



## Specific Terms and Conditions | International Personal Banking Bank Accounts

### 1. Introduction

- 1.1 These terms govern your contractual relationship with us and must be read in conjunction with our General Terms and Conditions for Personal, Corporate or Trust Accounts, as applicable to you, and our charges for banking services leaflets for international personal banking or corporate banking services. In the event of any conflict between the provisions of these terms and the General Terms and Conditions applicable to you, the provisions of these terms shall prevail, except where any applicable regulations require otherwise. Where there is a conflict between the Digital Banking Terms and Conditions and these terms then, unless otherwise specified, the Digital Banking Terms and Conditions shall take precedence.
- 1.2 Capitalised terms used in these terms that are not otherwise defined shall have the meaning given to them in the General Terms and Conditions applicable to you. References to "we", "us" or "our" are references to the bank. References to "you" or "your" are references to the person or persons in whose name the account is held.
- 1.3 Changes to these terms will be made in accordance with the General Terms and Conditions applicable to you.

### 2. Optimum Account - Account specific terms

- 2.1 The Optimum Account is available to clients in Sterling, US Dollar, Euro and Australian Dollar.
- 2.2 The minimum deposit required to open an Optimum Account is £5,000, US\$7,000, €7,000 or AU\$7,000, as applicable (the "minimum balance requirement").
- 2.3 If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance requirement, an account maintenance charge may be applied in accordance with our Charges for Banking Services leaflets.
- 2.4 Credit interest is not generally payable on the Optimum Account.
- 2.5 Interest, if applicable, is calculated on the daily cleared balance of the Optimum Account and credited quarterly, on the last business day in March, June, September and December.
- 2.6 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly in accordance with our General Terms and Conditions. If no transactions have been carried out on an Optimum Account during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 2.7 Deposits and withdrawals may be made at any time.
- 2.8 You must not cause the Optimum Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Optimum Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Optimum Account.

### 3. Optimum Plus Account - Account specific terms

- 3.1 The Optimum Plus Account is available to clients in Sterling, US Dollar, Euro and Australian Dollar.
- 3.2 The minimum deposit required to open an Optimum Plus Account is £2,500, US\$3,500, €3,500 or AU\$3,500, as applicable (the "minimum balance requirement").
- 3.3 If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance requirement, an account maintenance charge may be applied in accordance with our Charges for Banking Services leaflets.
- 3.4 Credit interest is not generally payable on the Optimum Plus Account.
- 3.5 Interest, if applicable, is calculated on the daily cleared balance of the Optimum Plus Account and credited quarterly, on the last business day in March, June, September and December.
- 3.6 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly in accordance with our General Terms and Conditions. If no transactions have been carried out on an Optimum Plus Account during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 3.7 Deposits and withdrawals may be made at any time.
- 3.8 You must not cause the Optimum Plus Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Optimum Plus Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Optimum Plus Account.

### 4. Platinum Optimum Account – Account specific terms

- 4.1 The Platinum Optimum Account is available to personal Standard Bank Group private banking clients in Sterling, US Dollar, Euro and Australian Dollar.
- 4.2 The minimum deposit required to open a Platinum Optimum Account is £2,000, US\$3,000, €3,000 or AU\$3,000, as applicable.
- 4.3 Credit interest is not generally payable on the Platinum Optimum Account.
- 4.4 Interest, if applicable, is calculated on the daily cleared balance of the Platinum Optimum Account and credited quarterly, on the last business day in March, June, September and December.
- 4.5 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly in accordance with our General Terms and Conditions. If no transactions have been carried out on a Platinum Optimum Account during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 4.6 Deposits and withdrawals may be made at any time.
- 4.7 You must not cause the Platinum Optimum Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Platinum Optimum Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Platinum Optimum Account.

### 5. Professional Demand Account – Account specific terms

- 5.1 The Professional Demand Account ("PRDA") is available in Sterling, US Dollar, Euro and Australian Dollar.
- 5.2 The minimum deposit required to open a PRDA is £500, US\$500, €500 or AU\$500, as applicable (the "minimum balance requirement").
- 5.3 If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance requirement, an account maintenance charge may be applied in accordance with our Charges for Banking Services leaflets.
- 5.4 Credit interest is not generally payable on the PRDA.
- 5.5 Interest, if applicable, is calculated on the daily cleared balance of the PRDA and credited quarterly, on the last business day in March, June, September and December.

- 5.6 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly after application of interest in accordance with our General Terms and Conditions. If no transactions have been carried out on a PRDA during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 5.7 Deposits and withdrawals may be made at any time.
- 5.8 You must not cause the PRDA to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the PRDA and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the PRDA.

### 6. Seafarer Account - Account specific terms

- 6.1 The Seafarer Account is available to yacht crew in Sterling, US Dollar, Euro and Australian Dollar.
- 6.2 The minimum deposit required to open a Seafarer Account is £2,500, US\$3,500, €2,500 or AU\$3,500, as applicable.
- 6.3 Credit interest is not generally payable on the Seafarer Account.
- 6.4 Interest, if applicable, is calculated on the daily cleared balance of the Seafarer Account and credited quarterly, on the last business day in March, June, September and December.
- 6.5 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued annually in accordance with our General Terms and Conditions.
- 6.6 Deposits and withdrawals may be made at any time.
- 6.7 You must not cause the Seafarer Account to become overdrawn unless prior arrangements have been made with the bank. Debit interest will be calculated on the daily cleared balance of the Seafarer Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Seafarer Account.
- 6.8 A secondary account may be opened in a different currency to your main currency account, and a debit card issued if requested. If this account is unfunded, the bank reserves the right to deduct any appropriate fees from your main currency account.
- 6.9 More than one debit card per account holder for each Seafarer account is not permitted.
- 6.10 The bank reserves the right to determine exclusively whether an applicant for a Seafarer Account meets the eligibility criteria. You must notify us when you are no longer a crew member of a yacht and of your new residential address. In the event that you cease to be yacht crew, the bank reserves the right to withdraw this product or any benefit conveyed to you by or in connection with this product.

### 7. Call Account - Account specific terms

- 7.1 The Call Account is available in all major currencies. Full details of the currencies available will be provided upon request.
- 7.2 The minimum deposit required to open a Call Account is £3,000 (or currency equivalent).
- 7.3 Credit interest is not generally payable on the Call Account.
- 7.4 Interest, if applicable, is calculated on the daily cleared balance of the Call Account and credited quarterly, on the last business day in March, June, September and December.
- 7.5 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly after application of interest in accordance with our General Terms and Conditions. If no transactions have been carried out on a Call Account during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 7.6 Deposits and withdrawals may be made at any time.
- 7.7 You must not cause the Call Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Call Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Call Account.

### 8. Offshore Moneymarket Call Account - Account specific terms

- 8.1 The Offshore Moneymarket Call Account ("OMCA") is available to personal clients in Sterling, US Dollar and Euro.
- 8.2 The minimum deposit required to open an OMCA is £25,000, US\$50,000 or €50,000, as applicable (the "minimum balance requirement"). Interest is calculated at the appropriate OMCA rate (see clause 8.3 below). Balances below the minimum balance requirement may not accrue interest.
- 8.3 Interest rates may vary with, amongst other things, market conditions and the balance held in the OMCA. Changes to the rate or rates of interest payable on the OMCA, or the tiers at which interest is paid, will be published on our website [www.standardbank.com/international](http://www.standardbank.com/international).
- 8.4 Interest is calculated on the daily cleared balance of the OMCA and credited monthly on the last business day of each month.
- 8.5 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly after application of interest in accordance with our General Terms and Conditions. If no transactions have been carried out on an OMCA during the preceding quarter, we reserve the right to vary the statement frequency to half-yearly.
- 8.6 Deposits and withdrawals may be made at any time.
- 8.7 You must not cause the OMCA to become overdrawn.
- 8.8 Should the OMCA balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 9. Offshore Reserve Account - Account specific terms

- 9.1 The Offshore Reserve Account is available to personal clients in Sterling, US Dollar, Euro and South African Rand.
- 9.2 The minimum deposit required to open an Offshore Reserve Account is £3,000, US\$3,000, €3,000 or ZAR35,000, as applicable (the "minimum balance requirement"). Interest is calculated at the appropriate Offshore Reserve Account rate (see Clause 9.3 below). Balances below the minimum balance requirement may not accrue interest.  
  
Interest rates may vary with, amongst other things, market conditions and the balance held in the Offshore Reserve Account. Changes to the rate or rates of interest payable on the Offshore Reserve Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international).
- 9.3 Interest is calculated on the daily cleared balance of the Offshore Reserve Account and credited half-yearly, on the last business day in February and August.



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- 9.4 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued half-yearly after application of interest in accordance with our General Terms and Conditions.
- 9.5 Deposits may be made at any time, and two withdrawals are permitted in each half-year period (which are the periods ending respectively on the last business day in February and August). Other than any transfer charge, no charge will be made for these permitted withdrawals. Any additional withdrawals will be subject to a charge in addition to the standard transfer charge in accordance with our Charges for Banking Services leaflet for International Personal Banking.
- 9.6 You must not cause the Offshore Reserve Account to become overdrawn.
- 9.7 Should the Offshore Reserve Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 10. International Saver 36 Account - Account specific terms

- 10.1 The International Saver 36 Account is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
- 10.2 The minimum deposit required to open an International Saver 36 Account is £10,000, US\$10,000 or €10,000, as applicable (the "minimum balance requirement"). Interest is calculated at the appropriate International Saver 36 Account rate. Balances below the minimum balance requirement may not accrue interest.
- 10.3 The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
- 10.4 Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 36 Account. Changes to the rate or rates of interest payable on the International Saver 36 Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international).
- 10.5 Interest is calculated on the daily cleared balance of the International Saver 36 Account and credited annually, on the last business day of June.
- 10.6 Withdrawals and closures are only permitted after serving 36 days' notice (the "notice period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 36 Account during the notice period.
- 10.7 After serving the requisite number of days' notice, withdrawals may be made by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Third-party payments are not permitted from the International Saver 36 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 36 Account.
- 10.8 To set notice on your International Saver 36 Account, you must provide the bank with the exact sum on which you wish to set notice (if it is for the full balance, your account may be closed), the intended date of withdrawal (at least 36 days later) and the payment instructions. Any changes to your payment instructions must be provided prior to the intended date of withdrawal and not less than one business day before the expiry of the notice period.
- 10.9 The total amount notified for withdrawal may not exceed the total balance of the International Saver 36 Account excluding accrued interest not yet applied to the account in accordance with these conditions, except where the notice instruction is for closure of the International Saver 36 Account when interest will be applied.
- 10.10 The notice period is deemed to have started on the day the bank receives complete instructions from you, provided those instructions are received before 2pm on a business day. This is day one.  
If your instruction is received outside of office hours or after 2pm on a business day, your request will be dealt with on the next business day. Your withdrawal will be processed after a full 36 days' notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 37.
- 10.11 If the given notice period expires on a day when the bank is not open for banking business, we will process your withdrawal on the next business day.
- 10.12 If, after serving the requisite number of days' notice, valid payment instructions have not been correctly provided to the bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 36 days' notice.
- 10.13 You may cancel your notice instruction at any time up to three business days before the end of the notice period. You will be responsible for any costs or losses incurred by the bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 36 Account.
- 10.14 More than one notice instruction can be applied to your International Saver 36 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see Clause 10.13 above, in which case we will tell you if the bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
- 10.15 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued annually after application of interest in accordance with our General Terms and Conditions.
- 10.16 You must not cause the International Saver 36 Account to become overdrawn. The bank reserves the right to withdraw the product or decline deposits at its sole discretion.
- 10.17 No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the bank's sole and absolute discretion. If the bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.
- 10.18 Should the International Saver 36 Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 11. International Saver 96 Account – Account specific terms

- 11.1 The International Saver 96 Account is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
- 11.2 The minimum deposit required to open an International Saver 96 Account is £10,000, US\$10,000 or €10,000, as applicable (the "minimum balance requirement"). Interest is calculated at the appropriate International Saver 96 Account rate. Balances below the minimum balance requirement may not accrue interest.
- 11.3 The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
- 11.4 Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 96 Account. Notice of changes to the rate or rates of interest payable on the International Saver 96 Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international), at least 30 calendar days in advance of any such change.

- 11.5 Interest is calculated on the daily cleared balance of the International Saver 96 Account and credited annually, on the last business day of June.
- 11.6 Withdrawals and closures are only permitted after serving 96 days' notice (the "notice period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 96 Account during the notice period.
- 11.7 After serving the requisite number of days' notice, withdrawals may be made by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Third-party payments are not permitted from the International Saver 96 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 96 Account.
- 11.8 To set notice on your International Saver 96 Account, you must provide the bank with the exact sum on which you wish to set notice (if it is for the full balance, your account may be closed), the intended date of withdrawal (at least 96 days later) and the payment instructions. Any changes to your payment instructions must be provided prior to the intended date of withdrawal and not less than one business day before the expiry of the notice period.
- 11.9 The total amount notified for withdrawal may not exceed the total balance of the International Saver 96 Account excluding accrued interest not yet applied to the account in accordance with these conditions, except where the notice instruction is for closure of the International Saver 96 Account when interest will be applied.
- 11.10 The notice period is deemed to have started on the day the bank receives complete instructions from you, provided those instructions are received before 2pm on a business day. This is day one.  
If your instruction is received outside of office hours or after 2pm on a business day, your request will be dealt with on the next business day. Your withdrawal will be processed after a full 96 days' notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 97.
- 11.11 If the given notice period expires on a day when the bank is not open for banking business, we will process your withdrawal on the next business day.
- 11.12 If, after serving the requisite number of days' notice, valid payment instructions have not been correctly provided to the bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 96 days' notice.
- 11.13 You may cancel your notice instruction at any time up to three business days before the end of the notice period. You will be responsible for any costs or losses incurred by the bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 96 Account.
- 11.14 More than one notice instruction can be applied to your International Saver 96 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see Clause 11.13 above, in which case we will tell you if the bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
- 11.15 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued annually after application of interest in accordance with our General Terms and Conditions.
- 11.16 You must not cause the International Saver 96 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
- 11.17 No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the bank's sole and absolute discretion. If the bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.
- 11.18 Should the International Saver 96 Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 12. International Saver 196 Account – Account specific terms

- 12.1 The International Saver 196 Account is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
- 12.2 The minimum deposit required to open an International Saver 196 Account is £10,000, US\$10,000 or €10,000, as applicable (the "minimum balance requirement"). Interest is calculated at the appropriate International Saver 196 Account rate. Balances below the minimum balance requirement may not accrue interest.
- 12.3 The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
- 12.4 Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 196 Account. Notice of changes to the rate or rates of interest payable on the International Saver 196 Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international), at least 30 calendar days in advance of any such change.
- 12.5 Interest is calculated on the daily cleared balance of the International Saver 196 Account and credited annually, on the last business day of June.
- 12.6 Withdrawals and closures are only permitted after serving 196 days' notice (the "notice period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 196 Account during the notice period.
- 12.7 After serving the requisite number of days' notice, withdrawals may be made by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Third-party payments are not permitted from the International Saver 196 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 196 Account.
- 12.8 To set notice on your International Saver 196 Account, you must provide the bank with the exact sum on which you wish to set notice (if it is for the full balance, your account may be closed), the intended date of withdrawal (at least 196 days later) and the payment instructions. Any changes to your payment instructions must be provided prior to the intended date of withdrawal and not less than one business day before the expiry of the notice period.
- 12.9 The total amount notified for withdrawal may not exceed the total balance of the International Saver 196 Account excluding accrued interest not yet applied to the account in accordance with these conditions, except where the notice instruction is for closure of the International Saver 196 Account when interest will be applied.
- 12.10 The notice period is deemed to have started on the day the bank receives complete instructions from you, provided those instructions are received before 2pm on a business day. This is day one.  
If your instruction is received outside of office hours or after 2pm on a business day, your request will be dealt with on the next business day. Your withdrawal will be processed after a full 196 days' notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 197.



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- 12.11 If the given notice period expires on a day when the bank is not open for banking business, we will process your withdrawal on the next business day.
- 12.12 If, after serving the requisite number of days' notice, valid payment instructions have not been correctly provided to the bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 196 days' notice.
- 12.13 You may cancel your notice instruction at any time up to three business days before the end of the notice period. You will be responsible for any costs or losses incurred by the bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 196 Account.
- 12.14 More than one notice instruction can be applied to your International Saver 196 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see Clause 12.13 above, in which case we will tell you if the bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
- 12.15 Bank statements are available to view or download online if you are registered for internet banking or will otherwise be issued annually after the application of interest in accordance with our General Terms and Conditions.
- 12.16 You must not cause the International Saver 196 Account to become overdrawn. The bank reserves the right to withdraw the product or decline deposits at its sole discretion.
- 12.17 No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the bank's sole and absolute discretion. If the bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.
- 12.18 Should the International Saver 196 Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 13. International Saver 396 Account - Account specific terms

- 13.1 The International Saver 396 Account is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
- 13.2 The minimum deposit required to open an International Saver 396 Account is £10,000, US\$10,000 or €10,000, as applicable (the "minimum balance requirement"). Interest on balances above the minimum balance requirement is calculated at the appropriate International Saver 396 Account rate. Balances below the minimum balance requirement may not accrue interest.
- 13.3 The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
- 13.4 Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 396 Account. Notice of changes to the rate or rates of interest payable on the International Saver 396 Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international), at least 30 calendar days in advance of any such change.
- 13.5 Interest is calculated on the daily cleared balance of the International Saver 396 Account and credited annually, on the last business day of June.
- 13.6 Withdrawals and closures are only permitted after serving 396 days' notice (the "notice period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 396 Account during the notice period.
- 13.7 After serving the requisite number of days' notice, withdrawals may be made by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Third-party payments are not permitted from the International Saver 396 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 396 Account.
- 13.8 To set notice on your International Saver 396 Account, you must provide the bank with the exact sum on which you wish to set notice (if it is for the full balance, your account may be closed), the intended date of withdrawal (at least 396 days later) and the payment instructions. Any changes to your payment instructions must be provided prior to the intended date of withdrawal and not less than one business day before the expiry of the notice period.
- 13.9 The total amount notified for withdrawal may not exceed the total balance of the International Saver 396 Account excluding accrued interest not yet applied to the account in accordance with these conditions, except where the notice instruction is for closure of the International Saver 396 Account when interest will be applied.
- 13.10 The notice period is deemed to have started on the day the bank receives complete instructions from you, provided those instructions are received before 2pm on a business day. This is day one.  
If your instruction is received outside of office hours or after 2pm on a business day, your request will be dealt with on the next business day. Your withdrawal will be processed after a full 396 days' notice have been served, where day one counts as a full day, such that your deposit will be released for payment on day 397.
- 13.11 If the given notice period expires on a day when the bank is not open for banking business, we will process your withdrawal on the next business day.
- 13.12 If, after serving the requisite number of days' notice, valid payment instructions have not been correctly provided to the bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 396 days' notice.
- 13.13 You may cancel your notice instruction at any time up to three business days before the end of the notice period. You will be responsible for any costs or losses incurred by the bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 396 Account.
- 13.14 More than one notice instruction can be applied to your International Saver 396 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see Clause 13.13 above, in which case we will tell you if the bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
- 13.15 Bank statements are available to view or download online if you are registered for internet banking or will otherwise be issued annually after the application of interest in accordance with our General Terms and Conditions.
- 13.16 You must not cause the International Saver 396 Account to become overdrawn. The bank reserves the right to withdraw the product or decline deposits at its sole discretion.
- 13.17 No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

- 13.18 Should the International Saver 396 Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 14. Fixed Term Deposit Account - Account specific terms

- 14.1 The Fixed Term Deposit Account (the "contract") is available in Sterling, US Dollar, Euro, South African Rand and Australian Dollar.
- 14.2 The minimum deposit required in respect of a contract for periods of one month or longer (but less than six months) is £25,000, US\$50,000, €50,000, ZAR500,000 or AUD25,000, as applicable. For periods equal to or over six months but not greater than twelve months, the minimum deposit required is £10,000, US\$25,000, €25,000 ZAR500,000 or AUD25,000, as applicable. In each case, these are referred to as the ("minimum balance requirement").
- 14.3 Deposits into a Fixed Term Deposit Account must be made from another Standard Bank Offshore bank account (the "originating account") in the same underlying currency as that of the Fixed Term Deposit Account. Payments out of the Fixed Term Deposit Account at maturity must be made into the originating account.
- 14.4 The interest rate is fixed for the full period of the contract at the rate prevailing on the date of receipt of cleared funds. On the maturity date, the principal and interest will be rolled-over for a similar period at the rate of interest then prevailing, unless the bank has instructions to the contrary which were received by noon (or noon two business days before the maturity date in the case of currencies other than Sterling) or the prevailing rate is 0.00%, in which case the maturing amount will be paid to the originating account.
- 14.5 Where the bank no longer offers a particular currency on maturity, the maturing amount will be repaid to the originating account unless prior payment instructions have been received.
- 14.6 Interest is calculated on the daily cleared balance of the contract and credited on the maturity date. Interest paid on a contract may, if required, be credited to another account held with us.
- 14.7 Written confirmation in respect of the contract shall be provided at the commencement of each contract period.
- 14.8 Additional funds can not be added to a Fixed Term Deposit contract. Additional funds received during the period of the contract may be held on a separate contract (subject to the minimum balance requirement) or on another interest-bearing account, with a view to consolidating the funds held upon maturity.
- 14.9 No withdrawals or transfers are normally permitted during the contract period. Early termination of the contract may be permitted in exceptional circumstances at the bank's sole and absolute discretion. If the bank permits early access, you will be charged an administration fee of £250.00 and will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

### 15. Delta Account - Account specific terms

- 15.1 The Delta Account is available in Sterling, US Dollar and Euro.
- 15.2 Credit interest is not generally payable on the Delta Account.
- 15.3 Interest, if applicable, is calculated on the daily cleared balance of the Delta Account and credited quarterly, on the last business day in March, June, September and December.  
Interest rates may vary with, amongst other things, market conditions and the balance held on the Delta Account. Changes to the rate or rates of interest payable on the Delta Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international).
- 15.4 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly after application of interest in accordance with our General Terms and Conditions.
- 15.5 Deposits and withdrawals may be made at any time.
- 15.6 You must not cause the Delta Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Delta Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the balance held on the Delta Account.

### 16. Current Account - Account specific terms

- 16.1 The Current Account is no longer available. Additional deposits may be made to existing Current Accounts.
- 16.2 Credit interest is not generally payable on the Current Account.
- 16.3 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued quarterly after application of interest in accordance with our General Terms and Conditions.
- 16.4 Deposits and withdrawals may be made at any time.
- 16.5 You must not cause the Current Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Current Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the debit balance.

### 17. Expatriate Savings Account - Account specific terms

- 17.1 The Expatriate Savings Account is no longer available. Additional deposits may be made to existing Expatriate Savings Accounts.
- 17.2 The Expatriate Savings Account minimum balance requirement is £10,000, US\$25,000 or €25,000, as applicable. Interest on balances above the minimum balance requirement is calculated at the appropriate Expatriate Savings Account rate. Balances below the minimum balance requirement may not accrue interest.
- 17.3 The maximum permitted balance is £1,000,000 or currency equivalent. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.  
Interest rates may vary with, amongst other things, market conditions and the balance held in the Expatriate Savings Account. Changes to the rate or rates of interest payable on the Expatriate Savings Account, or the tiers at which interest is paid, will be published on our website, [www.standardbank.com/international](http://www.standardbank.com/international).
- 17.4 Interest is calculated on the daily cleared balance of the Expatriate Savings Account. At the time of opening, you may have requested that interest be credited to the Expatriate Savings Account only upon closure. Unless you specified this, interest will be credited to the Expatriate Savings Account annually on the last business day of June.
- 17.5 Bank statements are available to view and download online if you are registered for internet banking or will otherwise be issued annually in accordance with our General Terms and Conditions.
- 17.6 Deposits may be made at any time. One withdrawal of up to one-quarter of the balance held in the Expatriate



## Specific Terms and Conditions | International Personal Banking Bank Accounts

Savings Account may be made without notice or interest penalty in each calendar quarter. Calendar quarters begin on 1 January, 1 April, 1 July and 1 October each year. You may make further withdrawals in the same calendar quarter by giving us 90 days' notice of withdrawal. Alternatively, further withdrawals may be made on demand, subject to the loss of 90 days' interest on the amount withdrawn.

17.7 You must not cause the Expatriate Savings Account to become overdrawn.

17.8 Should the Expatriate Savings Account balance fall below the minimum opening balance requirement and remain as such for 30 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

### 18. Important Information

#### 18.1 Complaints

Should you have any complaints in relation to our services, please address them to the relevant contact of the bank in the jurisdiction in which your account is located. Contact details in respect of each of our Jersey and Isle of Man offices are set out at the end of these terms. Our complaints handling procedure is available on our website or on request.

We will deal with all complaints in accordance with our procedures for handling complaints. We will provide an acknowledgement to your complaint in writing within 5 business days.

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. Full details can be obtained at <https://www.gov.im/oft/ombudsman/>

#### 18.2 Compensation

Standard Bank Jersey Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. Full details of the scheme are available on the States of Jersey website, or on request.

The Channel Islands Financial Ombudsman ("CIFO") Scheme covering disputes relating to financial services offered to certain categories of persons in or from within Jersey came into effect on 1 November 2015. Persons to whom the scheme applies have six months from receiving a final response to a complaint from Standard Bank Jersey Limited to bring the matter to the CIFO. Full details can be obtained at [www.ci-fo.org](http://www.ci-fo.org)

Deposits made with Standard Bank Isle of Man Limited are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010 ("the Regulation"). The maximum amount of compensation is, subject to Regulation 13, limited to £50 000 (for an individual, other than a trustee or nominee) and £20 000 (for most other categories of depositor). Full details of the DCS and banking groups covered by the DCS are available on the IOMFSA website ([www.iomfisa.im](http://www.iomfisa.im)). Full details of the Scheme are available on the Isle of Man Government's website, or on request.

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.

#### 18.3 General

Standard Bank Jersey and Standard Bank Offshore Trust Company Jersey Limited are regulated by the Jersey Financial Services Commission. Registered in Jersey as Company No's 12999 and 9153 respectively.

Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Services Authority. Registered in the Isle of Man No.4713C.

The above entities are wholly owned subsidiaries of Standard Bank Offshore Group Limited whose registered office 47 – 49 La Motte Street, St Helier, Jersey, JE2 4SZ.

Standard Bank Jersey Limited and Standard Bank Isle of Man Limited are part of Standard Bank Group; incorporated in South Africa and regulated by the South African Reserve Bank as a bank controlling company. They place funds with other parts of Standard Bank Group and thus their financial standing is linked to that of the group. Publicly available information, including reports and accounts, is obtainable from [www.standardbank.com](http://www.standardbank.com)

### 19. Disclaimer and confidentiality note:

Standard Bank Offshore Services (RSA), operates under the license of The Standard Bank of South Africa Limited ("SBSA"), an authorised Financial Services Provider (FSP11287).

The Compliance Department can be contacted on +27 (0) 11 547 1171 or by email

[groupfaiscomplianceofficer@standardbank.co.za](mailto:groupfaiscomplianceofficer@standardbank.co.za). SBSA holds professional indemnity insurance cover.

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. For details on how we use the personal information provided to us in these documents, and the owner's rights in relation to our use of this personal information, please refer to the Standard bank Offshore Group Client Privacy Statement at:

<https://international.standardbank.com/international/personal/about-us/legal>

Depositors may wish to form their own view on the financial standing of the Standard Bank Offshore Group based on publicly available information. The latest report and accounts are available at [www.standardbank.com](http://www.standardbank.com)



## Specific Terms and Conditions | International Personal Banking Bank Accounts

### Standard Bank Jersey Limited

Standard Bank House  
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St. Helier  
Jersey  
JE2 4SZ  
Telephone: +44 (0)1534 881188  
Facsimile: +44 (0)1534 881199  
Email: [sbj@standardbank.com](mailto:sbj@standardbank.com)

### Standard Bank Isle of Man Limited

Standard Bank House  
One Circular Road  
Douglas  
Isle of Man  
IM1 1SB  
Telephone: +44 (0)1624 643643  
Facsimile: +44 (0)1624 643800  
Email: [personalBanking@standardbank.com](mailto:personalBanking@standardbank.com)

Clients residing in the Republic of South Africa are requested to contact one of the following South African representative offices for information on products and services offered:

### Gauteng, Pretoria, Mpumalanga and Bloemfontein

The Standard Bank of South Africa Limited  
7th Floor, West Wing 30 Baker Street  
RoseBank  
2196  
Telephone: +27 (0)11 721 7009  
Email: [offshoregtg@standardbank.com](mailto:offshoregtg@standardbank.com)

### Kwa-Zulu Natal and Eastern Cape

The Standard Bank of South Africa Limited  
Standard Bank Centre  
1 Kingsmead Way  
Kingsmead  
Durban  
4000  
Telephone: +27 (0)31 374 1860  
Email: [offshorekzn@standardbank.com](mailto:offshorekzn@standardbank.com)

### Western Cape

The Standard Bank of South Africa Limited  
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30 Claremont Road Claremont  
7700  
Telephone: +27 (0)21 670 6432  
Email: [offshorecp@standardbank.com](mailto:offshorecp@standardbank.com)