

**Personal
Solutions.**



Standard Bank
International Personal Banking

Welcome to Standard Bank

- Global reach, local expertise
- Dedicated to you
- International solutions for you

Live and enjoy

- Open an account
- Beyond banking borrowing

Grow and protect

- Structured products
- Planning for tomorrow

Finding the right solution for you

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**Personal
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International Banking,
Investment and Fiduciary
services to grow, manage
and protect your wealth.

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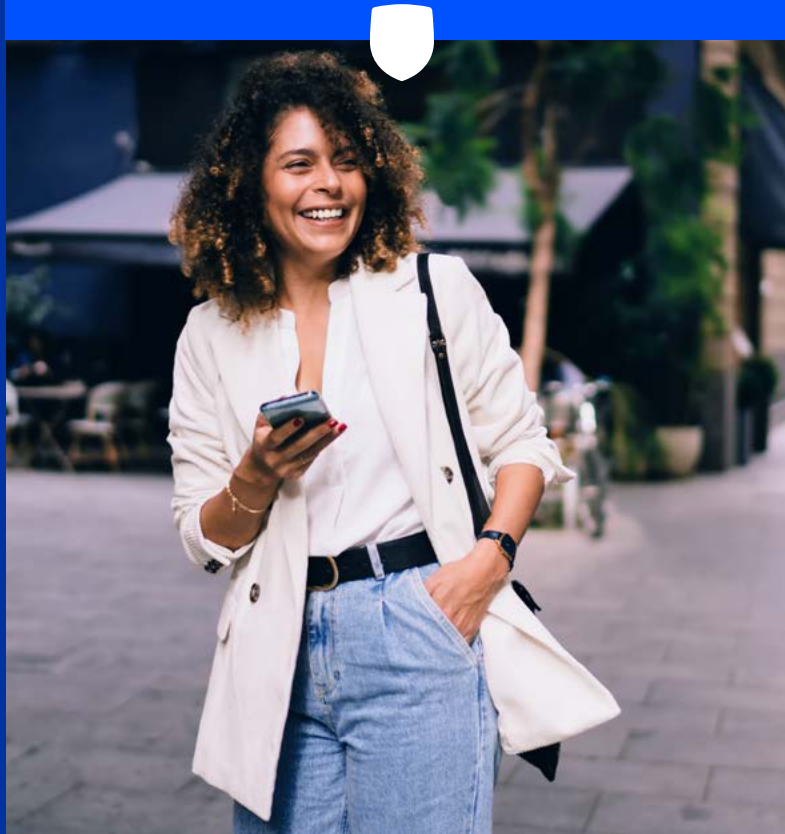
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Welcome to Standard Bank.

Modern and efficient personal financial services.



As one of Africa's largest and longest-established banks, we've been helping people manage their money and find effective ways to create, grow, protect and transfer their wealth for more than 150 years.

Today, we provide modern and efficient financial services – from different types of banking and savings accounts, loans, expertly managed investment products and fiduciary services.

As part of our commitment to putting clients at the centre of everything we do, we provide a personal and responsive service through:

- > **our dedicated contact centre; and**
- > **our online and mobile banking services.**



Stay close to your money anytime and anywhere.

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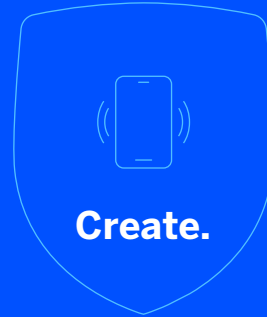
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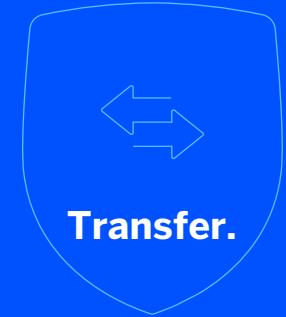
Create.



Grow.



Protect.



Transfer.

Global reach, local expertise.

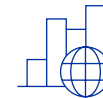
We combine local expertise with an international reach through our offices in the Isle of Man and Jersey.

These financial centres are well known for their political and economic stability and bring together world-class legal, banking and financial services within robust regulatory frameworks.

Our approach is ideal for anyone with an international dimension to their finances who is looking to:



**Live and enjoy their life
with straightforward ways
to manage their money.**



**Create and build wealth
through access to
international markets.**



**Save and invest in
multiple currencies to
spread risk.**

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Dedicated to you.

Our commitment to helping you get the most from your money extends to everything that's involved with organising and managing your finances.

That includes doing all we can to understand your circumstances and needs as well as responding to your questions and resolving any issues promptly.

Communication is important so we make sure you always have access to clear and detailed information about your accounts.

Our approach is attractive to a wide range of people around the world. Our solutions are perfectly suited to frequent travellers, expatriates, and Africans looking to diversify.

You can discover the different accounts and financial services we offer over the following pages.

To find out more, [click here.](#)

We look forward to opening a new world of opportunities together.



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International solutions for you.

When you choose Standard Bank Offshore, you can enjoy a range of benefits, including:



Security⁺, confidentiality* and clear communication wherever you are in the world.



The ability to consolidate money in different currencies with easy access to foreign exchange services.



Managing your money on the move with access to first class digital banking on mobile and tablet devices.



Interest on savings and investments is paid gross without the deduction of tax at source (although you may have a tax liability elsewhere).**



Potential tax planning and inheritance tax advantages, depending on your country of domicile.**

*Standard Bank Isle of Man Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010 ("the Regulation"). The maximum amount of compensation is, subject to Regulation 13, limited to £50 000 (for an individual, other than a trustee or nominee) and £20 000 (for most other categories of depositor). Full details of the DCS and banking groups covered by the DCS are available on the IOMFSA website (www.iomfsa.im).

Standard Bank Jersey Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request.

*Confidentiality is subject to the prevailing laws of the Isle of Man and Jersey, as applicable.

**Please note that we are not tax advisers and you should seek independent advice from an accountant or another suitably qualified adviser about your tax position. The level of base rates and relief from taxation can change in the future and depend on your circumstances. You need to ensure that you operate within the outlines of any applicable exchange control regulations.

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Live and enjoy.

A choice of accounts to organise and manage your money.

We've designed a flexible range of current and savings accounts to help you manage your money in any major currency – whether you require access on a regular basis or are saving for the longer term.



Depending on the service you choose, you can enjoy a range of benefits, including:

- Deposit money and spend in multiple currencies
- A client services team whom you can contact by phone or email
- Secure 24/7 online banking, including through the Standard Bank mobile app
- The convenience of transacting from one secure banking hub
- Low-cost call rates for people based in South Africa
- Tailored current accounts for yacht crew members

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Optimum Account

Our transactional bank account offering is a flexible way to manage your finances on the go with access to online and mobile banking applications and the optional benefit of a Visa debit card*.

Minimum opening balance:

£5,000, US\$7,000, €7,000 or AU\$7,000



Platinum Optimum Account

Exclusively for Standard Bank private banking clients

All the services from our Optimum Account along with exclusive benefits, including a lower initial deposit, no account maintenance fees or ongoing balance requirements.

Minimum opening balance:

£2,000, US\$3,000, €3,000 or AU\$3,000



Seafarer Account

A unique current account available exclusively to yacht crew, which offers a low minimum balance, no minimum income, a linked additional currency account and free electronic payments**. Combined with an optional Visa debit card and secure 24/7 internet banking, this account puts you in control wherever you are in the world.

Minimum opening balance:

£2,500, US\$3,500, €2,500 or AU\$3,500

*Fees & charges apply.

**Free for all UK and International Transfers or Standing Order payments. However, any agents' charges, foreign correspondents' charges or indirect costs incurred in connection with transactions undertaken at your request will be passed onto you.



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Offshore Moneymarket Call Account

An instant access savings account with monthly interest payments linked to international money market rates and the option to make unlimited deposits and withdrawals.

Minimum opening balance:

£25,000, US\$50,000 or €50,000



Offshore Reserve Account

Ideal if you want to build up cash savings but still make withdrawals. Two can be made every six months, with any additional withdrawals subject to a charge. You can pay money in at any time and interest is paid twice a year.

Minimum opening balance:

£3,000, US\$5,000, €5,000 or R35,000





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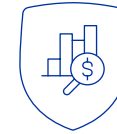


Notice Accounts

A range of options to help you diversify your savings over periods ranging from 36 to 396 days. As interest is paid annually, the longer you can leave your money invested, the greater interest you will be able to earn.

Minimum opening balance:

£10,000 or US\$10,000



Fixed-term Deposit Account

If you're looking to put away money for an agreed period with no additions or withdrawals, this account is ideal. Deposit periods range from three months to a year with fixed interest rates linked to international money markets. At maturity, you can decide whether to receive all or part of the interest or reinvest for an additional term.

Minimum opening balance:

Deposits under 6 months



£25,000, US\$50,000, €50,000
or R500,000

Deposits between 6 and 12 months



£10,000, US\$25,000, €25,000
or R500,000



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Open an account.

Opening an account is easy. Apply online or speak to your professional advisor and we'll do the rest.

Enjoy all the benefits of being a Standard Bank customer, including high standards of service and a personal approach.

[To apply online, click here.](#)



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Beyond banking borrowing.



UK property loan

Residential buy-to-let loans for investors looking to purchase property in the UK who are based in another country.



Cash-backed loan

Unlock liquidity to make your money go further with a loan secured against cash held on deposit in your account.



Cashback guarantee

Guarantees and clean letter of credit facilities secured by cash held on deposit within the Standard Bank Group.



Portfolio bond loan

Secure a loan against the value of your investment portfolio, available through an introducer.

Loans are subject to application and eligibility.

Gain access to a range of options for borrowing money on competitive terms.



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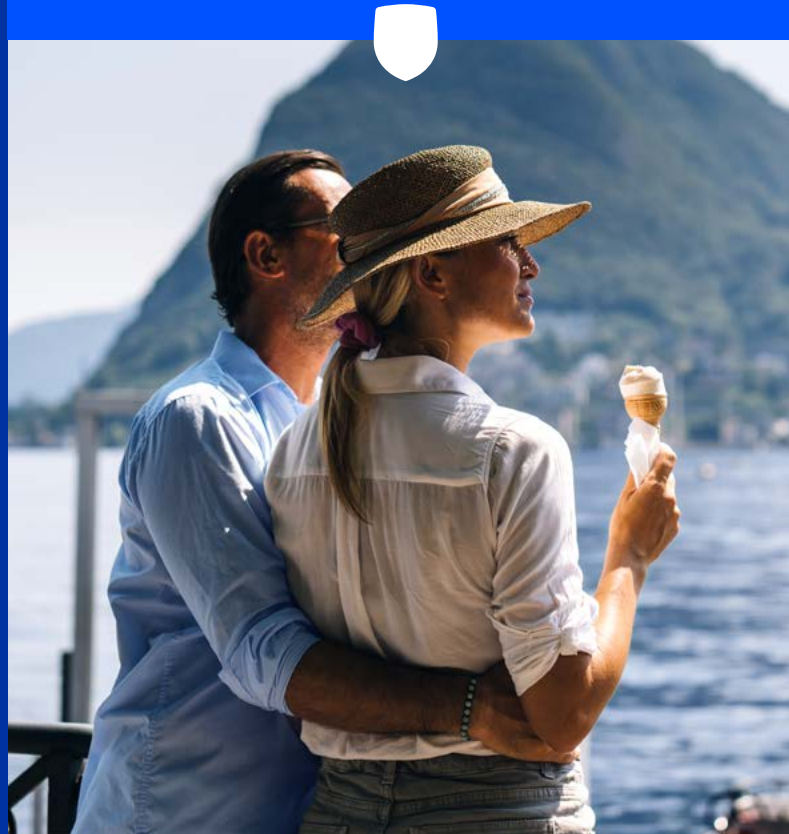
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Grow and protect.

Working together to grow and protect your wealth.



With Standard Bank's offshore investment services, you can diversify your assets through access to a world of global opportunities.

We've been helping people protect and grow their wealth for more than 20 years and offer the experience, expertise and resources that other firms find difficult to match.

We have a strong investment culture that brings together our financial professionals with other specialist providers.

Working together, we follow a well-defined philosophy and process for managing investments within a continuously changing environment.

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You can access our investment expertise in various ways across all major currencies, including actively managed funds, discretionary portfolios and stockbroking services.

You choose the route that's right for you depending on:



How much you want to invest and for how long.



Your desired return and appetite for risk.



Looking for a long-term growth or a regular income.



How involved you'd like to be in the process.

Structured products.

If you're looking to make your money work harder, structured products open a world of exciting opportunities. With facilities like capital protection and minimum returns, these innovative savings products can offer some certainty over performance.

We offer a wide range of products in major currencies with different terms, which are all backed by our award-winning teams of investment experts.

Just choose the one that is right for you based on your desired returns and appetite for risk as well as the length of time you're prepared to leave your money invested.



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Planning for tomorrow.

When your assets and business interests are complex, valuable and potentially spread across different countries, or your family are living, studying or working abroad, your wealth is exposed to a variety of risks.

An international fiduciary structure can provide a flexible framework to guard against unintended risks across different legal, regulatory and tax environments.

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If you'd like to find out more about our banking, lending and investment services, then we'd like to hear from you.

Please get in touch to request more information, discuss your options and how to apply.

[To visit our website, click here.](#)



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Important information.

[For regulatory information, click here.](#)

[For legal information, click here.](#)

