



Standard
Bank

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 EXPERIENCE

Manage your account seamlessly using the Mobile Banking App or Internet Banking

- Access & manage your accounts online
- Link SA and International accounts under the same user profile on our Mobile App
- Transfer funds between accounts with us
- Easily process international payments
- Download & view account activity
- Activate your debit card and view PIN
- Send us secure messages through internet banking

Standard Bank Mobile App can be downloaded free from the App Store or Google 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

Speak to your representative / agent of Standard Bank or Independent Financial Advisor (IFA)

+27 (0) 860 333 383 for South African residents

+44 (0) 1624 643631 for non-South African residents if you have an appointed IFA

+44 (0) 1624 643700 for all other applicants

Email

OffshoreSA@standardbank.com for South African residents

Newbusiness@standardbank.com for all other applicants

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 ("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. 4713.

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.

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 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 +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. 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.

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