



Standard  
Bank

## Fixed Term Deposit Account

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



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### ACCOUNT/OVERVIEW

#### Available in **GBP | USD | EUR | ZAR | AUD**

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

Deposits from three to twelve months

£25,000 | US\$50,000 | €50,000 | ZAR500,000 | AUD25,000 minimum balance for deposits of three to five months  
£10,000 | US\$25,000 | €25,000 | ZAR500,000 | AUD25,000 minimum balance for deposits of six months or more

- Fixed rate of interest
- Interest paid on maturity
- Return of capital on maturity
- No additions or withdrawals until maturity\*



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### 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.**



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### FIXED TERM DEPOSIT ACCOUNT/YOUR TERMS

The Terms and Conditions for this account and our Charges for Banking Services are available on our website at <https://international.standardbank.com/>

\* Fixed Term Deposit breakages – No withdrawals or transfers are normally permitted during the contract period. Early termination of the contract may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

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



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## HOW TO APPLY

### Online

Visit our website [www.standardbank.com/international](http://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](mailto:OffshoreSA@standardbank.com) for South African residents

[Newbusiness@standardbank.com](mailto:Newbusiness@standardbank.com) for all other applicants

[www.standardbank.com/international](http://www.standardbank.com/international)

### Important Information

Terms and conditions apply.

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SBLoM is part of Standard Bank Group Limited; incorporated in South Africa and regulated by the South African Reserve Bank as a Bank controlling company. SBLoM places funds with other parts of its group and thus its financial standing is linked to that of the group. Publicly available information, including reports and Accounts, is available at [www.standardbank.com/international](http://www.standardbank.com/international).

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](mailto: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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