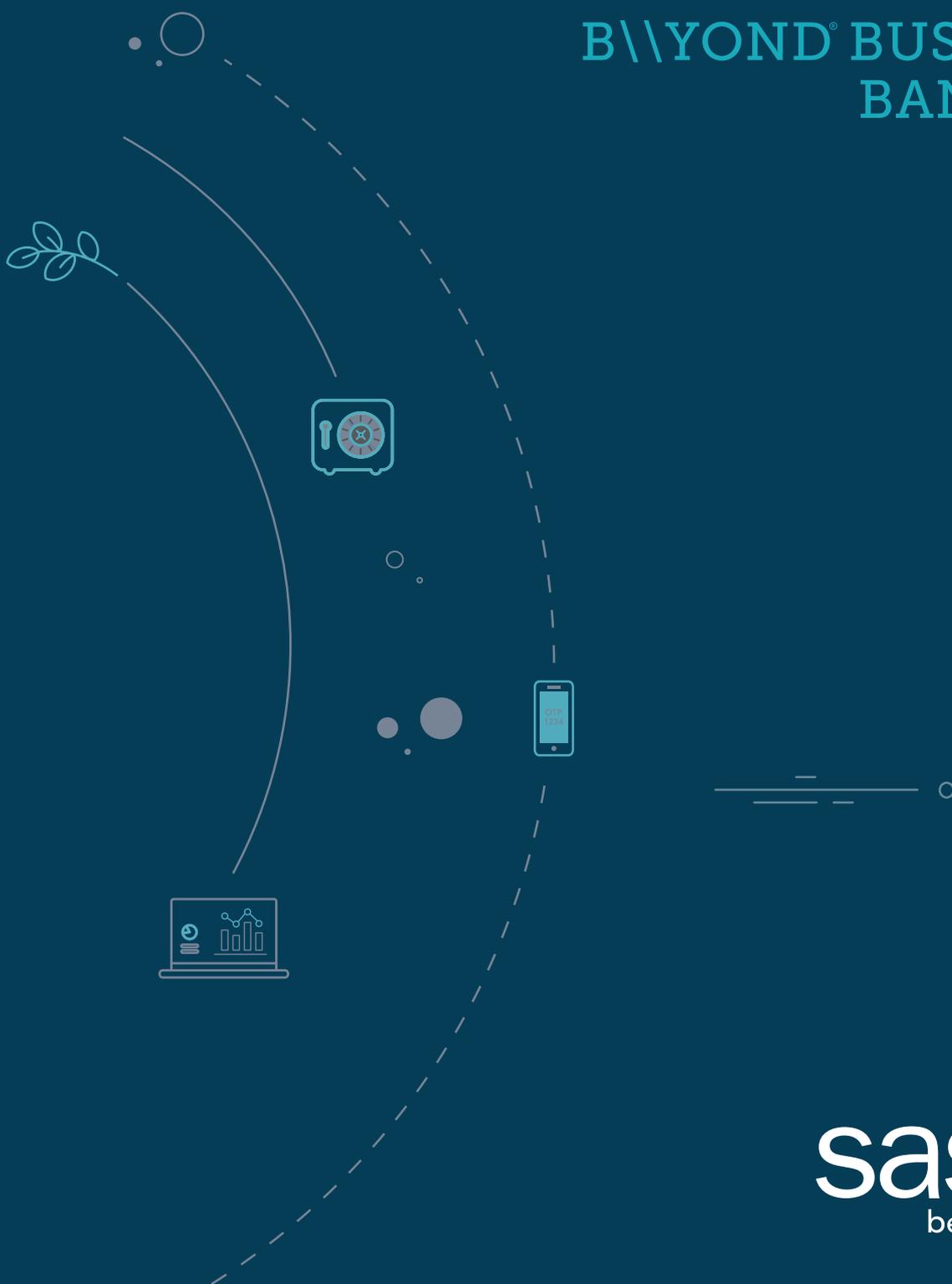


**SASFIN**

**B\\YOND<sup>®</sup> BUSINESS  
BANKING**



**sasfin**  
beyond a bank

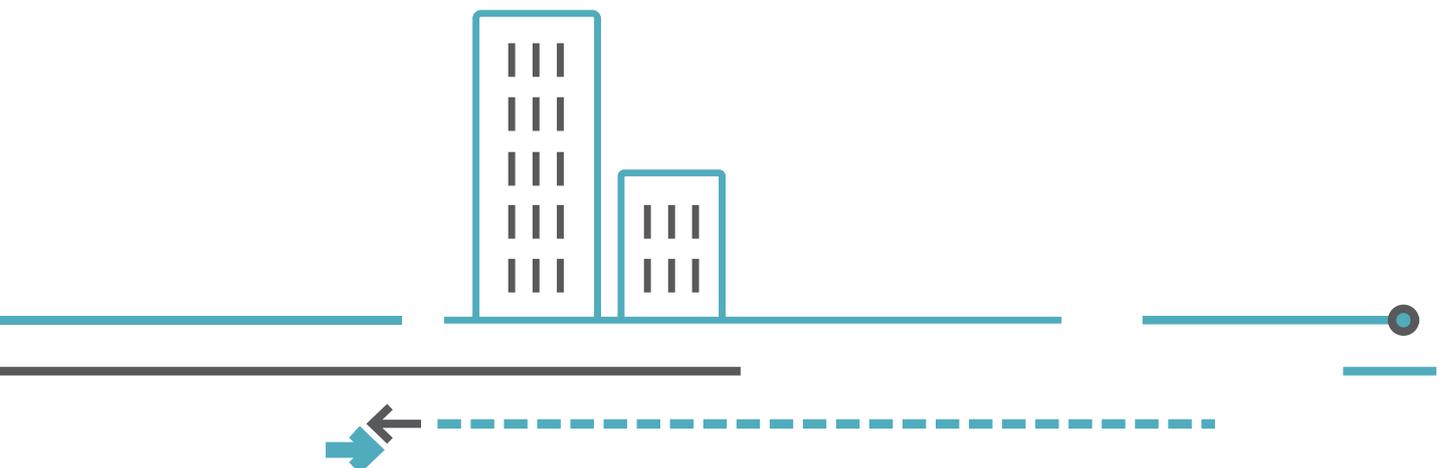
# Save Time. Save Money. Boost Your Business.

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Everything we do is designed to help you grow your business. Our solutions take your business beyond banking. We understand business from start-up to scale-up, and we're with you every step of the way.

## Banking services for your business that offers you so much more:

- B\\YOND® digital banking platform
- Xero cloud-based accounting software
- B\\YOND® Revolving Credit Facility
- Foreign Exchange
- Investment Options
- Pricing

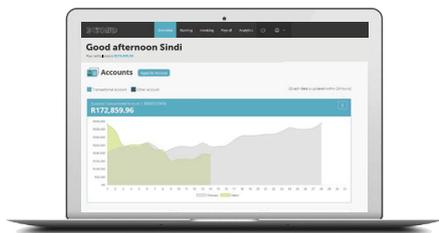


# An Exceptional Digital Banking Experience

## B\\YOND®

### Get service when it matters the most

As soon as you join us, we'll allocate a dedicated Relationship Consultant to support 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 – so that we can adjust our offering for you or solve a unique challenge that your business might be facing.



B\\YOND® is built to enable you to grow your business. 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, all 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.



# An Exceptional Digital Banking Experience

## B|YOND®

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. It's available on our app and online banking platforms.

### 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.

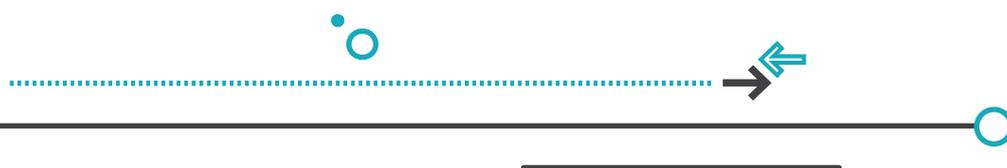
- Authorise your SARS eFiling transactions

### 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.

### Debit Card (Visa)

- Personalise your Visa debit card.
- Get Bidvest domestic airport lounge access.
- Link multiple Visa cards onto your account.
- Benefits include global acceptance at Point of Sale and ATM machines, and secure online shopping.



# An Exceptional Digital Banking Experience

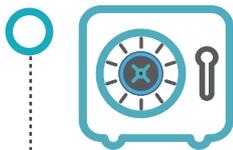


Accounting Services

## Bank online. Keep your business on track.

Sasfin Bank is the first South African bank to offer direct feeds into Xero. This allows you to seamlessly and securely connect your Sasfin Bank transactional data with Xero automatically. The direct feed functionality saves you time, as it eliminates capture errors, as well as duplicated and missing transactions.

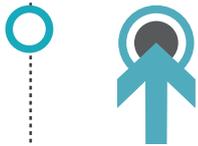
Direct feed functionality is a customer's most secure form of integration between a bank and an accounting package, as there's no need to divulge your username and password to a third party. The data always remains in the secure and entrusted bank or Xero environment.



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.



# B\\YOND® Revolving Credit Facility



## Designed with you in mind

At Sasfin, we believe that the future of our economy sits in the hands of the growth of your business. We also understand the challenges your business faces when trying to access necessary funding. The B\\YOND® Revolving Credit Facility is designed to meet your key business needs.

Designed with you in mind, the facility enables your business to meet working capital needs in the most cost-efficient way, adjusting as you go, for ongoing growth and success.



## How does your business benefit?



Fixed repayments, easy budgeting and planning to suit your business cashflow cycle.



Set annual payment holidays - pause payments once a year, giving you flexibility to plan your repayments.



Interest rates are tailored to your risk profile, so you're rewarded for good credit standing.



Access your full credit limit in the first 90 days of the facility.



## Qualifying criteria

The facility is designed for small to medium-sized businesses who've been in business for at least one year and have an annual turnover of R1million and greater.



## How does it work?

- As a revolving facility, the funds are accessed through Sasfin's B\\YOND® digital banking platform.
- Disburse your available funds into your Sasfin Transactional Account when required using B\\YOND®, our digital banking platform.
- The facility offers up to R4,000,000 credit.
- Repayments are structured within a 12 to 24-month period.
- You'll be able to access funds that have been repaid and/or not utilised through the revolving facility, provided your repayments are up to date.
- Repayments are calculated as a percentage of the maximum amount borrowed and can be repaid either monthly or fortnightly by debit order.



# Foreign Exchange

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In a volatile world, we know you want to protect and grow your company's revenue. Our forex solutions will reduce your financial risk, add more certainty, and cut costs – whether you're an importer, exporter, or a private individual.

## What makes us different?



Get direct access to our trading desk, with one-on-one personalised service



Negotiable transaction fees



Transparent pricing



Access to trade in global currencies

## Our Forex Risk Solutions

Our professional and efficient service leverages our experience in currency risk management, cash forecasting and cash management. We use strategies that minimise risk, while helping you benefit from any favourable trends in the market.

## What you get:

- A dedicated Portfolio Manager as an extension of your finance team – allowing us to make you our core focus
- Specialised currency risk management tailored to suit your needs
- Formulation and implementation of a customisable and measurable Currency Hedging Policy
- Improved control due to our detailed reporting and core focus orientation
- Optimisation of your company's foreign exchange function
- The timely purchase and selling of foreign currency, at market related exchange rates
- Savings in terms of time, effort and infrastructure expenditure
- The chance to uncover value in your business that would not otherwise be evident or possible
- The optimisation of your foreign exchange function, with our specialised currency risk management services



# Investment Options

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## 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 a Tax-free Savings Account.
- 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.



# 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
Included in the bundle are the following free transactions, after which 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	<ul style="list-style-type: none"> <li>• R15.00 for payment amount up to R10,000</li> <li>• R25.00 for payment amount from R10,001 to R25,000</li> <li>• R35.00 for payment amount greater than R25,000</li> </ul>
Two free cash deposits (capped at a total of R20,000)	R12.00 + R1.50 per R100 thereafter
Four free B\\YOND user roles	R50.00 per role thereafter
One free Bidvest domestic lounge visit	R250.00 per visit thereafter
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.	

As at 01 February 2021



# 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.	
<b>Account payments</b>	
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"><li>• R15.00 for payment amount up to R10,000</li><li>• R25.00 for payment amount from R10,001 to R25,000</li><li>• R35.00 for payment amount greater than R25,000</li></ul>
EFT to other Sasfin account holders	Free
<b>Purchases</b>	
Local card purchases	R3.90
International card purchases	R3.90 plus 2.85% conversion fee
<b>ATM</b>	
Local ATM withdrawals	R9.00 + R1.30 per 100
International ATM withdrawals	R35.90 plus 2.85% conversion fee
ATM balance enquiry	R5.00
Local ATM airtime purchase	R1.20

As at 01 February 2021

# 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	
B\\YOND user role	Four free B\\YOND user roles, and then R50.00 per role thereafter
Statement (consultant assisted)	R30.00 per statement
Card replacement	R120.00 per card replacement
Bidvest domestic lounge access	One free Bidvest domestic lounge visit – R250.00 per visit thereafter
Bidvest international lounge access	R400.00 per visit

As at 01 February 2021

## Contact us

### 24-hour client relationship centre

Tel: 080 23 23 23 6

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

### Lost/stolen/damaged cards

Tel: 080 23 23 23 6

Visa: 0800 990 475

Outside South Africa

Tel: +1 303 967 1096 (US)

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[www.sasfin.com](http://www.sasfin.com)

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An authorised financial services provider license no.23833  
A registered credit provider NCRCP22 and a member of the Sasfin Group

**sasfin**  
beyond a bank