



Standard
Bank

Optimum Account

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.



ACCOUNT/OVERVIEW

Available in GBP | USD | EUR | AUD

Minimum balance £4,000 | US\$6,000 | €6,000 | AU\$6,000 (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



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



OPTIMUM ACCOUNT/YOUR TERMS

The terms and conditions for this account, including our Banking Charges Factsheet, are available on our website at www.standardbank.com/terms.

*Optimum Account Maintenance charge:

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance of £4,000 | US\$6,000 | €6,000 | AU\$6,000, the account maintenance fee charged per quarter is £60.00 | US\$90.00 | €90.00 | AU\$90.00.



HOW TO APPLY

Online

Visit our website 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 for South African residents

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 for more information.

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SBSA is authorised by SBLoM to sell its products in South Africa and other African countries. Other local Standard Bank Group entities are similarly authorised within their own countries.

All transactions to the Account must be in line with current Exchange Control legislative requirements applicable to the country in which you are resident or working. Telephone calls may be recorded.

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