

**Bank on
saving time
and money.**

sasfin
beyond a bank



Transactional Business Banking

The Sasfin Transactional Business Banking Account is designed for SMEs who want to focus on what they're most passionate about – their business – while their banking platform not only sweats the small stuff for them, but helps manage and grow their business.



01

Do you spend unnecessary time on banking?

02

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

03

Would you like to manage your payroll and invoicing from your bank account?

04

Does your bank pay you market-leading annual interest rates?

05

Does your bank help you keep track of your cash flow, manage your admin, and provide you with the set of tools you need to help run your business successfully?

Sasfin's transactional banking will save you money and hundreds of hours of time, with our digital banking platform that provides you with services that help manage your business at no additional cost.

With online account applications, you never have to set foot in a branch. Once you're signed up, you have access to a whole new world of banking better for your business.

Bank outside the box

B\\YOND®



Sasfin's digital banking platform B\\YOND is built to enable entrepreneurs to grow their businesses. B\\YOND brings traditional internet banking into the future, making business banking simpler. You get to focus where it counts – on your clients, driving revenue and enhancing your products and services.

With B\\YOND, you get:

B\\YOND online applications

Businesses with multiple shareholders and directors can apply online. You can upload documents, verify identities and sign the application online.

B\\YOND payroll

Perform your own payroll management, from paying employees to generating SARS-compliant payslips in real-time.

B\\YOND invoicing

Create and send personalised quotes and invoices directly from the platform.

B\\YOND insights

Use account classifications and tagging of transactions to manage your revenue and expenses, and keep track of your projects.

Multiple users

Set up users according to their role in your business and manage their access and tasks accordingly.

B\\YOND offers the basic tools that you need to run your business smoothly, on one platform, at no additional cost, and with the ability to bank at your convenience.



Making light work of Business Banking

At Sasfin, we know that it's not easy running a business. Having financed and supported small businesses for 50 years, Sasfin understands the pain-points and pressures that small businesses face in South Africa. That's why our transactional banking is designed with entrepreneurs in mind.



Market-leading interest rates

Money should earn interest, that's why we help you manage your cash and keep you earning more by offering you market-leading interest rates.

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

Based on your needs, choose between Bundle and Pay as You Use pricing options, both simple to understand.

Our offering includes an interest-bearing Business Account, as well as the ability to use our digital banking platform B\\YOND, which means that managing your business will become so much easier.



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 access to your cash the moment that you need it.

From
R100 pm

- 01** INTEREST BEARING
BUSINESS ACCOUNT
- 02** DIGITAL BANKING PLATFORM
B\\YOND



Connect to the better way to bank

Time is money – especially 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

- Import or add beneficiaries easily, either from a CSV file or off a predetermined list.
- Facilitate multiple transactions in one go – from setting up multiple account transfers, to managing future payments and beneficiaries.
- Get a dedicated relationship consultant to assist you with all your banking needs.
- Online access to unlimited statement information on your accounts.
- Use one login and seamlessly switch between your transactional banking portfolios.

Manage your tax affairs

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

Quick payments

- Improve your cash flow by keeping your money in your account until the day payments are due, with our immediate payments capability. You can both receive and pay money, in real-time, at the most competitive price in the market.
- Immediate and free inter-account transfers.

Xero online accounting

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



An exceptional banking experience from all accounts

**Banking just became easy.
Let us show you how:**

01 Getting started

With Safin's digital onboarding capabilities, you can apply for your Business Account and process your entire application online via Sasfin.com, without having to set foot in a branch. You can also call us on 080 23 23 23 6 or email us on customerservice@sasfin.com

02

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 that you might be facing.

Always available

Need assistance any time of day or night? Call our Client Relationship Centre on 080 23 23 23 6 and a Client Relationship Consultant will assist you.

03

Business Banking

Business Account holders have the option to link multiple 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 Sasfin Visa Business card includes many benefits such as reduced banking fees, global acceptance at Point of Sale and ATM machines, and secure online shopping.

In addition, there are travel benefits on our Visa Business card, such as access to any Bidvest domestic airport lounge in South Africa. Travel in comfort and make business trips more productive.



XERO

Bank online. Keep your business on track.

Sasfin Bank is the first South African bank to offer direct feeds into Xero. This will allow clients to seamlessly and securely connect their Sasfin Bank transactional data with Xero automatically. The direct feed functionality saves you time, as it will eliminate capture errors, and duplicated 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 your username and password to a third party. The data always remains in the secure and entrusted bank or Xero environment.



Reliable - let your bank do the work for you. Direct feeds will update automatically every morning, 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

When it comes to you, we're more than invested.

At Sasfin we know that timing is everything. That's why we offer various investment deposits which generate competitive yields. Our Investment Accounts ensure that you invest your money according to your business's needs, getting the most value for your money.

01

Our Business Banking Transactional Accounts already give you competitive annual interest on your credit balance. We also offer investment deposits, and structured treasury investments which generate competitive yields.

02

These include various Money Market products such as Call Deposits, Notice Deposits, Fixed Deposits and Tax-free Savings Accounts.

03

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.

04

You can access your Investment Accounts through B\\YOND.

05

We combine superior personalised service with innovative financial solutions for you, so that you can bank and invest the way you want to.

An exceptional banking experience from all accounts

Benefits include:



Simple, real-time business functionality for payments and cash management.



Perform your own payroll management simply, for free, from paying employees to generating SARS-compliant payslips in real-time.



Transparent and competitive banking fees.



Generate and send personalised quotes and invoices with your company name, VAT number and logo, directly through your internet banking.



Access to a wide range of business solutions i.e. Insurance, Forex, Trade and Debtor Finance, etc.



Make and receive immediate payments at competitive rates.



Personalised Business Visa debit card(s) linked to your Business Account.



Market-leading interest rates on credit balances.



Free access to the Bidvest domestic airport lounges, including a guest.



Get unlimited transactional history directly off your digital banking platform at no extra charge.



Cash withdrawals at any ATM at one flat rate on local withdrawals.



Your Transactional Banking Account can link to your Investment Account.



Make and receive SARS payments.



Access your IT3B certificate online for your Transactional and Investment Accounts.

Pricing options to meet your needs

Choose between Bundle and Pay as You Use pricing options, both simple to understand.

Business Bundle **R199pm**

Monthly Fee R199.00

Included in the bundle are the following free transactions, thereafter the applicable per transaction fees apply.

30 Free Debit Transactions comprising of:

Electronic Fund Transfer (EFT) R6.90

Local Point of Sale Purchase R4.90

International Point of Sale Purchase R4.90 plus 2.85% conversion fee

Debit Order R10.20

Two Free Immediate Payments

- R15.00 for payment amount up to R10,000
 - R25.00 for payment amount from R10,001 to R25,000
 - R35.00 for payment amount greater than R25,000
-

Two Free Cash Deposit (capped at a total of R20,000) R12.00 + R1.50 per R100 thereafter

Four Free Beyond User roles R50.00 per role

One Free Bidvest Domestic Lounge R250.00 per visit

A conversion fee of 2.85% will be charged on all international transactions.

Pay As You Use pricing applies for transactions not included in the bundle.

Pricing options to meet your needs

Business Pay as You Use **R100pm**

Monthly Fee	R100.00
-------------	---------

The below fees are applicable per transaction unless otherwise stated.

Account Payments

Electronic Fund Transfer (EFT)	R5.50
--------------------------------	-------

Debit Order	R8.00
-------------	-------

Account Payments (consultant assisted)	R150.00
---	---------

Immediate Funds Transfer Payment	<ul style="list-style-type: none">• R15.00 for payment amount up to R10,000• R25.00 for payment amount from R10,001 to R25,000• R35.00 for payment amount greater than R25,000
----------------------------------	--

EFT to other Sasfin account holders	Free
-------------------------------------	------

Purchases

Local Card Purchases	R3.90
----------------------	-------

International Card Purchases	R3.90 plus 2.85% conversion fee
------------------------------	---------------------------------

ATM

Local ATM Withdrawals	R9.00 + R1.30 per R100
-----------------------	------------------------

International ATM Withdrawals	R35.00 plus 2.85% conversion fee
-------------------------------	----------------------------------

ATM Balance Enquiry	R5.00
---------------------	-------

Local ATM Airtime Purchase	R1.20
----------------------------	-------

Pricing options to meet your needs

Business Pay as You Use **R100pm**

Deposits

Cash Deposits	R12.00 + R1.50 per R100 thereafter
Cheque Deposits	R70.00
Special Clearance Cheque Deposits	R75.00

Free Transactions

Inter-Account Transfers	Free
Electronic Credit	Free
Unpaid Debit Order	Free
Secondary Card	20 Free
SMS and Email Notification	Free
Insufficient Funds - ATM and POS	Free

Other Fees

Beyond User role	One free role thereafter R50.00 per role
Statement (consultant assisted)	R30.00 per statement
Card Replacement	R120.00 per card replacement
Courier Delivery	R140.00 per delivery
International Courier Delivery	Per courier service charge
Bidvest Domestic Lounge Access	R250.00 per visit
Bidvest International Lounge Access	R400.00 per visit

Contact

24-hour Client Relationship Centre

Tel: 080 23 23 23 6

Email: 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)

www.sasfin.com | 0861 SASFIN

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

sasfin
beyond a bank