

Offshore Reserve Account

A Savings Account offering the convenience of easy access to your money four times a year, paying interest half-yearly.



ACCOUNT/OVERVIEW

Available in GBP | USD | EUR | ZAR

Minimum balance £3,000 | US\$5,000 | €5,000 | R35,000 (as applicable)

- Four withdrawals per year with two permitted in each half year period*
- Additional withdrawals permitted subject to a charge of £50 | \$80 | €75 | R500, as applicable
- · Interest paid half yearly
- · Half yearly statements



DIGITAL EXPERIENCE

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

- · View and download account activity
- Transfer funds between accounts with us
- · Secure messaging

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



OFFSHORE RESERVE 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.

*Please note, standard payment fees apply. Please see our Charges for Banking Services leaflet for further details.

Standard Bank

^{**}Please note we are unable to accept payments/transfer instructions via Internet Banking/Mobile Banking for the Offshore Reserve Account.



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

www.standardbank.com/international

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. This document is issued by Standard Bank Isle of Man Limited ("SBIoM"). SBIoM is licensed by the Isle of Man Financial Services Authority. Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB. Registered in the Isle of Man No. 4713.

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Deposits made with SBIoM are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from the Isle of Man to individuals. This document has been approved for the purposes of Section 21 of the Financial Services & Markets Act 2000 (FSMA) by Standard Advisory London Limited, authorised and regulated by the Financial Conduct Authority.

Prospective clients residing in the UK should be aware that the protections provided to clients 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, clients will not be entitled to compensation from the Financial Services Compensation Scheme, nor will they be entitled to the benefits provided by the Financial Ombudsman Service or other protections to clients under FSMA. Standard Bank Offshore Services (RSA), operates under the license of The Standard Bank of South Africa Limited ("SBSA"), an authorised Financial Services Provider ("FSP") number 11287. We are authorised to provide financial services for the following products: Long-Term Insurance A, B1, B2 and C; Short-Term Insurance: Personal Lines and Commercial Lines; Retail Pension Benefits; Securities and Instruments: shares, money market, debentures and securitiesed debt, warrants, bonds, and derivative instruments; Collective Investment Schemes; and long and short term Deposits. The compliance department can be contacted on +27 11 636 1781 or by email at **Groupfaiscomplianceofficer@standardbank.co.za**. SBSA holds professional indemnity insurance cover. 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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