

International Personal Banking

Platinum Optimum Account

The Platinum Optimum Account is exclusively available to Standard Bank Group Private Banking clients. 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.

Exclusive/Benefits

- No ongoing balance requirement
- No account maintenance fees
- Private Banking branded Visa debit card with no annual fee
- Low initial deposit

Account/Overview

Available in GBP | USD | EUR | AUD Minimum opening deposit £2,000 | US\$3,000 | €3,000 | AU\$3,000 (as applicable)

- Deposit your salary or savings from multiple sources
- · 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
- · Interest paid gross quarterly, subject to minimum balance requirement

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. The App Store Store Coogle play

Platinum 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

How to apply



Phone:

+27 (0)860 333 383 for South African residents +44 (0) 1624 643700 for all other applicants



Visit:

Your local Private Banker

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 for more information. This document is issued by Standard Bank Isle of Man Limited ("SBIoM"). SBIoM is licensed by the Isle of Man Financial Services Authority. Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 ISB. Registered in the Isle of Man No. 4713.

SBIoM is part of Standard Bank Group Limited; incorporated in South Africa and regulated by the South African Reserve Bank as a bank controlling company. SBIoM 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

Deposits made with SBIoM 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 and 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 any entity within the Standard Bank Offshore Group. 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 +2711 636 1781 or by email at Groupfaiscomplianceofficer@standardbank.co.za. SBSA holds professional indemnity insurance cover.

SBSA is authorised by SBIoM 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.

RMC2014.081 GMS-4502 - 2018-08