



Seafarer Account

A unique current account designed exclusively for yacht crew on board super yachts. The Seafarer Account has a low opening balance no minimum income requirement and offers free online payments*. Combined with a Visa debit card and secure 24/7 online banking, the Seafarer Account puts you in control wherever you are in the world.



ACCOUNT OVERVIEW

Available in GBP | USD | EUR | AUD

Minimum opening balance £2,500 | US\$3,500 | €2,500 | AU\$3,500 (as applicable).

- Visa debit card available (fees and charges apply)
- Free online payments* (see Charges section below)
- No account maintenance fee
- Unlimited deposits and withdrawals
- Access to a range of international banking services



DIGITAL EXPERIENCE

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

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

Download the Standard Bank Mobile App from the App Store or Google Play.

[Standard Bank / Stanbic Bank - Google Play](#)

[Standard Bank / Stanbic Bank - App Store](#)

SEAFARER ACCOUNT - YOUR TERMS

The terms and conditions for this account, are available on our website at [Product Terms and Conditions | Standard Bank](#).



HOW TO APPLY

- Speak to your Independent Financial Advisor (IFA) or representative/agent of Standard Bank.
- For Direct applicants, apply online. Visit our website www.standardbank.com/international
- For more information call our New Business Team on + 44 (0) 1624 643700 or email at newbusiness@standardbank.com



CHARGES FOR BANKING SERVICES - SEAFARER

Internet Banking Payment Fees (transactions originating from Internet Banking)

Sterling Electronic Funds Transfer (EFT) within UK:	Free
Sterling or non-Sterling electronic transfer overseas:	Free

Standard Payment Fees (telephone or written instruction only)

Sterling Electronic Funds Transfer (EFT) within UK:	£30.00 US\$45.00 €45.00 AU\$45.00
Sterling or non-Sterling electronic transfer overseas:	£40.00 US\$60.00 €60.00 AU\$60.00
Banker's Cheque/Draft:	£50.00 US\$75.00 €60.00
Currency Cheque deposits by collection:	£35.00 US\$50.00 €50.00
(US Dollar minimum deposit US\$ 500):	Agents' charges are also applicable.

Correspondent bank fees:

Our correspondent bank fees will **not** apply for payments using Remitter (OUR). If you choose Shared (SHA) or Beneficiary (BEN), our correspondent bank fees will be deducted from the payment amount.

Any further agents' charges, foreign correspondent bank fees or other indirect costs incurred in connection with transactions instructed by you will be passed on to you if you choose Remitter, and deducted from the payment amount if you choose Shared or Beneficiary.

Visa Debit Card Fees

Annual fee:	Free
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 £20.00 per supplementary item
Status enquiry/Reference request:	£20.00
Copy SWIFT payment advice:	£20.00 per payment/advice
Payment investigation/Amendment:	£25.00 plus agents' charges
Duplicate or ad hoc statements:	£10.00 per statement period
Duplicate Tax Certificate:	£10.00 per certificate
Replacement Internet Security Token:	£35.00

Unpaid Items

Outward (e.g. due to insufficient funds):	£25.00
Inward (e.g. due to incomplete/inaccurate information):	£10.00



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 ("SBloM"). SBloM 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. 4713C.

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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. Please refer to the Standard Bank Offshore Group Client Privacy Statement available from: www.standardbank.com/international

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