

## International Personal Banking - Variable Interest Rates

New and Existing Clients – Effective: 23 January 2019

<b>Optimum Account</b>				
A full service bank account with optional Visa debit card for your international banking needs				
Band	Rate			
	Sterling	US Dollar	Euro	Australian Dollar
0 – 99,999	0.00%	0.00%	0.00%	0.00%
100,000 plus	0.00%	0.00%	-0.60%	0.00%

<b>Platinum Optimum Account</b>				
A full service bank account, exclusively for Standard Bank Group Private Banking Clients				
Band	Rate			
	Sterling	US Dollar	Euro	Australian Dollar
0 – 99,999	0.00%	0.00%	0.00%	0.00%
100,000 plus	0.00%	0.00%	-0.60%	0.00%

<b>Call Account</b>		
Band	All Currencies (Excluding Euro)	Euro
0 – 99,999	0.00%	0.00%
100,000 plus	0.00%	-0.60%

<b>Offshore MoneyMarket Call Account</b>			
An instant access savings account with monthly interest			
Band	Rate		
	Sterling	US Dollar	Euro
0 - 4,999	0.00%	0.00%	0.00%
5,000 – 99,999	0.15%	0.60%	0.00%
100,000 – 999,999	0.25%	0.80%	0.00%
1,000,000 plus	0.30%	1.00%	0.00%

<b>Offshore Reserve Account</b>				
A savings account with limited access to funds, paying interest half-yearly				
Band	Rate			
	Sterling	US Dollar	Euro	South African Rand
0 - 4,999	0.00%	0.00%	0.00%	0.00%
5,000 - 24,999	0.25%	0.75%	0.00%	0.00%
25,000 – 99,999	0.25%	0.75%	0.00%	4.75%
100,000 - 999,999	0.35%	0.95%	0.00%	5.00%
1,000,000 plus	0.40%	1.10%	0.00%	5.25%

## International Saver Notice Accounts

Savings accounts with varying notice periods, paying interest annually

Band	International Saver 36		International Saver 96		International Saver 196	
	Rate		Rate		Rate	
	Sterling	US Dollar	Sterling	US Dollar	Sterling	US Dollar
10,000 plus*	0.50%	1.20 %	1.00%	1.35%	1.15%	1.65%

\*Minimum deposit £10,000 | US\$10,000, maximum balance £3,000,000 | US\$5,000,000, as applicable. Interest may not be payable below the minimum balance level.

**Please note:** International Saver accounts are not available to new or existing Channel Island and Isle of Man clients.

Where a negative interest rate is displayed, the bank will apply this as a charge which will be deducted from the account balance instead of credited to it.

Terms and Conditions apply. Please refer to those applicable to each account by visiting [www.standardbank.com/international](http://www.standardbank.com/international).

### Important information

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission. Standard Bank House, 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ. Registered in Jersey No. 12999. Standard Bank Isle of Man Limited 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.

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 +27 011 636 1781 or by email at [Groupfaiscomplianceofficer@standardbank.co.za](mailto:Groupfaiscomplianceofficer@standardbank.co.za). SBSA holds professional indemnity insurance cover. SBSA is authorised by Standard Bank Isle of Man Limited 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.

RMC2016.123A