



Standard Bank
Offshore

DEPOSIT PLUS

Issue 12

Standard Bank Isle of Man Limited
and Standard Bank Jersey Limited
Structured Product

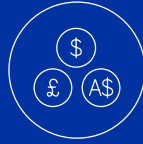
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WHAT DOES DEPOSIT PLUS ISSUE 12 OFFER?



**Stock market linked
growth potential on your
deposit over a five year term**



**Linked to the
Shanghai Shenzhen CSI
300 Index for all currencies**



**Capital
protection***

*Capital protection refers to the Product's design to repay your original Sterling, US dollar or Australian dollar deposit in full providing you retain your deposit until the Maturity Date. Monies deposited in this Product will be held by Standard Bank Jersey Limited or Standard Bank Isle of Man Limited subject to the terms, conditions and risks set out in this brochure. See "Risk & other considerations" from page 7 for further details and an explanation of the limitations of the capital protection offered.



HOW DOES DEPOSIT PLUS ISSUE 12 WORK?

Return linked to a proportion of stock market growth

**Equity
Linked**

The return on your deposit is linked to the Market Performance over the five year term. At maturity, five business days after the End Date, you will receive back your deposit plus 70% of the positive Market Performance for all deposit currencies.

There is no cap on the Market Performance used to calculate your potential return.



Shanghai Shenzhen CSI 300 Index

The CSI 300 Index is composed of the 300 most representative securities with large scale and good liquidity in the Shanghai and Shenzhen markets. It was officially released on April 8, 2005 to reflect the overall performance of listed securities in the Shanghai and Shenzhen markets.

5 year CSI 300 Index performance

(monthly close) (30 November 2020 to 30 November 2025).



Source: Bloomberg, priced in Yuan.
Past performance is not an indicator of future performance.



PRODUCT FEATURES & DEFINITIONS

Market Choice	China
Deposit Currency(ies)	US dollar, Sterling and Australian dollar
Index	Shanghai Shenzhen CSI300 Index
Market Linked Return	70% of the Market Performance
Term	Five years from Start Date to End Date
Start Date	2 June 2026, which is the start of the period for measuring the Market Performance
End Date	The later of 2 June 2031 or following business day if this is an exchange holiday, which is the end of the period for measuring the Market Performance
Maturity Date	The later of 10 June 2031 or five business days after the End Date, which is the date your original capital deposited and your return, if applicable, will be paid to you
Start Level	Closing level of the Index on the Start Date
End Level	Average of the closing levels of the Index over the final 18 months of the Term, including the closing level on the End Date (that is, the average of 19 closing levels)
Market Performance	Greater of zero or $(\text{End Level} - \text{Start Level}) / \text{Start Level}$ (Capital protection applies even if Market Performance is negative)
AER	AER means annual equivalent rate, and is the notional rate which illustrates what the annual rate of return would be if the return was compounded and paid annually
Product	Use of "the Product" or "this Product" refers to Deposit PLUS Issue 12. Words importing the singular shall include the plural, and vice versa

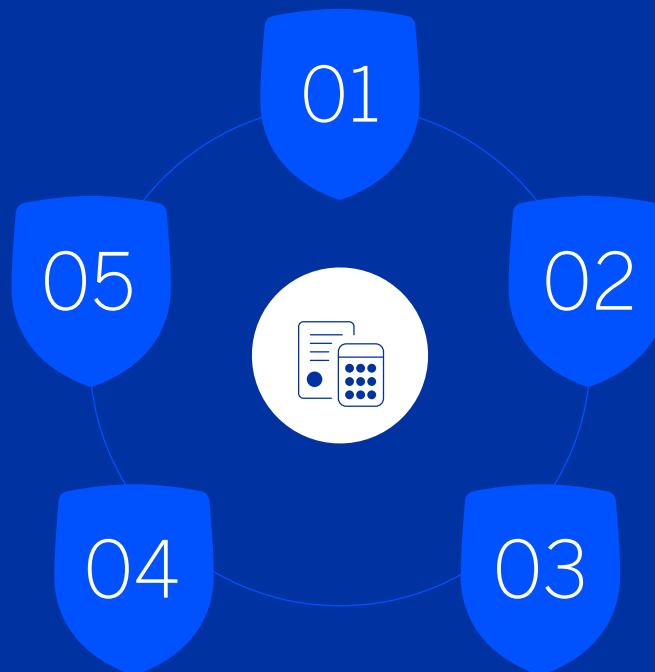


How your return is calculated

The Start Level is recorded as the closing level of the Index for your Market Choice on the Start Date.

The End Level is calculated using the 19 closing levels of the Index for your Market Choice over the final 18 months of the Term on the 2nd day of each month. The last closing level is on the End Date. Where the 2nd day of the month is not a business day, the closing level of the Index for your Market Choice from the following business day will be used. The average of these 19 closing levels is the End Level.

Your return on the Maturity Date is calculated as your deposit amount multiplied by the Market Linked Return.



The Market Linked Return is calculated as the Market Performance multiplied by 70% for all Deposit Currencies.

The percentage change from the Start Level to the End Level is the Market Performance.



FEES & CHARGES

Withdrawing your deposit

If the Standard Bank Offshore Entity, in its sole and absolute discretion, agrees to you withdrawing your deposit prior to the Maturity Date, the net proceeds may be less than your original deposit amount (see page 12 for further details including details on replacement borrowing costs) and will be subject to a 1% early withdrawal fee, subject to a minimum charge of £250 or Deposit Currency equivalent.

Fees

The relevant Standard Bank Offshore Entity may pay a referral fee of up to 1.25% to your financial advisor where a referral is made, or up to 2.50% commission where your financial advisor provides advice to you, and fees of up to 0.50% to other relevant intermediary platforms and service providers. However, these costs, whether or not you are charged them, are already taken into account in the overall returns stated in this brochure. Where no referral, advice or platform fee applies then there is no additional enhancement to the returns stated in this brochure.

Third party

Financial advisors have their own terms and conditions. It is the obligation of any third party to advise you of any additional fees and charges which are applicable.



RISK & OTHER CONSIDERATIONS

Currencies and minimum deposits

Deposit PLUS Issue 12 is available in three currencies.
The minimum deposit amount depends on your Deposit Currency:



£10,000



US\$15,000



AU\$15,000

Capital protection

The use of the word “protection” in relation to this Product refers to the obligation of the relevant Standard Bank Offshore Entity, as applicable, to repay your original Sterling, US dollar or Australian dollar deposit in full, providing you retain your deposit for the Term until the Maturity Date. In the unlikely event that the Standard Bank Offshore Entity which holds your deposit becomes insolvent, repayment is not guaranteed by any other party, including any other member of the Standard Bank Group Limited. This could result in the loss of any return, including your original deposit.

Potential returns

Unlike direct investments, this Product does not pay dividends and therefore there is an opportunity cost to depositors in this Product when compared to investing in the index constituents directly. If your Market Choice remains flat or rises between the Start Date and the End Date then your return may be less than it would have been had you invested directly in the stock market. The End Level used to calculate the Market Performance is subject to averaging over the final 18 months of the deposit Term including the closing level on the End Date. Unlike a direct investment in a stock market, Deposit PLUS Issue 12 protects your deposit against potential stock market losses.



Averaging

Averaging of the 19 closing levels to calculate the End Level as described below has the effect of smoothing out volatility. If your Market Choice declines over the final 18 months of the Term, averaging may produce a higher return than a return if no averaging applied. If your Market Choice rises over the final 18 months of the Term, averaging may produce a lower return than a return if no averaging applied.

	Index level	
	Falling market over the final 18 months	Rising market over the final 18 months
Start level	100	100
Observation date 1	120	120
Observation date 2	119	121
Observation date 3	118	122
Observation date 4	117	123
Observation date 5	116	124
Observation date 6	115	125
Observation date 7	114	126
Observation date 8	113	127
Observation date 9	112	128
Observation date 10	111	129
Observation date 11	110	130
Observation date 12	109	131
Observation date 13	108	132
Observation date 14	107	133
Observation date 15	106	134
Observation date 16	105	135
Observation date 17	104	136
Observation date 18	103	137
Observation date 19	102	138
End level with averaging applied	111	129
Market Performance with averaging applied	11%	29%
End level if averaging had not been applied	102	138
Market Performance if averaging had not been applied	2%	38%

Figures are illustrative only for the purposes of demonstrating how averaging works. They are not intended to suggest how the Product will actually perform.



Currency conversion risk

If your Deposit Currency for this Product is different to the currency by which you measure your wealth (your base currency), you should be aware of the effect of currency fluctuations. When you convert your Deposit Currency back to your base currency after the relevant Maturity Date, the impact of currency fluctuations may be either unfavourable or favourable to the overall value of your wealth.

For example, if your Deposit Currency weakens relative to your base currency, your wealth measured in your base currency will decline and after the relevant Maturity Date you may receive back less when your proceeds are converted back into your base currency, than you originally deposited. Conversely, if your Deposit Currency strengthens relative to your base currency, your wealth measured in your base currency will be enhanced.

Inflation risk

If the rate of inflation for your Deposit Currency exceeds the gain provided by the Product, the real value measured in your Deposit Currency will reduce.



Suitability

Deposit PLUS Issue 12 presents a low risk of loss of some or all of a depositor's capital in the currency of the deposit when held to the Maturity Date. The Product has an overall risk rating of low to moderate when considering the risk of loss of capital, measured in your Deposit Currency.

When measured in South African rand terms or in terms of any currency other than the Deposit Currency, this Product is deemed to be of a moderate risk due to the risk of fluctuations in the value of the South African rand or any currency other than the Deposit Currency against the Deposit Currency of the Product.



This brochure does not represent advice or recommendations on the suitability of this Product to you. The Product may be suitable for clients who believe that the relevant Index will rise, but who seek capital protection on the terms available for this Product if this proves not to be the case. You or your financial advisor, as appropriate, should conduct your own investigations into your Market Choice, and form your own views on the merits of a product linked to the performance of your Market Choice.

You should not rely solely on the information given in this brochure when conducting your investigation into your Market Choice. Please contact your financial advisor if you are unsure of the suitability of this Product for your needs.



Deposit term

With this Product you should be prepared to commit your deposit for five years and one week. Therefore, you should ensure that you have sufficient funds available to cover your cash and other financial needs until the Maturity Date. Early withdrawal of your deposit will generally be permitted, however this will be at the sole and absolute discretion of the relevant Standard Bank Offshore Entity and therefore the Product should not be used for trading or speculative purposes. See “Product terms and conditions” on page 17 and “Other important information” on page 20 for further details.

If the relevant Standard Bank Offshore Entity permits an early encashment, the net amount you receive may not be as much as you originally deposited, and you may not receive any gain even if the Market Choice to which your

deposit is linked has risen. The net proceeds you receive will be your original deposit amount less an amount equivalent to the costs of the relevant Standard Bank Offshore Entity borrowing replacement deposit amounts.

The equivalent replacement borrowing costs will vary depending on factors such as, but not limited to, movements in interest rates, the performance of the relevant Index, the creditworthiness of the deposit taker, commission or referral fees, and the time until the Maturity Date and may be either a positive or a negative amount. In addition to this, the Standard Bank Offshore Entity which holds your deposit may charge an administration fee equal to 1% of the original deposit amount and subject to a minimum fee of £250 or Deposit Currency equivalent per deposit. Full details are available on request.



AN EXAMPLE OF WHAT YOU COULD GET BACK

Provided you do not withdraw your deposit prior to the Maturity Date, you will receive back your original amount deposited. You may receive more than this depending on how the relevant Index has performed. Your return on the Maturity Date over and above your original deposit is the Market Linked Return. The table below show potential returns based on different performance scenarios.

All deposits

Note that the potential returns shown in the table below are based on 70% of the Market Performance.

Market Performance	Initial deposit	Return	Maturity proceeds	AER
+30%	50,000	10,500	60,500	3.87%
+15%	50,000	5,250	55,250	2.01%
0%	50,000	0	50,000	0.00%
-15%	50,000	0	50,000	0.00%
-30%	50,000	0	50,000	0.00%

The above information in the table is for illustrative purposes only.



HOW TO APPLY FOR DEPOSIT PLUS ISSUE 12

To benefit from Deposit PLUS Issue 12, please contact your Relationship Manager or financial advisor or the relevant office listed in the “Contact Us” section on page 16 of this brochure.

Offer closes by 8 May 2026

Deposit PLUS Issue 12 is a limited offer product and will close on Friday, 8 May 2026 or earlier if fully subscribed. Your account must be opened and your application and cleared funds received by the relevant Standard Bank Offshore Entity by this date.

Any questions?

If you have any questions about the Product, or would like help with completing the application form, please do not hesitate to contact us at one of the offices listed in the “Contact Us” section on page 16 of this brochure.

**Alternatively, you can visit
international.standardbank.com**

CLICK HERE



Deposit PLUS
Issue 12 is a limited
offer product and
will close on Friday,
8 May 2026 or earlier
if fully subscribed.



What happens next?

Monies received will be held on deposit by the relevant Standard Bank Offshore Entity which accepts your deposit until the Start Date, after which time both the original amount deposited and any accrued interest will then be placed into the equity linked deposit.

Prior to the Start Date, monies deposited will earn:



2.75% AER
(2.75% nominal)
for Sterling deposits



2.55% AER
(2.51% nominal)
for US dollar deposits



2.35% AER
(2.32% nominal)
for Australian dollar deposits

Shortly after the Start Date you will be sent a deposit advice which will specify the Start Level of your Market Choice and your deposit amount for the relevant currency of your deposit.

On the maturity date

Repayment of the deposit and any returns will be made on **10 June 2031**. No further income will accrue for the period between the End Date and the Maturity Date, and the AERs stated in this brochure already take account of this period.

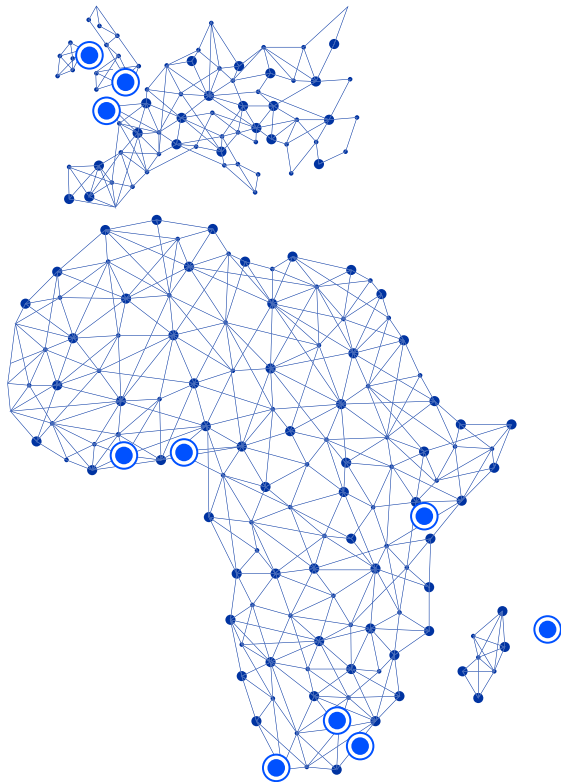
On the Maturity Date, funds will be paid into your originating account, which may be a low or non-interest bearing account. An interest certificate may be issued following the Maturity Date upon request, or further to an existing client request.



CONTACT US

Existing clients should contact their Relationship Manager or financial advisor in the first instance.

New clients who wish to meet with a Relationship Manager in their home country should contact the office in the location of their choice, as detailed below. Alternatively, please direct your query to the Isle of Man office.



Existing clients should contact their Relationship Manager or financial advisor in the first instance.



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Product terms and conditions

This brochure and application form, including the terms and conditions below, form the terms and conditions on which Deposit PLUS Issue 12 is sold. This Product is a deposit product.

Monies funding this Product will be held on deposit by either Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Both entities are wholly-owned subsidiaries of the Standard Bank Offshore Group Limited whose registered office is 47 – 49 La Motte Street, St. Helier, Jersey, JE2 4SZ.

The Standard Bank Offshore Entities reserve the right to determine the jurisdiction in which your Product is opened. If you do not hold an existing deposit account with a Standard Bank Offshore Entity, the deposit will be opened with Standard Bank Isle of Man Limited, unless you specifically request in writing to open the account with Standard Bank Jersey Limited.

The deposit will be governed according to the laws and regulations of the jurisdiction of registration of the Standard Bank Offshore Entity at which the account is held. You irrevocably submit to the non-exclusive jurisdiction of the courts of such jurisdiction. Deposit acceptance will be at the discretion of the relevant Standard Bank Offshore Entity. You must not be prohibited from opening a deposit account by the laws of the country in which you reside or of which you are a national. It is your responsibility to ensure that you are eligible.

The fully completed application form and cleared funds, together with any requested supporting documentation must be received by the relevant Standard Bank Offshore Entity by Friday, 8 May 2026. The offer may close earlier if fully subscribed. Early subscription closure will be at the relevant Standard Bank Offshore Entity sole discretion and without notice. The Standard Bank Offshore Entities reserve the right, prior to the Start Date, to (i) withdraw this deposit Product and return your deposit to your originating account or (ii) amend, vary or add to these terms and conditions, upon notification of material amendments to applicants in writing. Applicants will have the opportunity to withdraw their deposit application, without being charged an administration fee, within 10 business days of being notified of such amendments. Once the initial deposit has been made on the Start Date, you will only be able to access any redemption proceeds before the Maturity Date by firstly obtaining prior approval from the relevant Standard Bank Offshore Entity. Early withdrawal is only permitted at the sole

and absolute discretion of the relevant Standard Bank Offshore Entity. Should you, on agreement from the relevant Standard Bank Offshore Entity, withdraw your deposit before the Maturity Date, the net proceeds will be your original deposit amount less an amount equivalent to the replacement borrowing costs of the relevant Standard Bank Offshore Entity with respect to the deposit amount withdrawn and less an administration fee equal to 1% of the original deposit amount and subject to a minimum fee of £250 or Deposit Currency equivalent. In the event of the withdrawal of your deposit prior to the Maturity Date, any commission or incentive paid to your advisor by a Standard Bank Offshore Entity in relation to this Product may be clawed back from your advisor on a prorated basis. You may not receive back as much as you originally deposited, or receive any gain even if the Market Choice to which your deposit is linked has risen. The amount you receive back in respect of your deposit will depend on the replacement borrowing costs equivalent to the costs which would be incurred by the relevant Standard Bank Offshore Entity raising equivalent borrowed funds on a like for like basis at the point in time of the early breakage. The equivalent borrowing cost calculation will depend on factors such as, but not limited to, movements in interest rates, the performance of the relevant Index, the creditworthiness of the deposit taker, commission or referral fees, and the time until the Maturity Date and may be either a positive or a negative amount. These costs along with the administration fee may result in you not receiving back as much as you originally deposited, or receive any gain even if the Market Choice to which your deposit is linked has risen.

All calculations and valuations made by Standard Bank Offshore Entities will be determined at our discretion in line with our understanding of the terms offered and on a basis which we deem fair and appropriate, and will be conclusive and binding on all depositors.

In the event of a trading disruption to a relevant Index or a failure by a relevant Index provider to calculate or announce the level of that Index, the Standard Bank Offshore Entities may substitute the relevant level for that day with the level on the nearest appropriate business day on which no disruption occurs. The Standard Bank Offshore Entities may appoint an independent agent to calculate the level of the relevant index.

In the event of the death or mental incapacity of a sole depositor, any redemption proceeds as determined by the Standard Bank Offshore



Entities may be withdrawn in whole, but not in part, by your legally appointed executor or curator. Please note that due to administration fees and the market value at the time of early redemption, the full deposit amount might not be recoverable. On the death of a joint deposit holder, such joint holder's interest will vest in the name(s) of the survivor(s). The Standard Bank Offshore Entities will require a certified copy of the death certificate or appointment of curator and other such documentation and relevant grants of probate where applicable.

The Standard Bank Offshore Entity may pay a referral fee of up to 1.25% to your financial advisor where a referral is made or up to 2.50% commission where your financial advisor provides advice to you, and fees of up to 0.50% to other relevant intermediary platforms and service providers. However, these costs are already taken into account in the overall returns stated in this brochure. Use of "the Product" or "this Product" refers to Deposit PLUS Issue 12. Words importing the singular shall include the plural, and vice versa.

Important information Standard Bank Entities

Standard Bank Group consists of Standard Bank Group Limited and all affiliated entities and subsidiaries. Standard Bank Offshore Group consists of Standard Bank Offshore Group Limited and subsidiaries (together the "Standard Bank Offshore Entities").

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission under the Banking Business (Jersey) Law 1991, registered in Jersey No. 12999. The principal business address of Standard Bank Jersey Limited is Standard Bank House, 47 – 49 La Motte Street, St. Helier, Jersey, JE2 4SZ.

Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Services Authority under the Financial Services Act 2008, registered in the Isle of Man No. 4713C. The principal business address of Standard Bank Isle of Man Limited is Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB.

The Standard Bank Offshore Entities place funds with other parts of the Standard Bank Group Limited and thus their financial standing is linked to that of the Standard Bank Group Limited. Depositors may wish to form their own view on the financial standing of the Standard Bank Offshore Entities or Standard Bank Group Limited based on publicly available information. The latest report and accounts are available at international.standardbank.com

The Standard Bank Offshore Entities are ultimately owned by Standard Bank Group Limited, incorporated in South Africa

and regulated by the South African Reserve Bank as a bank controlling company.

Standard Bank Group Limited have stated in their 2025 annual financial statements that the Standard Bank Group Limited will ensure that the capital adequacy of Standard Bank Jersey Limited and Standard Bank Isle of Man Limited will meet the requirements of home and host regulators, as required by section 70(A) of the South African Banks Act 1990 while they remain subsidiaries of the Standard Bank Group Limited. Full details can be found in the latest financial results under the "Investor relations" section at www.standardbank.co.za or are available upon request.

Compensation arrangements

Standard Bank Jersey Limited is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme provides compensation for eligible deposits of up to £50,000 per person, per Jersey banking group, for local and international depositors, so a £100,000 deposit held in a joint account by 2 people would be completely covered. The maximum liability of the Bank Depositors Compensation Scheme is capped at £100,000,000 in any five-year period. Not all depositors will be eligible to make claims under the scheme. Depositors should check their entitlement and the full details of the scheme on the States of Jersey website at www.gov.je/dcs, the details are also available on request.

Deposit PLUS Issue 12 eligible deposits held by Standard Bank Jersey Limited may benefit from the Jersey Bank Depositors Compensation Scheme (restrictions apply) but do not benefit from depositor compensation schemes offered by other jurisdictions.

The Channel Islands Financial Ombudsman Scheme covering disputes relating to financial services offered to certain categories of persons in or from within Jersey came into effect from 1 November 2015. Persons to whom the scheme applies will have six months from receiving a final response to a complaint from Standard Bank Jersey Limited, to bring the matter to the financial ombudsman. Full details can be obtained at www.ci-fo.org

Standard Bank Isle of Man Limited is a participant in the Isle of Man Depositors' Compensation Scheme ("the DCS") as set out in the Depositors' Compensation Scheme Regulations 2010 ("the Regulations"). 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.iomfisa.im). The Regulations also set out which deposits/depositors are excluded from entitlement to compensation. These include, but are not limited to, deposits constituting a client account and deposits held/used for the purpose of securing monies borrowed from (loaned by) the Bank.

Deposit PLUS Issue 12 eligible deposits held by Standard Bank Isle of Man Limited may benefit from the Isle of Man's Depositors' Compensation Scheme (restrictions apply) but do not benefit from depositor compensation schemes offered by other jurisdictions.

The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from within the Isle of Man to individuals and trustees or managers of Self Invested Personal Pensions.

Capital protection should not be confused with your rights under applicable depositor compensation schemes. Such schemes are provided independently from the Standard Bank Group Limited, and may take effect only in the event of failure of the relevant Standard Bank Offshore Entity holding your deposit.

This document has been approved for the purposes of section 21 of the Financial Services and Markets Act 2000 (FSMA) by Standard Advisory London Limited, authorised and regulated by the Financial Conduct Authority. Prospective depositors resident in the UK should be aware that the protections provided to depositors by the UK regulatory system established under FSMA do not apply to any services or products provided by any entity within the Standard Bank Offshore Group. In particular, depositors will not be entitled to compensation from the UK Financial Services Compensation Scheme, nor will they be entitled to the benefits provided by the UK Financial Ombudsman Service or other protections to clients under FSMA. UK residents should note that this Product cannot be held within an Individual Savings Account.

Tax

Subject to taxation regulations prevailing at the end of the relevant Term, returns from the Product will be paid gross and you will be responsible for determining your liability for tax on such returns. Tax legislation is subject to change and tax treatment will depend on the circumstances of the taxpayer. Neither Standard Bank Isle of Man Limited nor Standard Bank Jersey Limited as the deposit taker is a tax advisor and nothing in this brochure is intended to be or should be construed as tax advice. If you are in any doubt as

to your personal tax position, you should seek tax advice from a suitably qualified tax advisor.

South Africa tax

The following is a general description of the material South African tax considerations relating to the Product for individual (natural person) depositors only. It does not purport to be a complete analysis of all tax considerations relating to the Product, whether in South Africa or elsewhere. Nothing in this document is intended to or should be construed as tax advice. The basis of taxation outlined below is the understanding of Standard Bank and is based upon the law as in effect on 4 February 2026 and is subject to any change in law that may take effect after this date. Such changes may impact comments and conclusions and impact the taxation of a product at the end of the Product term compared to that expected at the beginning.

You are cautioned to keep abreast of such developments in order to assess the implications. Tax treatment may be dependent on the circumstances of each individual depositor. We recommend that if you are in any doubt as to your personal tax position, you should seek independent advice from a suitably qualified adviser.

South African residents are subject to tax on their worldwide income. A return on a deposit, regardless of how such return is calculated, is likely to constitute interest income. Such income will be subject to tax in South Africa at the depositor's marginal income tax rate.

The income arising from the Product should be included in the depositor's gross income upon early redemption (if applicable) or at the End Date, as this is when the return can be determined.

The income must be converted to South African rand using the spot rate on the day that the foreign amount was received or accrued (individuals and non-trading trusts may also choose to apply the average exchange rate for the year of assessment).

The foreign exchange gain/loss on the return of the depositor's deposit at maturity will not be subject to tax, provided the depositor is an individual or a non-trading trust.

Corporate depositors are advised to consult with their independent tax advisors. We are under no obligation to provide updates in respect of the foregoing should the basis for the tax considerations be subject to change.



Common Reporting Standard and US FATCA

Under the provisions of the Organisation for Economic Cooperation and Development's Common Reporting Standard (CRS) and the United States of America's Foreign Account Tax Compliance Act (FATCA), if you are a US citizen, a US tax resident, a tax resident in a Participating Jurisdiction according to a published list recognised under CRS, or a controlling person of a vehicle that is deemed to be a Passive Non-Financial Entity, either because the assets held and income derived are passive, or because it is an Investment Entity in a non-Participating Jurisdiction according to a published list recognised under CRS, then you must expect that your details will be exchanged with our local tax authority and thereafter automatically reported under FATCA and / or CRS on a continuing basis to all respective tax authorities for which you are tax resident. That information may include your account balance or value, gross interest, and gross sale or redemption proceeds received.

Index disclosures

To the extent permitted by law, no responsibility or liability is accepted by any Standard Bank Offshore Entity for any inaccuracies, omissions, mistakes or errors by a third party which impact the calculation of the Market Performance, including the provision of the closing values of the Index for your Market Choice.

The issue of the Product is not sponsored, endorsed, sold, or promoted by any index to which the return on the Product is linked (an "Index", including any successor index) or any index sponsor of an Index to which the return on the Product is linked (an "Index Sponsor") and no Index Sponsor makes any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of an Index and/or the levels at which an Index stands at any particular time on any particular date or otherwise. No Index or Index Sponsor shall be liable (whether in negligence or otherwise) to any person for any error in an Index and an Index Sponsor is under no obligation to advise any person of any error therein. No Index Sponsor is making any representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Product. Neither the Issuer nor the Guarantor shall have any liability for any act or failure to act by an Index Sponsor in connection with the calculation, adjustment or maintenance of an Index. Except as disclosed prior to the Issue Date, neither the Issuer, the Guarantor nor their affiliates has any affiliation with or control over an Index or Index Sponsor or any control over the computation, composition or

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The Standard Bank of South Africa Limited (Reg No.1962/000738/06).

IM2025.104



Additional details on product funding (if applicable):

If all or part of the funds are new funds to Standard Bank, please indicate how the new funds were generated – for example: salary/bonus, inheritance, sale of business, etc:

Please note – if the Deposit Currency of the Deposit PLUS Issue 12 account(s) differs to your existing bank account(s), then a new call account will be opened in the currency of the Deposit PLUS Issue 12 account(s). If you are a new customer to the bank, you will need to open a bank account and complete the application form. If you are transferring funds from a Custody account to your bank account, we will make the transfer in the same currency or effect a foreign exchange transaction where the same currency bank account is not available.

All information regarding your rights in relation to your data and our obligations under data protection legislation can be found on our Privacy Statement, available on our website at international.standardbank.com/legal or on request by writing to our Data Protection Officer at the address on page 18.

If you are in any doubt about your tax or legal position due to your Personal Information being processed in countries other than where you live, you should get independent advice.

We shall not be liable to you for any loss or damage where we exercise our right to disclose or withhold information pursuant to lawful order or otherwise in accordance with the applicable law.

Where you provide us with information about another person (including, but not limited to, account signatories), you agree to (i) provide us with any documentation and information we require in order for us to undertake our due diligence obligations as required under the applicable law, and (ii) direct them to our Privacy Statement. You confirm that they have authorised you to disclose such information to us, to consent on their behalf to the processing of their personal data, including sensitive personal data (where applicable) and, specifically, any overseas transfers of such data within and outside the European Economic Area, and also to receive on their behalf any data protection notices.

I/We agree to be bound by the terms and conditions as detailed in the Deposit Plus Issue 12 brochure.

I/We confirm that I/we have read and understand the Deposit Plus Issue 12 brochure and in particular how the Product functions, and its risks and benefits.

I/we am/are taking the decision to enter into the Product, I/we have been provided with sufficient information about this Product to take a fully informed decision.

Applicant 1

Signature

Date Date of birth

Applicant 2

Signature

Date Date of birth

For office use only

	Code	Name	Signed
Offshore Manager			
Private Banker			
Wealth Manager			
SBFC/IFA			

Fulfilment Referral





Standard Bank
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