. Cash Deposits</b>	Make a cash deposit at a Standard Bank Auto Safe, ATM or ANA	<ul style="list-style-type: none"> <li>• R5 000 – R9 999.99 pm</li> <li>• R10 000 – R49 999.99 pm</li> <li>• R50 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 50</li> <li>• 75</li> <li>• 125</li> </ul>
<b>3. EStatements</b>	Receive your qualifying <sup>2</sup> Business Current Account and Credit Card statements by email.	All qualifying accounts monthly	<ul style="list-style-type: none"> <li>• 50</li> </ul>
<b>4. Marketing Consent (Receive Marketing)</b>	Give Standard Bank consent to send you internal marketing material.	Monthly	<ul style="list-style-type: none"> <li>• 50</li> </ul>
<b>5. Marketing Research</b>	Give Standard Bank consent to contact you for Marketing Research.	Monthly	<ul style="list-style-type: none"> <li>• 50</li> </ul>
<b>6. Tenure</b>	Hold a qualifying <sup>2</sup> Business Current Account (excluding Transactional Savings and Credit Cards).	<ul style="list-style-type: none"> <li>• 12 – 35 months</li> <li>• 36 – 59 months</li> <li>• 60 months or more</li> </ul>	<ul style="list-style-type: none"> <li>• 50</li> <li>• 75</li> <li>• 100</li> </ul>
<b>7. Credit Card Rule</b>	Hold an active qualifying <sup>2</sup> Credit Card and swipe your Card each month	<ul style="list-style-type: none"> <li>• R1 000 – R19 999.99 pm</li> <li>• R20 000 – R49 999.99 pm</li> <li>• R50 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 25</li> <li>• 50</li> <li>• 75</li> </ul>
<b>8. Current Account Balance (Credit Balance)</b>	Maintain a minimum average monthly balance amount in your qualifying <sup>2</sup> Business Current accounts.	<ul style="list-style-type: none"> <li>• R20 000 – R49 999.99 pm</li> <li>• R50 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 75</li> <li>• 100</li> </ul>
<b>9. Lending – Overdraft</b>	Have an open Overdraft facility and utilise at least 60% of the Overdraft facility.	<ul style="list-style-type: none"> <li>• Monthly average utilisation</li> <li>• Max 1 Overdraft facility</li> </ul>	<ul style="list-style-type: none"> <li>• 125 (Capped at 125 pm)</li> </ul>
<b>10. VAF</b>	Hold an active <sup>1</sup> Vehicle or Asset Finance Agreement with an origination value of R200 000 or more.	For each product per month	<ul style="list-style-type: none"> <li>• 50 (Capped at 200 pm)</li> </ul>
<b>11. Savings and Investments</b>	Hold a qualifying <sup>2</sup> Savings and/or Investment account and maintain an average monthly balance across all accounts.	<ul style="list-style-type: none"> <li>• R50 000 – R99 999.99 pm</li> <li>• R100 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 100</li> <li>• 200</li> </ul>
<b>12. Lending</b>	Hold a qualifying <sup>2</sup> active <sup>1</sup> Business Revolving Credit Plan, Term loan (excluding Overdraft) with an outstanding monthly balance across all accounts.	<ul style="list-style-type: none"> <li>• R50 000 – R99 999.99 pm</li> <li>• R100 000 – R499 999.99 pm</li> <li>• R500 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 100</li> <li>• 150</li> <li>• 200</li> </ul>
<b>13. Insurance</b>	Hold a qualifying <sup>2</sup> Standard Bank Insurance policy.	Per policy, per month	<ul style="list-style-type: none"> <li>• 75 (Capped at 150)</li> </ul>

<b>14. Retail Forex</b>	Buy foreign currency from us using your Business Current Account for qualifying <sup>2</sup> transactions.	R7 500 in a 12 month rolling period	• 50
<b>15. Merchant Services</b>	Use Standard Bank Merchant Services with a total monthly settlement into your qualifying <sup>2</sup> Business Current Account.	<ul style="list-style-type: none"> <li>• R10 000 – R49 999.99 pm</li> <li>• R50 000 – R99 999.99 pm</li> <li>• R100 000 or more pm</li> </ul>	<ul style="list-style-type: none"> <li>• 75</li> <li>• 100</li> <li>• 150</li> </ul>

<sup>1</sup> Only loan accounts with debit balances qualify to get tiering points.

<sup>2</sup> Refer to clause 7 below for full details of qualifying products.

## 6. REWARDS TIER LEVEL

We will calculate your Rewards Tier Level using your Tiering Points. The number of Tiering Points you have will determine your Rewards Tier Level. The number of Tiering Points required for each Rewards Tier Level are:

- 6.1 Tier 1: 0 to 400 Tiering Points;
- 6.2 Tier 2: 401 to 550 Tiering Points;
- 6.3 Tier 3: 551 to 700 Tiering Points;
- 6.4 Tier 4: 701 to 850 Tiering Points;
- 6.5 Tier 5: 851 and more Tiering Points.

## 7. QUALIFYING PRODUCTS

The qualifying Standard Bank products and services that will contribute towards your Tiering Points are as follows:

- 7.1 Debit Cards: MC EMV Debit Business, Magstrip.
- 7.2 7.2 Cheque Card/ Current Accounts: Business Current Account, BizLaunch.
- 7.3 Credit Cards: Business Garage Card, Company MasterCard Roll Up, One-Man-Business MasterCard Account, One-Man-Business MasterCard Account – Roll Up, Company MasterCardR – Non Roll Up, Rennie's Bank Company MasterCard Non Roll Up, SBSA Company MasterCard, VISA Corporate Roll-Up, VISA Corporate Non Roll-Up, VISA One Man Business, VISA One Man Business – Company, VISA One Man Business Revolve, VISA One Man Business – Company Revolve.
- 7.4 Savings and Investments: Retail/ Wholesale Call Deposit, Short Term Wholesale Deposit, Tiered Rate Call Deposit, MarketLink, Electronic Call Deposit, MoneyMarket Call Account, MarketLink – Enterprise, Wholesale Fixed Deposit, Business Flexi Advantage 20, Business Flexi Advantage 30, Business Flexi Advantage 40, Fixed Deposit, Notice Deposit, Electronic Fixed Deposit, Electronic 32 day Notice Deposit, Notice Deposit – AutoPlus Linked, Enterprise Autobank, PlusPlan, Shari'ah Business Fixed Deposit, Shari'ah Business Call Account.
- 7.5 Insurance Products: Business Insurance and Engineering Insurance.
- 7.6 Forex Products: TravelWallet Reload, TravelWallet Issue (Purchase), TravelWallet Load, TravelWallet (Purchase), TravelWallet Cash-Out (Purchase), Fee – TravelWallet Activation, TravelWallet Cash-Out (Sale), MoneyGram Sent, MoneyGram (Sale), Fee – TravelWallet Activation, Foreign Notes (Purchase), Fee- TravelWallet Load, Foreign Notes (Sale), Foreign Notes Issued, Travel Insurance, Foreign Notes Purchased, Foreign Notes Issued, TravelWallet Reload (Purchase), TravelWallet Issue (Sale), TravelWallet (Sale), Foreign Notes Purchased.
- 7.7 Lending: Small Business Loan, Medium Term Loan, Business Revolving Credit Plan Loan, Business Term Loan, Agricultural Production Loan.
- 7.8 Overdraft: Business Current Account, BizLaunch.
- 7.9 VAF: Instalment Sale, Financial Lease, Fleet Management System, Full Maintenance Lease, Operating Rental.
- 7.10 Cash Deposits: AutoSafe, ANA, ATM.
- 7.11 Merchant Acquiring: Business Current Account, BizLaunch.

## 8. REWARDS RETAILERS

The Rewards Retailers are FreshStop, Hirsch's, Incredible Connection, Makro, Netflorist, Samsung, SweepSouth, Tiger Wheel & Tyre, and Wine-of-the-Month Club.

## 9. REDEMPTION RETAILERS

The Redemption Retailers are FreshStop, Hirsch's, Incredible Connection, Makro, NetFlorist, Samsung, Tiger Wheel & Tyre, UCount Rewards Online Redemption Portal (for airtime, electronic Vouchers and redemptions on Charities, Feenix and Saving & investments (Notice Deposit) and Solidarity Fund), Wine-of-the-Month Club, Bidvest Premier Airport Lounges and Caltex.

## 10. FEES

The fees (which include VAT) in connection with UCount Rewards for Business effective 1 January 2020 are:

- 10.1 Annual membership fee: R365.00
- 10.2 Card replacement fee: R55.00
- 10.3 Balance request SMS: R1.00
- 10.4 PIN reset fee: first three PIN resets are free, and thereafter 100 Rewards Points (R10.00) per PIN reset, which will be deducted from your Rewards Account. Note that you can only pay the PIN reset fee from your Rewards Account; you cannot use your Card. The maximum negative points you can accumulate on your Rewards Account from resetting your PIN is 200 Rewards Points (R20.00).

- 10.5 Card Courier Fee:
- 10.5.1 R100.54: Major centres; or
- 10.5.2 R160.29: Regional areas.