

# International Personal Banking



## Deposit Backed Lending - term and cash deposits

Product details	Loans secured against term deposits		
Eligibility	Existing clients of Standard Bank Isle of Man Limited (SBIoM)		
Eligible deposit accounts	Structured Products International Saver Notice accounts 1 Year Fixed Term Deposit		
Currency	GBP   USD (as applicable, based on the currency of the account)		
Minimum Loan amount	GBP 25,000   USD 30,000		
Term	1 – 5 years or equal to the notice expiry / maturity date		
Arrangement fee	0.5% of the loan amount, subject to a minimum of GBP 1,000		
Interest Rate		GBP	USD
	Up to 99,999	3.00%	2.00%
	100,000 +	2.50%	1.50%
	All rates + 1 month LIBOR		
Debit interest	Interest is calculated daily and applied to the loan balance quarterly in arrears. The 'rolled-up' interest will be settled upon expiry of the loan, using the proceeds from the deposit account when it matures or the notice period expires.		
Loan to Value	50 – 95% dependent on the account type and period to maturity or notice expiry		

Product details	Loans secured against cash deposits		
Eligibility	Existing clients of Standard Bank Isle of Man Limited (SBIoM)		
Eligible deposit accounts	Call or Instant access accounts with sufficient cash		
Currency	GBP   USD (as applicable, based on the currency of the account)		
Minimum Loan amount	GBP 25,000   USD 30,000		
Term	1 – 5 years		
Arrangement fee	0.5% of the loan amount, subject to a minimum of GBP 1,000		
Interest Rate	GBP   USD as applicable		
	Up to 250,000	1.00%	
	250,000 - 499,999	0.75%	
	500,000+	0.50%	
All rates + 1 month LIBOR			
Debit interest	Charged quarterly in arrears		
Loan to Value	Up to 100% of cash deposited where there is no foreign exchange risk. Where there is foreign exchange risk then the Bank will require a security margin of: 10% for major traded currencies (with a close margin of 5%); and 20% for all other currencies with a close margin of 10%		

Product details	Guarantees
Eligibility	Standard Bank Group Lending to existing clients of Standard Bank Isle of Man Limited (SBloM)
Eligible deposit accounts	Call or Instant access accounts with sufficient cash
Currency	GBP   USD (as applicable, based on the currency of the account)
Minimum amount	GBP 100,000 or currency equivalent
Term	12 months (ability to renew annually thereafter, subject to Bank approval on each occasion)
Annual Renewal Fee	Subject to Bank approval on each occasion and depended on loan balance
Arrangement fee	Dependent on the guarantee amount
Loan to Value	100% Loan to Value (LTV) for same currency security and Loan Maximum 80% LTV available when cross currency facility (this may be lower depending on currency pairing and FX rate volatility)

#### For the Isle of Man

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#### Important Information

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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.

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.

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