



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; or
- 1.3 Business Banking customer with an annual turnover of less than R300 million; and
- 1.4 hold a Business Current Account with us; and
- 1.5 not be excluded from being a member of a rewards programme by any applicable law.

2 EARN REWARDS POINTS

2.1 Card Rewards: Earn up to 1% 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 and/or Astron Energy:

Tier	Credit Card	Debit/Cheque	Spend Cap	Credit Card (After Spend CAP)	Debit/Cheque (After Spend CAP)	Earn Cap
1	0.5%	0.2%	R50 000	0.5%	0.1%	30 000
2	0.8%	0.50%	R50 000	0.5%	0.1%	30 000
3	1.00%	0.65%	R50 000	0.5%	0.1%	30 000

Note: PayFlex transactions using your Card will qualify for Card Rewards only.

2.2 Fuel Rewards - Earn up to R5.00 back in Rewards Points per litre of Fuel purchased at Caltex and/or Astron Energy

- 2.2.1 You will Earn Rewards Points at the following rates per litre of Fuel purchased at Caltex and/or Astron Energy, up to a maximum of 20% of your total qualifying monthly Card spend by Card type:

Tier	Credit Card	Debit/Cheque	Spend Cap	Earn Cap
1	35cpl	20cpl	20%	10 000
2	R1.50pl	75cpl	20%	10 000
3	R5pl	R2pl	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 and/ Astron Energy.

2.3 Earn up to 5% back in Rewards Points at Rewards Retailers

You will Earn Rewards Points at the following percentage of your Card spend when you use your Card (excluding SnapScan or Masterpass) to pay for Qualifying Purchases at the following Rewards Retailers:

Rewards Retailer	Card	Tier 1	Tier 2	Tier 3	Earn Cap
Car Service City		3% on all Qualifying Purchases			None
Click360		2.5% on all online Qualifying Purchases			None
Courier Connexion		3% on all Qualifying Purchases			None
EZ Shuttle		5% on all Qualifying Purchases			None
FreshStop		1.25% on all Qualifying Purchases			1.25% on a maximum value of R150 per transaction

Game		0.75% on all General Merchandise and Liquor Purchases			5 000 Rewards Points (R500) per Fixed Cycle
Hirsch's		1% on all Qualifying Purchases			None
Makro		0.75% on all Qualifying Purchases and Rewards Points Redeemed, excluding food, groceries, cellular products, delivery charges, financial services (such as extended warranties), liquor, trade debtors account payments and gift cards			5 000 Rewards Points (R500) per Fixed Cycle
Makro Liquor		0.75% on all Qualifying Liquor Purchases			5 000 Rewards Points (R500) per Fixed Cycle
NetFlorist		2.5% on all Qualifying Purchases			None
Samsung		1% on all Qualifying Purchases at the following Samsung stores: Ballito, Gateway Theatre of Shopping and Pavilion Shopping Centre in KwaZulu Natal, Mall of Africa and Sandton City in Gauteng and Constantia in Cape Town.			None
SweepSouth		0.5% on all Qualifying Purchases			None
TaxTim		25% Discount on all Qualifying Purchases			None
Tiger Wheel & Tyre	Credit Card	5%	10%	15%	5 000 rewards points (R500) per Fixed Cycle
	Debit Card	1%	3%	5%	
Wine-of-the-Month Club		2% on all Qualifying Purchases made online only			None
Woodford Car Hire		5% on all Qualifying Purchases			None

2.3.1 In addition to the rates set out above, you will Earn up to 1.00% (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	500

2.5 Dual Membership Rewards

The Dual Membership Rewards are as follows:

Tier	Rewards Points Per Annum
1	3600
2	3600
3	3600

2.6 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 and Astron Energy.

3 EARN 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 and/or Astron Energy;
- 3.2 Fuel Rewards: 10 000 Rewards Points (R1,000) for Card spend at Caltex and/or Astron Energy;
- 3.3 Rewards Retailers: The following Earn Caps apply to the specific Rewards Retailers mentioned below:
 - 3.3.1 FreshStop: 1.25% on a maximum value of R150 per transaction;
 - 3.3.2 Game: 5 000 Rewards Points (R500) per Fixed Cycle from Game stores;
 - 3.3.3 Makro: 5 000 Rewards Points (R500) per Fixed Cycle from Makro stores and online stores; and
 - 3.3.4 Makro Liquor: 5 000 Rewards Points (R500) per Fixed Cycle from Makro Liquor stores and online stores;
 - 3.3.5 Tiger Wheel & Tyre: 5 000 Rewards Points (R500) per Fixed Cycle at Tiger Wheel & Tyre stores.

4 REDEMPTION CAP

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

5 REWARDS TIERING LEVEL RULES

Your Rewards Tiering Level is based on a combination of monthly Product Rules and Behaviours 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 Level:

Product Rule Category	Product Rule Name	Minimum Monthly Threshold
Transactional	Make a cash deposit at a Standard Bank Auto Safe, ATM or ANA	Minimum Threshold at R5 000
	Current Account Tenure	Minimum threshold at 12 months and longer
	Maintain a minimum average monthly balance amount in your qualifying Business Current Accounts.	Minimum Threshold at R20 000
Savings & Investments	Hold a qualifying Fixed Term Savings Account (no minimum term) with an average monthly balance across all fixed products.	Minimum Threshold of R50 000
	Hold other qualifying Savings and/or Investment Accounts and keep an average monthly balance across all products (demand).	Minimum Threshold of R30 000
Lending	Hold and Swipe a Credit Card	Minimum Threshold of R1 000
	Hold an active Vehicle or Asset Finance Agreement	No minimum threshold
	Hold & Maintain a Business Revolving Plan	Usage of 85% or more of the funds available
	Hold a Term Loan	Balance > R1
	Have an open Overdraft facility and Maintain at least 60% of the Overdraft facility.	Monthly average utilisation of 60% Max 1 Overdraft facility
Risk & Wealth	Insure Your Business	Hold a qualifying product
	Buy Foreign Currency	R7 500 in a 12-month rolling period
	Use Merchant Services	Minimum Threshold of R5 000 settled in a BCA

Behaviour	Rule
Digital	Use the Standard Bank app, BOL, Internet and/or Cellphone Banking for customer-initiated transactions on your Business Current Account. All existing transactions qualify. 5 (five) transactions qualify for the rule.
Marketing Consent	Give Standard Bank consent to send you internal marketing material.
Marketing Research	Give Standard Bank consent to contact you for Marketing Research.

¹ Only loan accounts with debit balances qualify for tiering.

² Refer to the Website for full details of qualifying products.

6 REWARDS TIER LEVEL

We will calculate your Rewards Tier Level using a combination of Product Rules and Behaviours as set out below:

Tier	Qualifying Criteria
Tier 1	Less than 2 Product Rules And/or zero Behaviours
Tier 2	Minimum of 2 Product Rules Plus 1 Behaviour
Tier 3	Minimum of 4 Product Rules Plus 1 Behaviour

7 QUALIFYING PRODUCTS

The qualifying Standard Bank products and services that will contribute towards your tiering and/or Rewards Points are as follows:

- 7.1 Debit Cards: MC EMV Debit Business, Magstrip.
 - 7.2 Cheque Card/Current Accounts: Business Current Account, BizLaunch, MyMo Biz.
 - 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*.
- *Please note that Earning Rewards Points has been endorsed as Shari'ah compliant by the SAC, but this endorsement does not extend to all products and Rewards Retailers through which Rewards Points may be earned. It extends only to products that have been certified as compliant. You are responsible for ensuring that the Rewards Points are Earned and Redeemed for permissible reasons.
- 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 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 Car Service City, Click360, Courier Connexion, EZ Shuttle, FreshStop, Game, Hirsch's, Makro, Makro Liquor, NetFlorist, Samsung, SweepSouth, TaxTim, Tiger Wheel & Tyre, Wine-of-the-Month Club and Woodford Car Hire.

9 REDEMPTION RETAILERS

The Redemption Retailers are Car Service City, Click360, Courier Connexion, EZ Shuttle, FreshStop, Game, Hirsch's, Makro, Makro Liquor, 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 MarketLink), Wine-of-the-Month Club, Woodford Car Hire, Bidvest Premier Airport Lounges, Caltex and Astron Energy.

10 FEES

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

- 10.1 Annual membership fee: R365 (only applicable if you selected an annual membership fee and joined UCount Rewards prior to 7 September 2021)
- 10.2 Monthly membership fee: R30
- 10.3 Card replacement fee: R55
- 10.4 Balance request SMS: R1
- 10.5 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).
- 10.6 Card Courier Fee:
 - 10.6.1 R133.54: Major centres; or
 - 10.6.2 R212.92: Regional areas.