



**Standard  
Bank**

## Optimum Account

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The Optimum Account is designed to support your everyday transactional banking requirements, so you can manage your finances across borders, make payments and receive money from around the world.



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### ACCOUNT/OVERVIEW

#### **Available in GBP | USD | EUR | AUD**

Minimum balance £5,000 | US\$7,000 | €7,000 | AU\$7,000 (as applicable)

- Deposit your salary or savings from multiple sources
- Optional Visa debit card (fees and charges apply)
- No account maintenance fee if a minimum balance is maintained\*
- Supports standing orders on all currency accounts and direct debits for accounts denominated in Sterling
- Unlimited deposits and withdrawals
- Access to a range of international banking services, including savings accounts and foreign exchange



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### DIGITAL EXPERIENCE

#### **Internet Banking**

Manage your account seamlessly using the Mobile Banking App or Internet Banking

- Access & manage your accounts online
- Link SA and International accounts under the same user profile on our Mobile App
- Transfer funds between accounts with us
- Easily process international payments
- Download & view account activity
- Activate your debit card and view PIN
- Send us secure messages through Internet Banking

**Standard Bank Mobile App can be downloaded free from the App Store or Google Play**



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### OPTIMUM ACCOUNT/YOUR TERMS

The terms and conditions for this account, including our Charges for Banking Services Factsheet, are available on our website at <https://international.standardbank.com/international/personal/about-us/terms-and-conditions>.

**\*Optimum Account Maintenance charge:**

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance of £5,000 | US\$7,000 | €7,000 | AU\$7,000, the account maintenance fee charged per quarter is £60.00 | US\$90.00 | €90.00 | AU\$90.00.



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## HOW TO APPLY

### Online

Visit our website [www.standardbank.com/international](http://www.standardbank.com/international)

### Phone

Speak to your representative / agent of Standard Bank or Independent Financial Advisor (IFA)

+27 (0) 860 333 383 for South African residents

+44 (0) 1624 643631 for non-South African residents if you have an appointed IFA

+44 (0) 1624 643700 for all other applicants

### Email

[OffshoreSA@standardbank.com](mailto:OffshoreSA@standardbank.com) for South African residents

[Newbusiness@standardbank.com](mailto:Newbusiness@standardbank.com) for all other applicants

## Important Information

Terms and conditions apply.

Visa Debit Card transaction fees apply. Please refer to the Visa Debit user guide, which is available at [www.standardbank.com/visa](http://www.standardbank.com/visa) for more information.

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