



Fixed Term Deposit Account

If you want a guaranteed rate of interest for an agreed period, we can provide Fixed Term Deposit Accounts in Sterling, US Dollar, South African Rand and Australian Dollar.

Account / Overview

Available in GBP | USD | ZAR | AUD

Minimum balance £10,000 | US\$25,000 | ZAR500,000 | AUD25,000 (as applicable)

- Deposits from three to twelve months
- £25,000 | US\$50,000 | ZAR500,000 | AUD25,000 minimum balance for deposits of three to five months, as applicable
- £10,000 | US\$25,000 | ZAR500,000 | AUD25,000 minimum balance for deposits of six months or more, as applicable
- Fixed rate of interest
- Interest paid on maturity
- Return of capital on maturity
- No additions or withdrawals until maturity*

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 free from the App Store or Google Play



Fixed Term Deposit Account / Your terms

The terms and conditions for this account, including our charges for banking services factsheet, are available on our website at www.standardbank.com/terms.

* Fixed Term Deposit breakages – No withdrawals, transfers or further deposits are normally permitted after the initial deposit has been received. If we do permit early termination, you will be charged an administration fee of £250,00 and an interest charge (as calculated by us) may also be levied; you may receive back less than you deposited.

** Please note we are unable to accept payments / transfer instructions via Internet Banking / Mobile Banking for Fixed Term Deposit Account(s).

How to apply...



Online

Visit our website www.standardbank.com/international



Phone

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

+44 (0) 1624 643631 if you have an appointed Independent Financial Advisor

+44 (0) 1624 643700 for all other applicants



Visit

Your local Private Banker or speak to your local Independent Financial Advisor

www.standardbank.com/international

Important Information

Terms and conditions apply.

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Deposits made with SBloM 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 securitised 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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