



Standard
Bank

Charges for Banking Services

The standard charges detailed in this factsheet apply to all Banking and Savings Accounts. Please note that fees charged by Standard Bank for outward payments are based on the currency of the account being debited and not the currency of the payment. Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with both inward and outward transactions will be passed on to you or paid in accordance with the Charging Option selected, as outlined below.



INTERNET BANKING PAYMENT FEES

These discounted fees only apply to transactions originated within International Online:

Sterling Electronic Funds Transfer (EFT) within UK:	Free of charge
Sterling or non-Sterling electronic transfer overseas:	£20.00 US\$30.00 €30.00 AU\$35.00 ZAR300.00



STANDARD PAYMENT FEES

Sterling Electronic Funds Transfer (EFT) within UK:	£30.00 US\$45.00 €45.00 AU\$45.00 ZAR425.00
Sterling or non-Sterling electronic transfer overseas:	£40.00 US\$60.00 €60.00 AU\$60.00 ZAR550.00
Sterling Standing Order (EFT) within UK	Free of charge
Sterling or non-Sterling Standing Order overseas	£40.00 US\$60.00 €60.00 AU\$60.00 ZAR550.00
Banker's Cheque/Draft	£50.00 US\$75.00 €60.00
Currency Cheque deposits by collection (US Dollar minimum deposit US\$500)	£35.00 US\$50.00 €50.00 Agents' charges are also applicable.

Please note: A correspondent bank will apply an additional fee of US\$16, €10 or £7 (or equivalent) for USD and EUR payments. US Dollar payment services into or from Angola are not available.

CHARGING OPTIONS

When you provide a payment instruction to us, you will have the option of selecting one of three charging options:

SHARED – This means that you will pay Standard Bank's charges, but any agent or correspondent bank charges that are incurred en route will be deducted from the payment amount. "Shared" is the default if another charge option is not specified.

REMITTER (OUR) – All fees will be charged to you as the sender. This means that you will pay Standard Bank's charges and any fees charged by the receiving bank and any correspondent bank*.

BENEFICIARY – All fees will be charged to the receiver. This means that any charges levied by both sending and receiving banks will be deducted from the amount of the payment, together with any agent and correspondent bank charges that the payment incurs en route.

*A correspondent bank may at its own discretion deduct its charges from remitted funds, even if you selected to pay all fees upfront.



VISA DEBIT CARD FEES

Annual fee	£15.00 US\$25.00 €20.00 AU\$25.00 (as applicable)*
Cash withdrawals	1.75% (minimum £2.00 US\$3.00 €3.00 AU\$3.50 (as applicable))
Foreign exchange commission	2.75%
Card replacement	£20.00 US\$30.00 €30.00 AU\$35.00 (as applicable)
Copy sales or cash vouchers	We reserve the right to charge for copy vouchers. The amount will be dependent on the fee charged to us by Visa.

*This fee is not payable by Private Banking customers with a Visa Debit Card linked to a Platinum Optimum Account.



SUNDRY FEES

Audit letters	£100.00 per standard request, (plus VAT, Isle of Man only)
Status enquiry/reference request	£20.00
Copy SWIFT payment advice	£20.00 per payment/advice
Duplicate or ad hoc statements	£10.00 per statement period
Payment investigation/amendment	£25.00 plus agents' charges
Duplicate Tax Certificate	£10.00
Replacement Internet Security Token	£35.00

Unpaid Items

Outward (e.g. due to insufficient funds)	£25.00
Inward (e.g. due to incomplete/inaccurate information)	£10.00



ACCOUNT FEES

Optimum Account Maintenance Charge

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance, the account maintenance fee will be charged per quarter (as applicable):

Minimum balance:	£5,000 US\$7,000 €7,000 AU\$7,000
Maintenance charge:	£60.00 US\$90.00 €90.00 AU\$90.00

Offshore Reserve Account Withdrawal Charge

Two withdrawals are permitted in each half-year period (ending on the last business day in February and August). Any additional withdrawals will incur a withdrawal charge, as applicable: £50.00 | US\$80.00 | €75.00 | ZAR500.00.

Expatriate Savings Account Withdrawal Charge

One withdrawal of up to one-quarter of the account balance may be made without notice or interest penalty within a calendar quarter. Further withdrawals may be made within a calendar quarter subject to giving the Bank 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.

Euro Negative Interest Charge

Balances of €75,000 and above in any of our accounts will have an interest charge applied. This is calculated based on the daily balance in your account in the same way as credit interest and will appear on your statement as 'negative credit interest'. Full details of this charge can be found on our variable interest rate sheets.

Fixed Term Deposit Breakage

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.

Notice Deposit Breakage

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.

www.standardbank.com/international

Important Information

Standard Bank Isle of Man Limited 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.

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