

# International Personal Banking



## Optimum Account

The Optimum Account is designed to support your everyday transactional banking requirements, so you can manage your finances across borders, make payments and receive money from around the world.

### Account / Overview

Available in GBP | USD | EUR | AUD

Minimum balance £4,000 | US\$6,000 | €6,000 | AU\$6,000 (as applicable)

- Deposit your salary or savings from multiple sources
- Optional Visa debit card (fees and charges apply)
- No account maintenance fee if a minimum balance is maintained \*
- Supports standing orders on all currency accounts and direct debits for accounts denominated in Sterling
- Unlimited deposits and withdrawals
- Access to a range of international banking services, including savings accounts and foreign exchange

### Digital

#### Internet Banking

- Make international payments, view and download account activity
- Transfer funds between accounts with us
- Secure messaging

#### Mobile Banking

- Access and manage your accounts on the go using your mobile device
- View account activity and transfer funds between accounts with us
- Link your accounts within the Standard Bank Group

**Standard Bank mobile app can be downloaded for free from the App Store or Google Play.**



### Optimum Account / Your terms

The terms and conditions for this account, including our banking charges factsheet, are available on our website at [www.standardbank.com/terms](http://www.standardbank.com/terms).

\*Optimum Account Maintenance charge:

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance of £4,000 | US\$6,000 | €6,000 | AU\$6,000, the account maintenance fee charged per quarter is £60.00 | US\$90.00 | €90.00 | AU\$90.00.

## How to apply...



### Online

Visit our website [www.standardbank.com/optimum](http://www.standardbank.com/optimum)



### 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](http://www.standardbank.com/international)**

### **Important Information**

Terms and conditions apply.

Visa debit card transaction fees apply. Please refer to the Visa debit user guide, which is available at [www.standardbank.com/visa](http://www.standardbank.com/visa) for more 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.