

## International Personal Banking - Variable Interest Rates

New and Existing Clients – Effective: 21 October 2019

### 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 – 99,999	0.00%	0.00%	0.00%	0.00%
100,000 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 – 99,999	0.00%	0.00%	0.00%	0.00%
100,000 plus	0.00%	0.00%	-0.60%	0.00%

### Call Account

Band	All Currencies (Excluding Euro)	Euro
0 – 99,999	0.00%	0.00%
100,000 plus	0.00%	-0.60%

### Offshore MoneyMarket Call Account

An instant access savings account with monthly interest

Band	Rate		
	Sterling	US Dollar	Euro
0 - 4,999	0.00%	0.00%	0.00%
5,000 – 99,999	0.15%	0.35%	0.00%
100,000 – 999,999	0.25%	0.55%	0.00%
1,000,000 plus	0.30%	0.75%	0.00%

### 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 - 24,999	0.25%	0.50%	0.00%	0.00%
25,000 – 99,999	0.25%	0.50%	0.00%	4.50%
100,000 - 999,999	0.35%	0.70%	0.00%	4.75%
1,000,000 plus	0.40%	0.85%	0.00%	5.00%

## 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%	0.95 %	1.00%	1.10%	1.15%	1.40%

\*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 residents.

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

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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.

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