

International Personal Banking – Variable Interest Rates

New and Existing Clients – Effective: 22 May 2023



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	1.75%	1.76%	1.90%	1.92%	0.70%	0.70%
100,000 – plus	1.90%	1.92%	2.05%	2.07%	0.70%	0.70%

Offshore Reserve Account

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

Band	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	2.40%	2.41%	2.35%	2.36%	0.95%	0.95%	0.00%	0.00%
25,000 - 99,999	2.40%	2.41%	2.35%	2.36%	0.95%	0.95%	4.25%	4.30%
100,000 - plus	2.55%	2.57%	2.50%	2.52%	0.95%	0.95%	4.25%	4.30%

International Personal Banking – Variable Interest Rates

New and Existing Clients – Effective: 22 May 2023



International Saver Notice Account*			
Savings accounts with varying notice periods, paying interest annually			
	Sterling	US Dollar	Euro
Notice	Gross / AER	Gross / AER	Gross / AER
International Saver 36	3.60%	3.85%	1.75%
International Saver 96	3.90%	4.10%	2.00%
International Saver 196	4.10%	4.25%	2.15%
International Saver 396	4.20%	4.40%	2.35%

*Minimum deposit required is £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 requirement.

- 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.

Terms and Conditions apply. Please refer to those applicable to each account by visiting www.standardbank.com/international.

Important information

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission. Standard Bank House, 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ. Registered in Jersey No. 12999. 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.

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 +27 011 636 1781 or by email at Groupfaiscomplianceofficer@standardbank.co.za. SBSA holds professional indemnity insurance cover. SBSA is authorised by Standard Bank Isle of Man Limited 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.