

# International Personal Banking – Variable Interest Rates

New and Existing Clients – Effective: 21 December 2022



## Optimum Account

A full service bank account with optional Visa debit card for your international banking needs

Band	Gross / AER			
	Sterling	US Dollar	Euro	Australian Dollar
0 plus	0.00%	0.00%	0.00%	0.00%

## Platinum Optimum Account

A full service bank account, exclusively for Standard Bank Group Private Banking Clients

Band	Gross / AER			
	Sterling	US Dollar	Euro	Australian Dollar
0 plus	0.00%	0.00%	0.00%	0.00%

## Call Account

Band	Gross / AER (all currencies)
0 plus	0.00%

## Offshore Money Market Call Account

An instant access savings account with monthly interest

Band	Sterling		US Dollar		Euro	
	Gross	AER	Gross	AER	Gross	AER
0 – 24,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25,000 - 99,999	1.40%	1.41%	1.55%	1.56%	0.30%	0.30%
100,000 – plus	1.55%	1.56%	1.70%	1.71%	0.30%	0.30%

## Offshore Reserve Account

A savings account with limited access to funds, paying interest half-yearly

	Sterling		US Dollar		Euro		South African Rand	
	Gross	AER	Gross	AER	Gross	AER	Gross	AER
0 - 4,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5,000 – 24,999	1.80%	1.81%	1.95%	1.96%	0.50%	0.50%	0.00%	0.00%
25,000 - 99,999	1.80%	1.81%	1.95%	1.96%	0.50%	0.50%	3.75%	3.79%
100,000 - plus	1.95%	1.96%	2.10%	2.11%	0.50%	0.50%	3.75%	3.79%

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<b>International Saver Notice Account *</b>			
Savings accounts with varying notice periods, paying interest annually			
	<b>Sterling</b>	<b>US Dollar</b>	<b>Euro</b>
<b>Band – 10,000 plus</b>	<b>Gross / AER</b>	<b>Gross / AER</b>	<b>Gross / AER</b>
International Saver 36	3.00%	3.50%	1.40%
International Saver 96	3.30%	3.80%	1.60%
International Saver 196	3.60%	4.00%	1.80%
International Saver 396	4.00%	4.20%	2.00%

\*Minimum deposit £10,000 | US\$10,000 | €10,000, maximum balance £3,000,000 | US\$5,000,000 | €5,000,000, as applicable. Interest may not be payable below the minimum balance level.

Terms and Conditions apply. Please refer to those applicable to each account by visiting [www.standardbank.com/international](http://www.standardbank.com/international).

- The gross rate is the contractual interest rate payable without the deduction of any tax.
- Annual Equivalent Rate (AER) illustrates what the interest would be if paid and compounded annually.
- You must not cause your account to become overdrawn. Debit interest on unauthorised overdrafts will be charged at Market Rate +10%. Market rate means the Bank of England base rate or the relevant equivalent reference rate as applicable to the currency of the account and as selected by the Bank in its sole discretion. If the Market Rate is negative, the Market Rate shall be set at 0%.
- Where a negative interest rate is displayed, the bank will apply this as a charge which will be deducted from the account balance instead of credited to it.

#### Important information

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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.