



Standard Bank

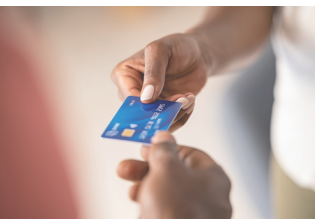


FORWARD THINKING

is fleet management that drives your business

Standard Bank Fleet Management is in its fifth decade of providing quality service, and continues to meet the ever-changing needs of South African fleet operators, large or small in a highly specialised industry. Our service and commitment provide our customers with invaluable assistance in all areas of fleet management.

We can structure fleet solutions to meet customer requirements and provide the support of specialists that are familiar with the latest trends and developments in the industry. Our fleet solutions and facilities are designed to provide the fleet owner with a full range of specialised products to control and manage their fleets more effectively.



FLEET CARD

Our Fleet Card offers convenience and is a useful way of paying for, monitoring and controlling vehicle running costs.

FEATURES:



- Each card is issued to a specific vehicle and not to a driver;
- Convenient and useful way of paying for fuel, oil, services, repairs, toll fees and tyres;
- There are different types of cards that cater for various purchase types;
- A management tool to effectively manage financial, technical and operational costs;
- Transactional information is provided to you on a daily, weekly and/or monthly basis in various formats; and
- Transactions are authorised at forecourt and workshop point of sale terminals.

BENEFITS:



- It is a safe and convenient way to pay because there is no need to carry cash;
- Online authorisation at the time of the transaction and reporting of approved and declined transactions ensure pro-active control of expenses;
- Increased security to protect you against any possible fraudulent transactions;
- Helps you to manage your vehicles' running cost by comparing their performance against benchmark statistics;
- Our cards are also accepted in Lesotho and Eswatini; and
- Value-add offerings, for example, roadside assistance, are billed for through the fleet account.

VISA FLEET CARD



Bid farewell to concerns about fraud with our cutting-edge Chip-and-PIN technology, providing protection for your business. Transactions are more secure, giving you peace of mind.

Benefit from a significant reduction in admin fees and transaction costs.

Driver-captured odometer readings ensure more accurate and reliable data

DIESEL SCHEMES



SHELL DIESELPRO



- Save 50c a litre on average when filling up diesel at more than 475 selected Shell service stations, no matter the size or make-up of your fleet.
- DieselPro is available to any Fleet Management customer that operates diesel-powered vehicles.
- There is no minimum diesel volume requirement per month.
- Shell DieselPro cards can also be used at other service stations and you'll be charged the normal pump price.
- Save up to R1 with DieselPro+.

BP FLEETMOVE



- Save up to R1 a litre when filling up with diesel at selected BP service stations
- Tamper-proof vehicle-specific RFID tag
- Tag is stuck onto the windscreen
- Accepted for petrol and diesel at 470 BP service stations
- Authorisation takes place prior to fill-up
- Point-of-sale terminal taps the tag
- Driver keys in PIN
- Fuel is pumped.

CALTEX/ ASTRON ENERGY STARCARD



- Save significantly by switching to Caltex StarCards if your fleet uses more than 10 000 litres of diesel per month.
- Save R1,50 a litre when filling up with diesel at more than 540 selected Caltex StarCard service stations. Plus you will not pay interest or transaction fees for discounted diesel purchases at StarCard service stations.
- Caltex StarCards cards can also be used at other service stations and you'll be charged the normal pump price.

TRUCKFUELNET



TruckFuelNet is a real-time platform that helps you manage and control your on-road spending and, through Road Wallet, also your non-fuel product spending. With TFN you can save up to R1,60 per litre on diesel purchases.

TFN operates a comprehensive network of independent and franchised retailers located on national and provincial roads with cross-border suppliers in Mozambique, Zimbabwe, Namibia, Zambia and Botswana.



MANAGED MAINTENANCE

Managed Maintenance is a unique maintenance monitoring system whereby we manage vehicle maintenance and repair costs by providing proactive authorisations to merchants for services and repairs or tyre replacements in line with budgets set for specific vehicles, or in line with your fleet policy.

FEATURES:



- All services and maintenance are pre-authorised;
- We negotiate costs with merchants and only pay for authorised work;
- Fixed monthly payment or pay as you use.

BENEFITS:



- Technical advice from industry specialists;
- All services and maintenance are pre-authorised;
- No unnecessary parts are fitted and no unnecessary work is carried out;
- Ensure that the correct prices are charged for parts, and labour rates are negotiated;
- Volume discounts are obtained;
- A tax invoice is produced monthly for easy VAT claims;
- Warranty and policy claims are made where applicable; and
- A predetermined Policy and Procedures document ensures that we only authorise transactions that you are satisfied with.



FULL MAINTENANCE RENTAL (FMR)

FMR provides a comprehensive finance and maintenance package for businesses that require the use of a vehicle or number of vehicles for various purposes, but do not want to take ownership of or the risk of maintaining or disposing of the vehicle/s.

FMR enables you the use of a vehicle at a fixed monthly rental (subject to change as interest rates fluctuate) for an agreed term after which the vehicle is returned to us. You are not at risk or inconvenienced at the end of the contract as the vehicle is returned and sold by us, provided that the contract parameters have been adhered to and that there is no need for repairs to the vehicles which are not deemed as fair wear and tear.

FEATURES AND BENEFITS:



- There is no risk of unexpected expenditure on services and maintenance;
- We acquire vehicles at a discounted rate through our Vehicle Purchasing Unit and the savings result in a lower monthly rental;
- Budgeting and forecasting are accurate as costs can be fixed for the selected period;
- FMR frees capital, which would otherwise have been tied up in your fleet, for income-generating opportunities;
- Flexible agreements result in you being able to amend the period and distance of the contract if your circumstances change;
- FMR monthly rentals are tax deductible under company tax regulations as an operating expense.

An Operating Rental (OR) works the same as an FMR, but excludes the maintenance component.



PREPAID FLEET ACCOUNT

A Prepaid Fleet Account enables businesses with fleets of vehicles to pre-load their fleet account with funds to cater for vehicle-related purchases of their entire fleet. No credit facility is required and all the cards linked to your Prepaid Fleet account will be limited to purchases at fuel forecourts and/or vehicle maintenance outlets and transactions will be subject to our transaction authorisation processes.

Prepaid Fleet cards will be valid for the following transactions:

- Fuel;
- Oil;
- Maintenance and Repairs;
- Services; and
- Tyres.

BLUEFUEL – NAMIBIA

SBFM has partnered with a service provider that utilises a secure card-less driver-pin-based fleet payment solution in the form of a tamper-proof windscreen tag. The tag is placed on the inside and bottom right corner of a vehicle's windscreen.

As opposed to swiping a card, the tag is scanned with the hand-held terminal by the forecourt attendant. The terminal will prompt for the fleet-related information, such as product, value and kilometres and will be authorised online through the Fleet Management System.

The driver will be required to enter a PIN to conclude the transaction. The innovative technology ensures that only authorised vehicles can refuel. There is no need to purchase and install expensive hardware.



SHARI'AH FLEET MANAGEMENT SOLUTION

Standard Bank offers Shari'ah Compliant fleet management products that will enable customers with a need for such products to finance and manage their vehicle fleet.

FULL MAINTENANCE RENTAL (FMR)

FMR is a fleet management product offering that provides a comprehensive finance and maintenance package. FMR allows customers the use of a vehicle at a fixed monthly rental for an agreed term after which the vehicle is returned to Standard Bank. Cash flow is improved as there is no initial capital outlay for the vehicle as the cost of usage is spread over the period of the agreement. It also provides a hedge against inflation, as costs are fixed for the period of the agreement.



An Operating Rental (OR) is the same as an FMR but excludes the maintenance portion.

FLEET PREPAID ACCOUNT

The Prepaid Fleet Account enables businesses with fleets of vehicles to pre-load their fleet account with funds to cater for vehicle-related purchases of their entire fleet. No credit facility is required, and all the cards linked to the Prepaid Fleet account will be limited to purchases at fuel forecourts and/or vehicle maintenance outlets and transactions will be subject to the normal Standard Bank Fleet Management transaction authorisation processes. Customers will be able to transfer additional funds into their Prepaid Fleet card accounts as and when necessary.

Note: The members of the Shari'ah Advisory Committee have approved the Shari'ah Prepaid Card; Full Maintenance Rental (Ijara) and Operating Rental products (Ijara). They have reviewed the required documents, policies and processes and are comfortable that the products are in accordance with the principles of Shari'ah.

Our Fleet360 Platform

We produce a full suite of reports to cater for the diverse needs of our clients.



Fleet360

A single sign-on platform that hosts a variety of in-depth fleet management reports

Monthly specialist reports

These specialist reports include Vehicle Transaction Reports, the Tax Invoice for VAT claims, Statement and Cost Centre Summary reports.

Financial

Export purchases and fees data including cost centre reports and budgets to Excel. Our advanced analytics tool will provide you with insights-based information to help decision making.

Operational

To measure the performance of their fleet, customers can view or export consumption reports, fuel brand analysis, litres/ toll fees/ kilometre reports and make and model.

Live transactions

Customers can view approved and declined transactions as they occur with the added functionality of approving a declined transaction in real time.

ECO₂Fleet

Customers can extract data for 3-months, 1-year or life-to-date and measure their carbon dioxide footprint of their vehicle fleet. Ideal for companies compiling sustainability reports.

VALUE-ADDED PRODUCTS



ROADSIDE ASSISTANCE

To minimise inconvenience and downtime associated with roadside emergencies, you will have access to appropriate services 24 hours a day, 365 days a year.



SHORT-TERM RENTALS

Short-term rental/replacement vehicles are available in case of loss of use of your vehicle (accident, write-off, maintenance, hijack or theft) or for business purposes at competitive rental rates negotiated with the rental companies.



DRIVER TRAINING

Driver training is designed to reduce the risk of accidents and improving the overall safety and well-being of drivers.



VEHICLE TRACKING

Negotiated vehicle tracking options with various service providers to enable you to facilitate driver and vehicle management as well as vehicle recovery in cases of vehicle theft.



FINES AND LICENSE

Manage your fleet's traffic fines and vehicle licenses on a comprehensive web-based system.