



Standard
Bank

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 + Market Rate		
Market Rate	Means the Bank of England base rate or US Federal Reserve target interest rate as applicable to the currency of the loan, or another reference rate selected by the Bank in its sole discretion as notified to the Borrower in writing. If the Market Rate is negative, the Market Rate shall be set at 0%.		
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 + Market Rate		

Market Rate	Means the Bank of England base rate or US Federal Reserve target interest rate as applicable to the currency of the loan, or another reference rate selected by the Bank in its sole discretion as notified to the Borrower in writing. If the Market Rate is negative, the Market Rate shall be set at 0%.
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 I 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).



CONTACT US

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Important Information

This document is issued by Standard Bank Isle of Man Limited ("SBloM"). SBloM is licensed by the Isle of Man Financial Services Authority. Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB. Registered in the Isle of Man No. 4713C.

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. 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 and trustees or Managers of SIPPs.

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.

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. Telephone calls may be recorded. Please refer to the Standard Bank Offshore Group Client Privacy Statement available from: www.standardbank.com/international

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