



Charges for Banking Services

Effective 1 March 2021



ON-BOARDING FEES

A fee will be applied based upon the Bank's assessment of the complexity of the Account and the risk profile of the Client:

a) Clients introduced and administered by approved Trust and Corporate Service providers:

Level 1	£ Nil
Level 2	£1,500, US\$ 2,250 or €2,250
Level 3	£2,500 US\$ 3,750 or €3,750

b) Others

Level 1	£1,000, US\$ 1,500 or €1,500
Level 2	£2,500, US\$ 3,750 or €3,750
Level 3	£5,000, US\$ 7,500 or €7,500

The amount to be applied may be increased or decreased at the Bank's discretion, but if different, will be advised before commencement of the On-boarding process. Fees will be taken shortly after the account is opened.



PAYMENT FEES

Please note that the currency in which fees are charged by Standard Bank for outward payments is based on the currency of the Account being Debited and not the currency of the payment. Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with transactions undertaken may be passed on to you in addition to the charges shown below.

Fees are applicable to transactions undertaken on the Bank's Strata Account and Corporate Call Account.

Internet Banking Payment Fees

Transactions originated within International Online or utilising the Bank's Electronic Payment Upload Service:

Sterling Electronic Funds Transfer (EFT) within UK	Free of charge
Electronic transfer overseas (SWIFT) including Sterling	£20.00 US\$30.00 €30.00

Or approximate currency equivalent for payments made from Accounts in other currencies.

Standard Payment Fees

Sterling Electronic Funds Transfer (EFT) within UK (under £50,000)	£30.00 US\$45.00 €45.00
Sterling Electronic Funds Transfer (EFT) within UK (over £50,000)	£50.00 US\$75.00 €75.00
Electronic transfer overseas (SWIFT) including Sterling (under £50,000 or equivalent)	£40.00 US\$60.00 €60.00
Electronic transfer overseas (SWIFT) including Sterling (over £50,000 or equivalent)	£60.00 US\$90.00 €90.00
Sterling Standing Order (EFT) within UK	Free of charge
Standing Order overseas (SWIFT) including Sterling	£40.00 US\$60.00 €60.00
Banker's Cheque/Draft	£50.00 US\$75.00 €60.00

Or approximate currency equivalent for payments made from Accounts in other currencies.

If charges "remitter" is selected when making a payment in US Dollars payment charges will be increased by US\$ 16, €15 or £ 11 (or equivalent).

If charges "remitter" is selected when making a payment in Euros payment charges will be increased by €10, £7 or US\$ 10 (or equivalent).



ACCOUNT MAINTENANCE FEES

Corporate Call Account/Strata Account maintenance charge. A fee will be applied based upon the Bank's assessment of the risk profile of the Client.

a) Clients introduced and administered by approved Trust and Corporate Service providers:

Level 1	£50 US\$75 or €75 per quarter
Level 2	£300, US\$450 or €450 per quarter
Level 3	£750, US\$1,125 or €1,125 per quarter

b) Others

Level 1	£250, US\$375 or €375 per quarter
Level 2	£750, US\$1,125 or €1,125 per quarter
Level 3	£1,500, US\$2,250 or €2,250 per quarter

The amount to be applied may be increased or decreased at the Bank's discretion, but will be advised at the time the relationship is established or prior to any changes. The first charge will normally be applied at the end of the quarter following the quarter in which the Account is opened.

Optimum Account

If the average Credit balance maintained over any quarterly interest period amounts to less than
£4,000/US\$6,000/€6,000/AU\$6,000, as applicable £60.00 | US\$90.00 | €90.00 | AU\$90.00
(as applicable).



OFFSHORE VISA DEBIT CARD FEES

Annual Fee	£15.00 US\$25.00 €20.00 AU\$25.00 (as applicable)
Cash Withdrawals	1.75% (minimum) £2.00 US\$3.00 €3.00 AU\$3.50 (as applicable)
Foreign exchange commission	2.75%
Card replacement	£20.00 US\$30.00 €30.00 AU\$35.00 (as applicable)
Copy sales or cash vouchers	We reserve the right to charge for copy vouchers. The amount will be dependent on the fee charged to us by Visa.



SUNDRY FEES

Audit letters	£100.00 per standard request (plus VAT, Isle of Man only)
Status enquiry/reference-request	£50.00
Copy SWIFT payment advice	£20.00 per payment/advice
Copy of paid Cheques	£5.00 per Cheque
Duplicate or ad hoc statements	£20.00 minimum plus £5.00 per sheet
Payment investigation/amendment	£25.00 plus agents' charges
Stopped Cheques	£15.00 per Cheque
Unpaid Items	
• Outward (e.g. due to insufficient funds)	£25.00
• Inward (e.g. due to incomplete/inaccurate information)	£10.00
Replacement Internet Security Token	£35.00
Unauthorised excess fee	£60.00 US\$90.00 €90.00 for each instance on which an Account is overdrawn without an agreed limit or in excess of an agreed limit.
Change of administration requiring completion of new Documentation	£250.00
Currency Cheque Deposits	£35.00 US\$50.00 €50.00 (Agents charges are also applicable)

Fixed Term Deposit Breakage

No withdrawals or transfers are normally permitted during the contract period. Early termination of the contract may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

Notice Deposit Breakage

No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.



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Charging policy – all services

The charges shown apply with effect from 1 December 2017. Where a particular Service is not covered herein, the Bank reserves the right to levy a charge at its discretion. In respect of transactions affecting Accounts denominated in currencies other than Sterling, charges will normally be levied in the currency in which the Account is maintained. Unless otherwise stated such charges will approximate to the scales indicated herein and will be determined at such exchange rates as the Bank may from time to time in its absolute discretion decide.

Important information

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission.
Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Services Authority. Registered in the Isle of Man No. 4713C. Telephone calls may be recorded.

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