

International Personal Banking – Variable Interest Rates

New and Existing Clients – Effective: 01 July 2022



Optimum Account

A full service bank account with optional Visa debit card for your international banking needs

Band	Rate			
	Sterling	US Dollar	Euro	Australian Dollar
0 - 74,999	0.00%	0.00%	0.00%	0.00%
75,000 plus	0.00%	0.00%	-0.60%	0.00%

Platinum Optimum Account

A full service bank account, exclusively for Standard Bank Group Private Banking Clients

Band	Rate			
	Sterling	US Dollar	Euro	Australian Dollar
0 – 74,999	0.00%	0.00%	0.00%	0.00%
75,000 plus	0.00%	0.00%	-0.60%	0.00%

Call Account

Band	All Currencies (Excluding Euro)	Euro
0 – 74,999	0.00%	0.00%
75,000 plus	0.00%	-0.60%

Offshore MoneyMarket Call Account

An instant access savings account with monthly interest

Band	Rate		
	Sterling	US Dollar	Euro
0 – 24,999	0.00%	0.00%	0.00%
25,000 – 74,999	0.20%	0.25%	0.00%
75,000 - 1,000,000 plus	0.20%	0.25%	-0.60%

Offshore Reserve Account

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 – 74,999	0.35%	0.40%	0.00%	0.00%
75,000 – 1,000,000 plus	0.35%	0.40%	-0.60%	1.75%

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International Saver Notice Account				
Savings accounts with varying notice periods, paying interest annually				
Band	International Saver 36		International Saver 96	
	Rate		Rate	
	Sterling	US Dollar	Sterling	US Dollar
10,000 plus*	0.90%	1.10%	1.20%	1.40%
Band	International Saver 196		International Saver 396	
	Rate		Rate	
	Sterling	US Dollar	Sterling	US Dollar
10,000 plus*	1.45%	1.85%	1.90%	2.10%

*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 available to non-Isle of Man and Channel Island residents.

Terms and Conditions apply. Please refer to those applicable to each account by visiting www.standardbank.com/international.

- All interest rates are Annual Equivalent Rate (AER). AER illustrates what the interest would be if paid and compounded annually.
- You must not cause your account to become overdrawn. Debit interest on unauthorised overdrafts will be charged at Market Rate +10%. Market rate means the Bank of England base rate or the relevant equivalent reference rate as applicable to the currency of the account and as selected by the Bank in its sole discretion. If the Market Rate is negative, the Market Rate shall be set at 0%.
- 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.

Important information

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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.