



Standard Bank
Offshore

Security and Growth Potential

QUANTUM PLUS 38 Deposit

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

01	WHAT DOES QUANTUM PLUS 38 DEPOSIT OFFER?
02	HOW DOES QUANTUM PLUS 38 DEPOSIT WORK?
05	PRODUCT FEATURES AND DEFINITIONS
07	FEES AND CHARGES
08	RISK AND OTHER CONSIDERATIONS
13	AN EXAMPLE OF WHAT YOU COULD GET BACK
15	HOW TO APPLY FOR THE QUANTUM PLUS 38 DEPOSIT
17	CONTACT US
19	PRODUCT TERMS AND CONDITIONS
23	QUANTUM PLUS 38 DEPOSIT APPLICATION FORM



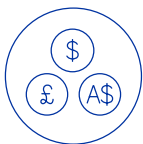
WHAT DOES QUANTUM PLUS 38 DEPOSIT OFFER?



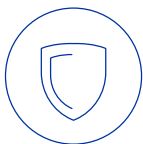
A fixed rate of interest on 40% of your deposit for one year (the Quantum portion)



Stock market linked growth potential on the other 60% of your deposit over a five year term (the PLUS portion)



Choice between markets depending on your currency choice



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 relevant Maturity Date. Monies deposited in Quantum PLUS 38 Deposit 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 and Other Considerations" from page 8 for further details and an explanation of the limitations of the capital protection offered.



HOW DOES QUANTUM PLUS 38 DEPOSIT WORK?

Quantum portion: fixed rate of interest for one year

40% of your deposit (the Quantum portion) is held for one year in a deposit account earning 4.00% AER for Sterling, US dollar and Australian dollar deposits. Provided that the deposit is held to maturity, you will be entitled to interest at that rate for your Market Choice.

Currency	Annual equivalent rate (AER)	Nominal rate
Sterling	4.00%	4.0000%
US dollar	4.00%	3.9452%
Australian dollar	4.00%	3.9452%

Interest on the Quantum portion will only be paid at the end of the one year period. The nominal rate for the Quantum portion is the rate as it will appear on International Online Banking. Market convention for US dollar and Australian dollar deposits is to express annual interest rates over a 360 day period.

When this nominal rate is adjusted for the number of days over which interest is paid, the rate paid to you is the annual equivalent rate (AER) as shown above.



Interest on the Quantum portion will only be paid at the end of the one year period.

Return linked to a proportion of stock market growth

The return on the other 60% of your deposit (the PLUS portion) is linked to the Market Performance over the five year term. At maturity, five business days after the End Date, you will receive back this portion of your deposit plus 90% of the Market Performance if your Market Choice is Europe, 65% of the Market Performance if your Market Choice is USA, and 70% of the Market Performance if your Market Choice is Australia. There is no cap on the Market Performance used to calculate your potential return.

Your return is based on the growth in your Market Choice:



Europe

Sterling deposits, linked to the performance of the S&P Europe 350 Low Volatility Index



USA

US dollar deposits, linked to the performance of the S&P 500 Low Volatility Index



Australia

Australian dollar deposits, linked to the performance of the S&P / ASX 200 Index

S&P Europe 350 Low Volatility Index

Sterling deposits are linked to the performance of the S&P Europe 350 Low Volatility Index. This Index represents the performance of the 100 least volatile stocks in the S&P Europe 350 Index, which is drawn from 17 major European markets.

The S&P Europe 350 Low Volatility Index is a price return index, it therefore measures the capital performance of the constituent companies but excludes dividend income.

5 year S&P Europe 350 Low Volatility Index performance (monthly close)
31 March 2020 to 31 March 2025.



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



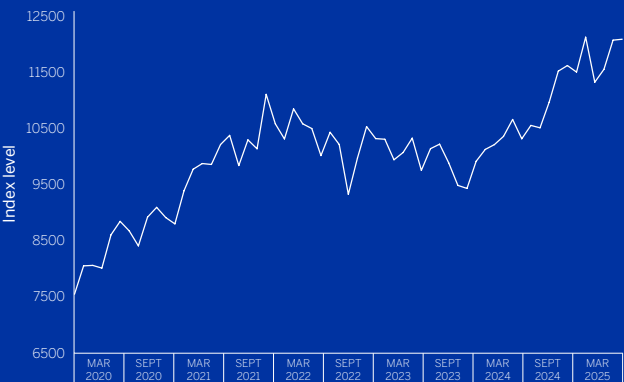
S&P 500 Low Volatility Index

US dollar deposits are linked to the performance of the S&P 500 Low Volatility Index. This index is designed to measure the performance of the 100 least volatile stocks of the S&P 500 Index.

The S&P 500 Index represents the performance of the 500 largest companies by market capitalisation traded on a variety of stock exchanges in the USA.

The S&P 500 Low Volatility Index is a price return index, it therefore measures the capital performance of the constituent companies but excludes dividend income.

5 year S&P 500 Low Volatility Index performance (monthly close)
31 March 2020 to 31 March 2025.



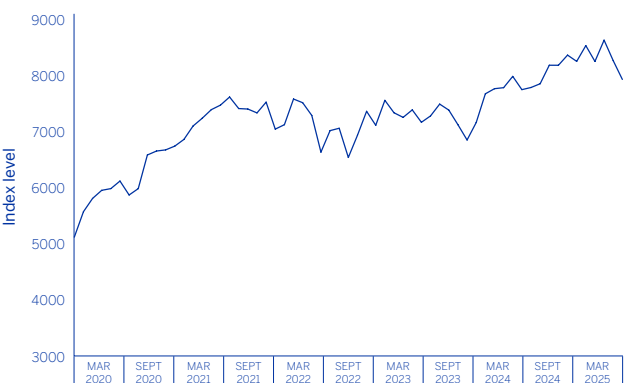
Source: Bloomberg, priced in US dollars.
Past performance is not an indicator of future performance.

S&P / ASX 200 Index

Australian dollar deposits are linked to the performance of the S&P / ASX 200 Index. This index represents the performance of the 200 largest index-eligible stocks within Australia, traded on the Australian Securities Exchange.

The S&P / ASX 200 Index is a price return index, it therefore measures the capital performance of the constituent companies but excludes dividend income.

5 year S&P / ASX 200 Index performance (monthly close)
31 March 2020 to 31 March 2025.



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



PRODUCT FEATURES AND DEFINITIONS

Quantum	4.00% AER (4.0000% nominal) for Sterling 4.00% AER (3.9452% nominal) for US dollar 4.00% AER (3.9452% nominal) for Australian dollar
Term	One year
Start Date	28 August 2025
Maturity Date	28 August 2026, which is the date your original capital deposited in the Quantum portion and your return, will be paid to you



Quantum PLUS 38 Deposit divides your original capital deposited between two deposits



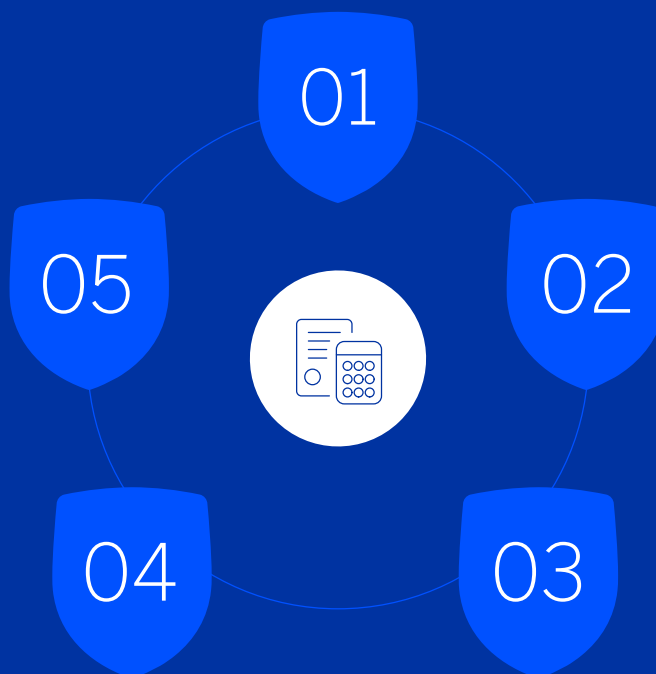
PLUS	Market Choice	Deposit Currency	Index	Market Linked Return
Deposit Choice	Europe	Sterling	S&P Europe 350 Low Volatility Index	90% of the Market Performance
	USA	US dollar	S&P 500 Low Volatility Index	65% of the Market Performance
	Australia	Australian dollar	S&P / ASX 200 Index	70% of the Market Performance
Term	Five years from Start Date to End Date			
Start Date	28 August 2025, which is the start of the period for measuring the Market Performance			
End Date	The later of 28 August 2030 or following business day if this is an exchange holiday, which is the end of the period for measuring the Market Performance			
Start Level	Closing level of the Index for your Market Choice on the Start Date			
Maturity Date	The later of 4 September 2030 or five business days after the End Date, which is the date your original capital deposited in the PLUS portion and your return, if applicable, will be paid to you			
End Level	Average of the closing levels of the Index for your Market Choice 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 (End Level – Start Level) / Start Level (Capital protection applies even if Market Performance is negative)			
Product	Use of “the Product” or “this Product” refers to Quantum PLUS 38 Deposit. 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.

Your return on the Maturity Date is calculated as the amount of the PLUS portion multiplied by the Market Linked Return.



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 for the PLUS portion on the 28th day of each month. The last closing level is on the End Date. Where the 28th 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.

The Market Linked Return is calculated as the Market Performance multiplied by 90% for Sterling, 65% for US dollar or 70% for Australian dollar.

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



FEES AND 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 in addition 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 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 AND OTHER CONSIDERATIONS

Currencies and minimum deposits

Quantum PLUS 38 Deposit 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, and the fixed interest in respect of the Quantum portion of your original deposit in full, providing you retain your deposit for the Term until the relevant 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, as depending on your Market Choice you may only receive a proportion of the Market Performance and the End Level used to calculate the Market Performance is subject to averaging over the final 18 months of the deposit Term. However, unlike a direct investment in a stock market, this Product protects your deposit against potential stock market losses.



Averaging

Averaging of the 19 closing levels to calculate the End Level as described as per above has the effect of smoothing out volatility. If your Market Choice declines over the final 18 months of the Term of PLUS, 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 of PLUS, 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 this Product, the real value measured in your Deposit Currency will reduce.



Suitability

Quantum PLUS 38 Deposit 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 relevant Maturity Date. This Product has an overall risk rating of low to moderate when considering the risk of loss of capital, measured in your Deposit Currency. **These risk ratings are Standard Bank Offshore Entities internal classifications.**



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 any 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.



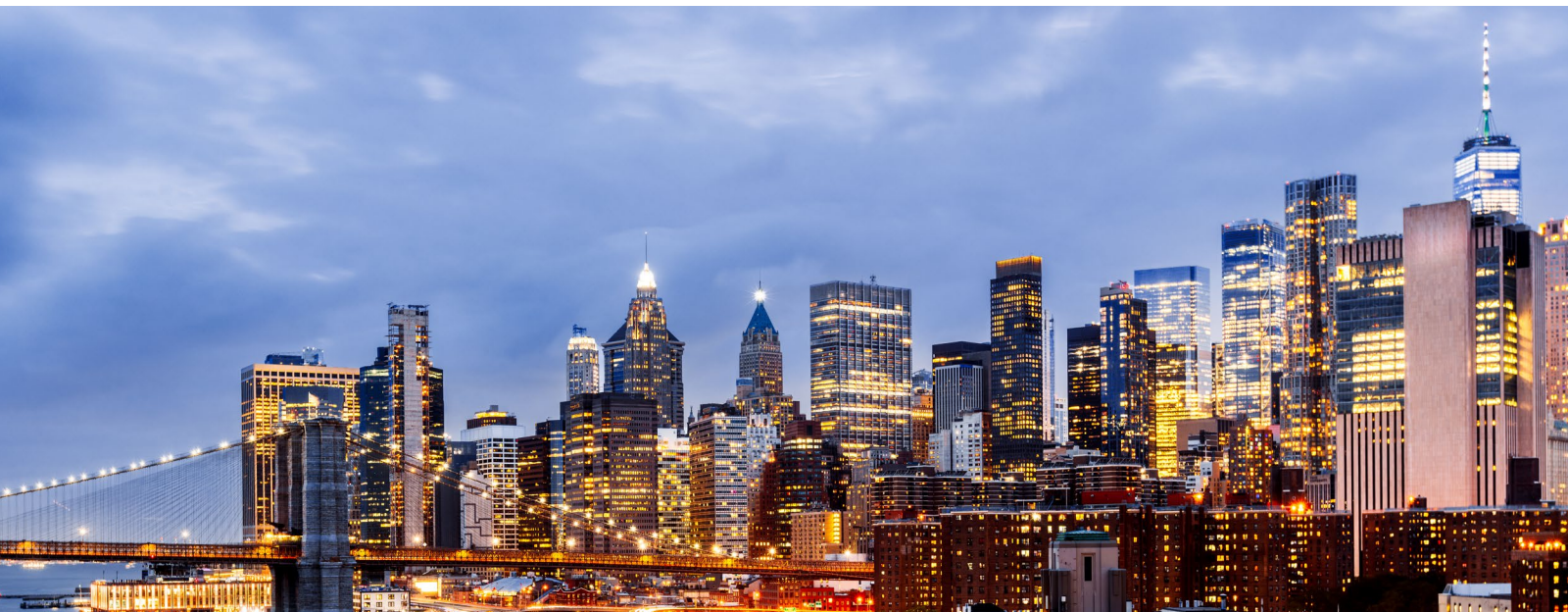
Deposit term

With Quantum PLUS 38 Deposit you should be prepared to commit the Quantum portion of your deposit for one year, and the PLUS portion 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 relevant Maturity Dates. 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.

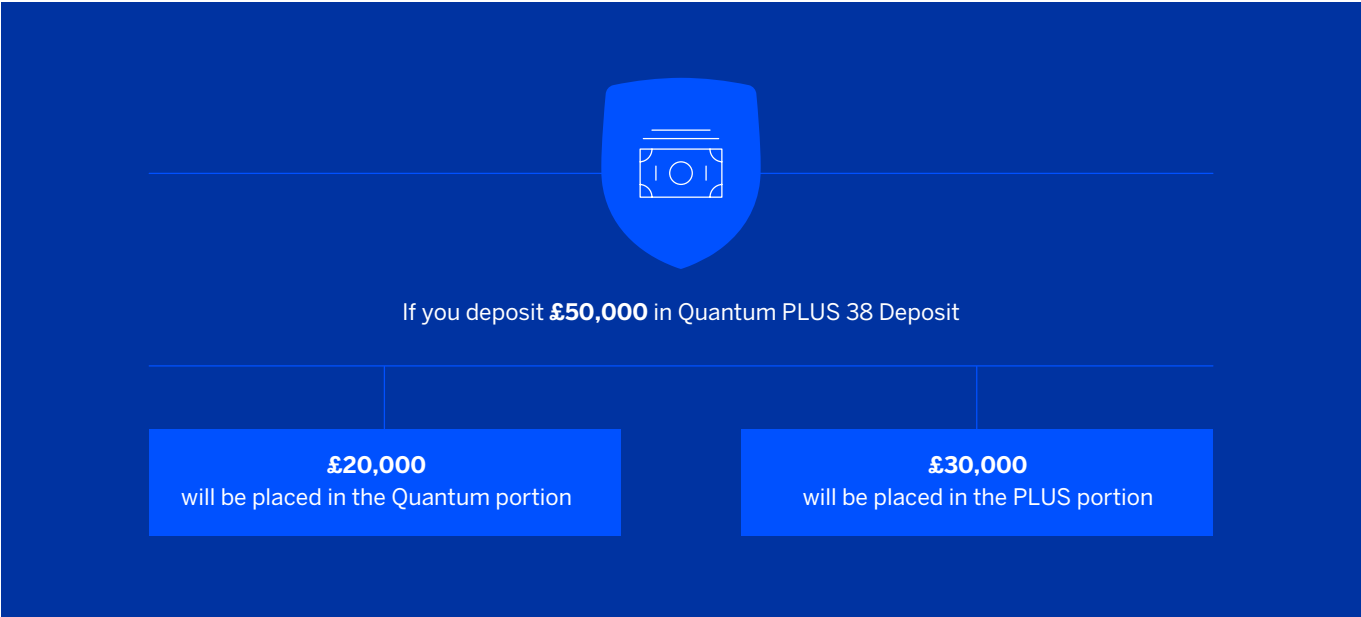
See “Product terms and conditions” on page 19 and “Other important information” on page 22 for further details. If early encashment is permitted by the relevant Standard Bank Offshore Entity, such deposit may only be withdrawn in its entirety for both the Quantum and PLUS portions and is subject to the terms described below. 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 the PLUS portion of your deposit is linked to, 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



Quantum portion

After one year, for Sterling deposits, you would receive back £20,800, which is your original £20,000 plus £800 interest, reflecting an interest rate of 4.00% AER (4.0000% nominal).

For US dollar deposits you would receive back US\$20,800, which is your original US\$20,000 plus US\$800 interest, reflecting an interest rate of 4.00% AER (3.9452% nominal).

For Australian dollar deposits you would receive back AU\$20,800, which is your original AU\$20,000 plus AU\$800 interest, reflecting an interest rate of 4.00% AER (3.9452% nominal).

PLUS portion

On the Maturity Date, you will receive back your original amount deposited in the PLUS portion. 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 on the next page shows potential returns based on different performance scenarios.



Sterling deposits

Note that the potential returns shown in the table below are based on 90% of the Market Performance.

Market Performance	Initial deposit	Return	Maturity proceeds	AER
+30%	30,000	8,100	38,100	4.87%
+15%	30,000	4,050	34,050	2.55%
0%	30,000	0	30,000	0.00%
-15%	30,000	0	30,000	0.00%
-30%	30,000	0	30,000	0.00%

US dollar deposits

Note that the potential returns shown in the table below are based on 65% of the Market Performance.

Market Performance	Initial deposit	Return	Maturity proceeds	AER
30%	30,000	5,850	35,850	3.61%
15%	30,000	2,925	32,925	1.87%
0%	30,000	0	30,000	0.00%
-15%	30,000	0	30,000	0.00%
-30%	30,000	0	30,000	0.00%

Australian dollar 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%	30,000	6,300	36,300	3.87%
15%	30,000	3,150	33,150	2.01%
0%	30,000	0	30,000	0.00%
-15%	30,000	0	30,000	0.00%
-30%	30,000	0	30,000	0.00%



HOW TO APPLY FOR THE QUANTUM PLUS 38 DEPOSIT

To benefit from Quantum PLUS 38 Deposit, please contact your Relationship Manager or financial advisor or the relevant office listed in the “Contact Us” section on page 18 of this brochure.

Offer closes by 20 August 2025

Quantum PLUS 38 Deposit is a limited offer product and will close on Wednesday, 20 August 2025 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 this 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 18 of this brochure.

Alternatively, you can visit
international.standardbank.com

CLICK HERE



This Product is
a limited offer
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20 August 2025
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 Quantum and PLUS.

Prior to the Start Date, monies deposited will earn:



3.80% AER
(3.80% nominal)
for Sterling deposits



3.50% AER
(3.45% nominal)
for US dollar deposits



2.90% AER
(2.86% 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 Quantum and PLUS deposit amounts for the relevant currency of your deposit.

On the maturity dates

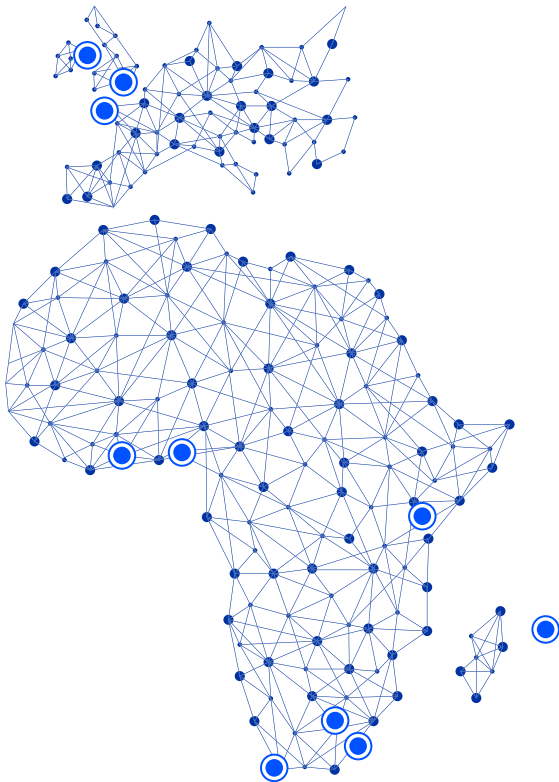
Repayment of the Quantum portion and its accrued interest will be made on **28 August 2026**. Repayment of the PLUS portion and any returns will be made on **4 September 2030**. No further income will accrue for the period between the End Date and the Maturity Date for the PLUS portion, and the AERs stated in this brochure already take account of this period. On the respective Maturity Dates, funds will be paid into your originating account, which may be a low or non-interest bearing account. A Maturity Advice notice will be issued to you following the Maturity Date which will indicate the income that you have earned on your deposit. A Certificate of Bank Interest 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 on page 18. Alternatively, please direct your query to the Isle of Man office.



Existing clients
should contact
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Manager or
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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 this Product is sold. Quantum PLUS 38 Deposit 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 Wednesday, 20 August 2025. The offer may close earlier if fully subscribed. Early subscription closure will be at the relevant Standard Bank Offshore Entity's 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 of both portions (Quantum or PLUS), 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. Interest on the Quantum portion of your deposit will only be paid after the one year Term has been completed. The net proceeds 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 replacement 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 the PLUS portion of your deposit is linked to, 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 replacement borrowing cost 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 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. 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.

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 2024 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.

Quantum PLUS 38 Deposit eligible deposits held by Standard Bank Jersey Limited may benefit from the Jersey Banking 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 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.iomfsa.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. Quantum PLUS 38 Deposit 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 terms, returns from this 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 27 May 2025 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 world-wide income. Any income earned at the Maturity Dates (or upon early redemption if applicable) of your Quantum and Plus portions of your deposit is taxable at the marginal income tax rate applicable to individuals.

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 Co-operation 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 S&P 500 Index, S&P 500 Low Volatility Index, S&P / ASX 200 Index, and the S&P Europe 350 Index and S&P Europe 350 Low Volatility Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use for certain purposes by Standard Bank Jersey Limited and Standard Bank Isle of Man Limited. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

This Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index, S&P 500 Low Volatility Index, S&P / ASX 200 Index, S&P Europe 350 Index and S&P Europe 350 Low Volatility Index.

Other important information

This document does not constitute an invitation to buy or the solicitation of an offer to sell securities or to accept deposits or to provide any other products or services in any jurisdiction to any person to whom it is unlawful to make such an offer or solicitation, nor should it be construed to constitute any investment advice. Legislation or regulations in jurisdictions relevant to you may prohibit you from entering into certain transactions with us and we strongly recommend that you contact your financial or legal advisor in this regard. It is your responsibility for informing yourself about and complying with such restrictions. It is your responsibility to ensure you operate within the confines of any applicable exchange control regulations.

The Standard Bank Offshore Entities offer deposits to a wide range of clients, which include deposits held in legal structures that require the right to encash their deposit early.

This brochure does not represent advice or recommendations on the suitability of this Product for 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. Please contact your financial advisor if you are unsure of the suitability of this Product for your needs. Past performance is not an indicator of future performance.

You can direct any concerns, enquiries or complaints regarding this Product to your financial advisor/relationship manager, or the office listed in the "Contact Us" section on page 18 of this brochure, in person, by telephone or in writing, including email. Telephone calls may be recorded. Please refer to the Standard Bank Offshore Group Client Privacy Statement available from: international.standardbank.com/legal

The Standard Bank of South Africa Limited, represented by Wealth and Investments and Offshore Services (SA), is an authorised Financial Services Provider (FSP 11287) and a registered credit provider (NCRCP15).

Standard Bank Financial Consultancy ("SBFC") is an authorised Financial Services Provider (FSP 3825). The Standard Bank of South Africa Limited (Reg No.1962/000738/06).

IM2025.38





QUANTUM PLUS 38 DEPOSIT APPLICATION FORM

Details on how we use the personal information you provide in this form, including your rights in relation to our use of your personal information, can be found in our Privacy Statement at international.standardbank.com/legal.

Client number (for existing clients) New client ☐

Name(s):

I/We wish to deposit the following amounts:

Quantum PLUS 38 Deposit – Sterling deposit (minimum £10,000)

Total amount £ (exact amount, if known) or SA rand equivalent

in words

Payment instructions:

1. Debit my/our account (quoted below) with the relevant Standard Bank Offshore Entity:

Sterling bank/custody account number Amount:

Other currency bank/custody account number Amount:

Tick the box ☐ if FX required Specify currency: Amount: or £ equiv.

2. Funds by electronic transfer (state amount, currency and bank name). If funds are received less charges, this amount will be placed.

3. Deposit proceeds from a maturing structured product namely: Amount and currency:

Quantum PLUS 38 Deposit – US dollar deposit (minimum US\$15,000)

Total amount US\$ (exact amount, if known) or SA rand equivalent

in words

Payment instructions:

1. Debit my/our account (quoted below) with the relevant Standard Bank Offshore Entity:

US dollar bank/custody account number Amount:

Other currency bank/custody account number Amount:

Tick the box ☐ if FX required Specify currency: Amount: or US\$ equiv.

2. Funds by electronic transfer (state amount, currency and bank name). If funds are received less charges, this amount will be placed.

3. Deposit proceeds from a maturing structured product namely: Amount and currency:

Quantum PLUS 38 Deposit – Australian dollar deposit (minimum AU\$15,000)

Total amount AU\$ (exact amount, if known) or SA rand equivalent

in words

Payment instructions:

1. Debit my/our account (quoted below) with the relevant Standard Bank Offshore Entity:

Australian dollar bank/custody account number Amount:

Other currency bank/custody account number Amount:

Tick the box ☐ if FX required Specify currency: Amount: or AU\$ equiv.

2. Funds by electronic transfer (state amount, currency and bank name). If funds are received less charges, this amount will be placed.

3. Deposit proceeds from a maturing structured product namely: Amount and currency:



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 Quantum PLUS 38 Deposit account(s) differs to your existing bank account(s), then a new call account will be opened in the currency of the Quantum PLUS 38 Deposit 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 Quantum PLUS 38 Deposit brochure.

I/We confirm that I/we have read and understand the Quantum PLUS 38 Deposit brochure and in particular how the Product functions, and its risks and benefits. In circumstances where 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
Offshore

