

**Structured Deposits**
**Prices as at 31 August 2020**

ISIN	Product name	Currency	Underlying	Strike Value	Current Value	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Current indicative maturity value <sup>3</sup>	Minimum return at maturity <sup>4</sup>	Deposit Taker
N/A	PLUS portion of Quantum PLUS 16	GBP	S&P Europe 350 Low Volatility S&P 500 Low Volatility Index	224.09 5809.18	234.33 8821.16	The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as 60% participation in the Index Basket Performance	25/09/2015	02/10/2020	117.55%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 16	USD	S&P Europe 350 Low Volatility S&P 500 Low Volatility Index	224.09 5809.18	234.33 8821.16	The Quantum portion matured at 2.0%. The 5 year PLUS portion return is calculated as 60% participation in the Index Basket Performance	25/09/2015	02/10/2020	117.55%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 17 - Option 1	GBP	FTSE 100 Index	5673.58	5963.57	The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance	20/01/2016	27/01/2021	110.84%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 17 - Option 2	GBP	S&P Europe 350 Low Volatility	213.06	234.33	The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance	20/01/2016	27/01/2021	109.51%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 17 - Option 1	USD	S&P 500 Low Volatility Index	5832.15	8821.16	The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance	20/01/2016	27/01/2021	135.01%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 17 - Option 2	USD	S&P Europe 350 Low Volatility	213.06	234.33	The Quantum portion matured at 2.00%. The 5 year PLUS portion return is calculated as 70% participation in the Index performance	20/01/2016	27/01/2021	109.51%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 18	GBP	FTSE 100 Index	7074.34	5963.57	The 2 year Quantum portion matured at 2.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance	04/10/2016	11/04/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 18	USD	S&P 500 Low Volatility Index	6544.16	8821.16	The 2 year Quantum portion matured at 3.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance	04/10/2016	11/04/2022	124.36%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 19	GBP	FTSE 100 Index	7164.43	5963.57	The 2 year Quantum portion matured at 2.250%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance	25/01/2017	01/08/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 19	USD	S&P 500 Low Volatility Index	6721.78	8821.16	The 2 year Quantum portion matured at 3.00%. The 5 and a half year PLUS portion return is calculated as 70% participation in the Index performance	25/01/2017	01/08/2022	121.86%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 20	GBP	FTSE 100 Index	7322.82	5963.57	The Quantum portion matured at 1.40%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	28/09/2017	04/04/2023	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 20	USD	S&P 500 Low Volatility Index	7353.94	8821.16	The Quantum portion matured at 2.50%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	28/09/2017	04/04/2023	111.97%	100.00%	Standard Bank Offshore Entity

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N/A	PLUS portion of Quantum PLUS 21	GBP	FTSE 100 Index	7762.94	5963.57	The Quantum portion matured at 1.40%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	11/01/2018	18/07/2023	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 21	USD	S&P 500 Low Volatility Index	7696.83	8821.16	The Quantum portion matured at 2.50%. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	11/01/2018	18/07/2023	108.76%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	GBP	S&P UNITED KINGDOM (GBP)	1464.60	1182.94	1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	13/09/2018	20/03/2024	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	USD	S&P 500 Low Volatility Index	8110.15	8821.16	2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	13/09/2018	20/03/2024	106.58%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 22	AUD	S&P/ASX 200	6128.72	6060.46	2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance	13/09/2018	20/03/2024	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 23	GBP	S&P UNITED KINGDOM (GBP)	1358.28	1182.94	1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	20/12/2018	27/06/2024	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 23	USD	S&P 500 Low Volatility Index	7509.15	8821.16	2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	20/12/2018	27/06/2024	113.10%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 23	AUD	S&P/ASX 200	5505.82	6060.46	2.9589% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance	20/12/2018	27/06/2024	110.07%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	GBP	S&P UNITED KINGDOM (GBP)	1453.94	1182.94	1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	29/05/2019	06/12/2024	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	USD	S&P 500 Low Volatility Index	8526.87	8821.16	2.950% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	29/05/2019	06/12/2024	102.59%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 24	AUD	S&P/ASX 200	6440.03	6060.46	2.9508% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance	29/05/2019	06/12/2024	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 25	GBP	S&P UNITED KINGDOM (GBP)	1541.18	1182.94	1.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	15/01/2020	22/07/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 25	USD	S&P 500 Low Volatility Index	9485.52	8821.16	2.950% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 75% participation in the Index performance	15/01/2020	22/07/2025	100.00%	100.00%	Standard Bank Offshore Entity

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**Prices as at 31 August 2020**

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N/A	PLUS portion of Quantum PLUS 25	AUD	S&P/ASX 200	6994.84	6060.46	2.9508% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 100% participation in the Index performance	15/01/2020	22/07/2025	100.00%	100.00%	Standard Bank Offshore Entity

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N/A	PLUS portion of Quantum PLUS 26	GBP	S&P UNITED KINGDOM (GBP)	1184.67	1182.94	1.25% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 50% participation in the Index performance	13/05/2020	20/11/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 26	USD	S&P 500 Low Volatility Index	7574.28	8821.16	2.50% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	13/05/2020	20/11/2025	109.88%	100.00%	Standard Bank Offshore Entity
N/A	PLUS portion of Quantum PLUS 26	AUD	S&P/ASX 200	5421.85	6060.46	1.75% return on the 1 year Quantum portion. The 5 and a half year PLUS portion return is calculated as 60% participation in the Index performance	13/05/2020	20/11/2025	107.07%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 2	GBP	FTSE 100 Index	7033.33	5963.57	The return is calculated as the greater of 70% participation in the Market Performance over the 5 year 6 months term, and 5%.	27/05/2015	04/12/2020	105.00%	105.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 2	USD	S&P 500 Low Volatility Index	6058.60	8821.16	The return is calculated as the greater of 70% participation in the Market Performance over the 5 year 6 months term, and 5%.	27/05/2015	04/12/2020	131.14%	105.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 2	AUD	S&P/ASX 200	5725.25	6060.46	The return is calculated as the greater of 100% participation in the Market Performance over the 5 year 6 months term, and 7.5%.	27/05/2015	04/12/2020	109.79%	107.50%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 3	GBP	S&P Europe 350 Low Volatility	228.80	234.33	The return is calculated as the greater of 60% participation in the Market Performance over the 5 year term, and 5%.	27/05/2016	03/06/2021	105.00%	105.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 3	USD	S&P 500 Low Volatility Index	6537.31	8821.16	The return is calculated as the greater of 60% participation in the Market Performance over the 5 year term, and 5%.	27/05/2016	03/06/2021	119.42%	105.00%	Standard Bank Offshore Entity
N/A	Energy Defender Deposit Issue 1	GBP	BP PLC Royal Dutch Shell PLC	432.25 1805.50	264.20 1106.80	The return is calculated as 15% if Stock Performance is positive or 2% if Stock Performance is negative	28/09/2016	05/10/2020	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Energy Defender Deposit Issue 1	USD	BP PLC Royal Dutch Shell PLC	432.25 1805.50	264.20 1106.80	The return is calculated as 20% if Stock Performance is positive or 2% if Stock Performance is negative	28/09/2016	05/10/2020	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Energy Defender Deposit Issue 2	USD	BP PLC Royal Dutch Shell PLC	495.10 2206.50	264.20 1106.80	The return is calculated as 20% if Stock Performance is positive or 2% if Stock Performance is negative	20/12/2016	29/12/2020	102.00%	102.00%	Standard Bank Offshore Entity

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N/A	Deposit PLUS Issue 4	GBP	FTSE 100 Index	7511.87	5963.57	The return is calculated as 65% participation in the Market Performance over the 5 year 6 months term	12/06/2017	19/12/2022	100.00%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 4	USD	S&P 500 Low Volatility Index	7259.10	8821.16	The return is calculated as 65% participation in the Market Performance over the 5 year 6 months term	12/06/2017	19/12/2022	113.99%	100.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	GBP	S&P UNITED KINGDOM (GBP)	1463.10	1182.94	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 11% applies.	07/09/2018	14/09/2022	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	USD	S&P 500 Index	2871.68	3500.31	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies.	07/09/2018	14/09/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 2	AUD	S&P/ASX 200	6143.81	6060.46	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies.	07/09/2018	14/09/2022	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	GBP	S&P UNITED KINGDOM (GBP)	1391.66	1182.94	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 11% applies.	13/12/2018	20/12/2022	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	USD	S&P 500 Index	2650.54	3500.31	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies.	13/12/2018	20/12/2022	115.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 3	AUD	S&P/ASX 200	5661.61	6060.46	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 15% applies.	13/12/2018	20/12/2022	115.00%	102.00%	Standard Bank Offshore Entity

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N/A	Defined Return Deposit Issue 4	GBP	S&P UNITED KINGDOM (GBP)	1462.69	1182.94	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 10% applies.	23/05/2019	30/05/2023	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 4	USD	S&P 500 Index	2822.24	3500.31	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.	23/05/2019	30/05/2023	114.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 4	AUD	S&P/ASX 200	6491.79	6060.46	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.	23/05/2019	30/05/2023	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 5	GBP	S&P UNITED KINGDOM (GBP)	1500.50	1182.94	The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term	27/09/2019	03/04/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 5	USD	S&P 500 Low Volatility Index	9283.52	8821.16	The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term	27/09/2019	03/04/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	Deposit PLUS Issue 5	AUD	S&P/ASX 200	6716.12	6060.46	The return is calculated as 80% participation in the Market Performance over the 5 year 6 months term	27/09/2019	03/04/2025	100.00%	100.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	GBP	S&P UNITED KINGDOM (GBP)	1484.30	1182.94	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.	20/09/2019	27/09/2023	102.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	USD	S&P 500 Index	2992.07	3500.31	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 14% applies.	20/09/2019	27/09/2023	114.00%	102.00%	Standard Bank Offshore Entity
N/A	Defined Return Deposit Issue 5	AUD	S&P/ASX 200	6730.75	6060.46	The return is based on the Market Performance of the Underlying Index. Where Market Performance is negative the Minimum Return of 2% applies and where Market Performance is flat or positive the Defined Return of 10% applies.	20/09/2019	27/09/2023	102.00%	102.00%	Standard Bank Offshore Entity

**Credit Ratings - Note Issuers**

Counterparty Name	Standard & Poor's				Moody's				Fitch		
	Foreign Issuer Long Term credit rating	Date rating changed	Outlook		Foreign Issuer Long Term credit rating	Date rating changed	Outlook		Foreign Issuer Long Term credit rating	Date rating changed	Outlook
BNP PARIBAS	A+	05-Apr-19	Negative		Aa3	27-Sep-17	Stable		A+ *-	28-May-20	Negative Watch
NATIXIS	A+	19-Oct-18	Negative		A1	29-Jun-18	Stable		A+ *-	30-Mar-20	Negative Watch
NOMURA BANK INTERNATIONAL PLC	A-	01-Aug-19	Stable		WR	18-Dec-02	Not Available		Not Rated	Not available	Not Available
NOMURA HOLDINGS INC	BBB+	01-Aug-19	Stable		Baa1	14-Sep-20	Stable		A-	25-Sep-13	Negative
HSBC BANK PLC	A+	13-May-20	Stable		Aa3	30-May-18	Negative		AA-	01-Apr-20	Negative
ROYAL BANK OF CANADA	AA-	27-Oct-92	Stable		A2	16-Jul-18	Stable		AA	18-Jul-05	Negative
SOCIETE GENERALE	A	23-Jan-12	Negative		A1	21-Feb-19	Stable		A-	28-May-20	Stable
THE STANDARD BANK OF SOUTH AFRICA LTD	NR	28-Nov-16	Not Available		Ba1	31-Mar-20	Negative		BB	31-Mar-20	Negative

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XS1084192886	Stock Optimizer Issue 1	GBP	GlaxoSmithKline PLC Verizon Communications Inc Swatch Group AG/The Roche Holding AG PepsiCo Inc	1436.50 49.69 475.20 283.30 93.37	1472.00 59.27 191.00 315.70 140.06	6 year capital protected structured note offering a "High Water Mark" feature by locking in the highest level reached by the Least Performing Underlying Stock on any monthly Observation Date during the life of the product.	18/09/2014	25/09/2020	100.00%	100.00%	BNP Paribas Arbitrage Issuance BV
XS1084192704	Stock Optimizer Issue 1	USD	GlaxoSmithKline PLC Verizon Communications Inc Swatch Group AG/The Roche Holding AG PepsiCo Inc	1436.50 49.69 475.20 283.30 93.37	1472.00 59.27 191.00 315.70 140.06	6 year capital protected structured note offering a "High Water Mark" feature by locking in the highest level reached by the Least Performing Underlying Stock on any monthly Observation Date during the life of the product.	18/09/2014	25/09/2020	100.00%	100.00%	BNP Paribas Arbitrage Issuance BV
XS1222785062	Stock Optimizer Issue 2	USD	Diageo PLC JPMorgan Chase & Co GlaxoSmithKline PLC BASF SE Schlumberger NV	1793.50 66.42 1432.00 86.86 92.75	2509.50 100.19 1472.00 51.06 19.01	6 year capital protected structured note offering a "High Water Mark" feature by locking in the highest level reached by the Least Performing Underlying Stock on any quarterly Observation Date during the life of the product.	18/05/2015	26/05/2021	100.00%	100.00%	BNP Paribas Arbitrage Issuance BV

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XS1251231392	European Opportunity Note Issue 1	USD	EURO STOXX 50 Price EUR	3220.09	3272.51	Potential gain equal to 90% of positive Index Growth, plus return of initial capital invested. Designed to limit capital losses to 10% of the nominal investment amount in the event of negative Index Performance, when the product is held to maturity	06/10/2015	20/10/2020	104.02%	90.00%	BNP Paribas Arbitrage Issuance BV
XS1549144985	Aussie Participation Note Issue 5	AUD	S&P/ASX 200	5788.11	6060.46	85% participation in any positive index growth.	02/06/2017	09/06/2021	103.35%	100.00%	BNP Paribas Arbitrage Issuance BV
XS1581933022	Aussie Participation Note Issue 6 Tranche 1	AUD	S&P/ASX 200	5747.11	6060.46	85% participation in any positive index growth.	18/08/2017	25/08/2021	104.63%	100.00%	Natixis Structured Issuance SA
XS1616828296	Aussie Participation Note Issue 6 Tranche 2	AUD	S&P/ASX 200	5709.09	6060.46	85% participation in any positive index growth.	20/09/2017	27/09/2021	104.79%	100.00%	Natixis Structured Issuance SA
XS1496199339	US Participation Note	USD	S&P 500 Index	2385.26	3500.31	85% participation in any positive index growth.	15/03/2017	22/03/2021	119.71%	100.00%	BNP Paribas Arbitrage Issuance BV
XS1667718032	Equity Linked Note Issue 1	USD	S&P 500 Low Volatility Index	7674.92	8821.16	Where the Market Performance is positive, the gain will be 75% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	04/01/2018	11/01/2023	111.20%	95.00%	Natixis Structured Issuance SA
XS1667718115	Equity Linked Note Issue 1	AUD	S&P/ASX 200	6077.08	6060.46	Where the Market Performance is positive, the gain will be 140% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	04/01/2018	11/01/2023	99.73%	95.00%	Natixis Structured Issuance SA
XS1741753658	Equity Linked Note Issue 2	AUD	S&P/ASX 200	6087.36	6060.46	Where the Market Performance is positive, the gain will be 130% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	18/05/2018	25/05/2023	99.56%	95.00%	Natixis Structured Issuance SA
XS1741753732	Equity Linked Note Issue 2	USD	S&P 500 Low Volatility Index	7470.81	8821.16	Where the Market Performance is positive, the gain will be 70% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	18/05/2018	25/05/2023	112.65%	95.00%	Natixis Structured Issuance SA
XS1741753815	Equity Linked Note Issue 2	GBP	FTSE 100 Index	7778.79	5963.57	Where the Market Performance is positive, the gain will be 70% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	18/05/2018	25/05/2023	95.00%	95.00%	Natixis Structured Issuance SA

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ISIN	Product name	Currency	Underlying	Strike Value	Current Value	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Current indicative maturity value <sup>3</sup>	Minimum return at maturity <sup>4</sup>	Issuer
XS1823345530	Defined Return Note Issue 2	USD	S&P 500 Index	2727.72	3500.31	The performance is linked to the S&P 500 Index. If Market Performance as measured on the End Date is positive, the Initial Investment will be returned at maturity plus a Defined Return of 14% (3.31% AER). If Market Performance is negative, the Initial Investment will be returned at maturity plus the Minimum Return of 2% (0.49% AER).	11/05/2018	18/05/2022	114.00%	102.00%	The Standard Bank of South Africa Limited
XS1815448482	Equity Growth Note USA September 2021	USD	S&P 500 Index	2877.13	3500.31	At maturity, if Market Performance is positive you will receive your original investment plus the Market Linked Gain which is 90% of the Market Performance. Where Market Performance is negative and the Capital Protection Barrier has not been breached no Market Linked Loss will apply and the original investment will be returned in full. Where Market Performance is negative and the Capital Protection Barrier has been breached, that is Market Performance is worse than negative 30%, your Market Linked Loss is the full extent of the negative Market Performance.	10/09/2018	17/09/2020	119.49%	0.00%	Natixis Structured Issuance SA
XS1849217234	USD Equity Linked Note Nov 2023	USD	S&P 500 Low Volatility Index	7950.62	8821.16	Where the Market Performance is positive, the gain will be 89% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	13/11/2018	27/11/2023	109.74%	95.00%	Natixis Structured Issuance SA
XS1881350133	USD Equity Linked Note April 2024	USD	S&P 500 Low Volatility Index	8512.19	8821.16	Where the Market Performance is positive, the gain will be 89% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	05/04/2019	19/04/2024	102.78%	95.00%	Natixis Structured Issuance SA
XS2054472027	One Year Fixed Rate Note September 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 15 October 2019, 15 January 2020 and 15 April 2020, and at maturity on 15 July 2020 the final quarterly coupon plus the original investment amount are returned	16/09/2019	16/09/2020	100.53%	100.00%	The Standard Bank of South Africa Limited
XS2033218483	Equity Growth Note USA Bespoke November 2022	USD	S&P 500 Index	3076.78	3500.31	At maturity, if Market Performance is positive you will receive your original investment plus the Market Linked Gain which is 98.23% of the Market Performance. Where Market Performance is negative and the Capital Protection Barrier has not been breached no Market Linked Loss will apply and the original investment will be returned in full. Where Market Performance is negative and the Capital Protection Barrier has been breached, that is Market Performance is worse than negative 30%, your Market Linked Loss is the full extent of the negative Market Performance.	06/11/2019	15/11/2022	113.52%	0.00%	BNP Paribas Arbitrage Issuance BV
XS2079880733	One Year Fixed Rate Note November 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.00% per annum over quarterly coupons. Quarterly coupon dates are 13 February 2020, 13 May 2020 and 13 August 2020, and at maturity on 13 November 2020 the final quarterly coupon plus the original investment amount are returned	13/11/2019	13/11/2020	100.51%	100.00%	The Standard Bank of South Africa Limited

## Structured Notes

Prices as at 31 August 2020

ISIN	Product name	Currency	Underlying	Strike Value	Current Value	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Current indicative maturity value <sup>3</sup>	Minimum return at maturity <sup>4</sup>	Issuer
XS2092964894	One Year Fixed Rate Note 14 December 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.00% per annum over quarterly coupons. Quarterly coupon dates are 13 March 2020, 15 June 2020 and 14 September 2020, and at maturity on 14 December 2020 the final quarterly coupon plus the original investment amount are returned	13/12/2019	14/12/2020	101.01%	100.00%	The Standard Bank of South Africa Limited
XS2094496259	One Year Fixed Rate Note 18 December 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.10% per annum over quarterly coupons. Quarterly coupon dates are 18 March 2020, 18 June 2020 and 18 September 2020, and at maturity on 18 December 2020 the final quarterly coupon plus the original investment amount are returned	18/12/2019	18/12/2020	101.07%	100.00%	The Standard Bank of South Africa Limited
XS2053631573	Equity Autocall Note January 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3795.88 3274.70	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 3% for each Semi annual observation date	09/01/2020	16/01/2023	100.00%	0.00%	BNP Paribas Arbitrage Issuance BV
XS2102416125	One Year Fixed Rate Note January 2021	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.00% per annum over quarterly coupons. Quarterly coupon dates are 15 April 2020, 15 July 2020 and 15 October 2020, and at maturity on 15 January 2021 the final quarterly coupon plus the original investment amount are returned	15/01/2020	15/01/2021	101.02%	100.00%	The Standard Bank of South Africa Limited
XS2111873365	Equity Linked Note Issue 3	USD	MSCI World Index	2410.23	2455.51	Where the Market Performance is positive, the gain will be 90% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	22/01/2020	29/01/2025	101.69%	95.00%	The Standard Bank of South Africa Limited
XS2064081388	Equity Autocall Note February 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3840.97 3380.16	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 3.25% for each Semi annual observation date	14/02/2020	02/03/2023	100.00%	0.00%	Barclays PLC
XS2118197313	One Year Fixed Rate Note February 2021	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 1.90% per annum over quarterly coupons. Quarterly coupon dates are 12 May 2020, 12 August 2020, 12 November 2020 and at maturity on 12 February 2021 the final quarterly coupon plus the original investment amount are returned	12/02/2020	12/02/2021	100.97%	100.00%	The Standard Bank of South Africa Limited
XS2114323061	Two Year Fixed Rate Note 7 February 2022	GBP	Fixed GBP Interest rate	n/a	n/a	Two year investment paying a fixed interest rate of 1.49% per annum over quarterly coupons. Quarterly coupon dates are 7 May 2020, 7 August 2020, 7 November 2020, 8 February 2021, 7 May 2021, 7 August 2021, 8 November 2021 and at maturity on 7 February 2022 the final quarterly coupon plus the original investment amount are returned	07/02/2020	07/02/2022	102.24%	100.00%	The Standard Bank of South Africa Limited
XS2117757422	Two Year Fixed Rate Note 14 February 2022	GBP	Fixed GBP Interest rate	n/a	n/a	Two year investment paying a fixed interest rate of 1.50% per annum over quarterly coupons. Quarterly coupon dates are 14 May 2020, 14 August 2020, 16 November 2020, 16 February 2021, 14 May 2021, 16 August 2021, 15 November 2021 and at maturity on 14 February 2022 the final quarterly coupon plus the original investment amount are returned	14/02/2020	14/02/2022	102.26%	100.00%	The Standard Bank of South Africa Limited

## Structured Notes

Prices as at 31 August 2020

ISIN	Product name	Currency	Underlying	Strike Value	Current Value	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Current indicative maturity value <sup>3</sup>	Minimum return at maturity <sup>4</sup>	Issuer
XS2133179544	Equity Linked Note Issue 4	USD	MSCI World Index	2243.09	2455.51	Where the Market Performance is positive, the gain will be 90% of the Market Performance. Where the Market Performance is negative, the loss will be 100% of the Market Performance subject to a maximum loss of 5%.	04/03/2020	11/03/2025	108.52%	95.00%	The Standard Bank of South Africa Limited
XS2076275002	Equity Autocall Note March 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3232.07 2972.37	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 7.25% for each Semi annual observation date	06/03/2020	20/03/2023	107.25%	0.00%	Barclays PLC
XS2174784137	One Year Fixed Rate Note May 2021	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 1.20% per annum over quarterly coupons. Quarterly coupon dates are 14 August 2020, 16 November 2020, 16 February 2021 and at maturity on 14 May 2021 the final quarterly coupon plus the original investment amount are returned	14/05/2020	14/05/2021	100.91%	100.00%	The Standard Bank of South Africa Limited
XS2174388293	Two Year Fixed Rate Note 13 May 2022	USD	Fixed USD Interest rate	n/a	n/a	Two year investment paying a fixed interest rate of 1.35% per annum over quarterly coupons. Quarterly coupon dates are 13 August 2020, 13 November 2020, 16 February 2021, 13 May 2021, 13 August 2021, 15 November 2021, 14 February 2022 and at maturity on 13 May 2022 the final quarterly coupon plus the original investment amount are returned	13/05/2020	13/05/2022	102.39%	100.00%	The Standard Bank of South Africa Limited
XS2189377133	One Year Fixed Rate Note GBP 11 June 2021	GBP	Fixed GBP Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 1.25% per annum over quarterly coupons. Quarterly coupon dates are 11 September 2020, 11 December 2020, 11 March 2021 and at maturity on 11 June 2021 the final quarterly coupon plus the original investment amount are returned	11/06/2020	11/06/2021	101.10%	100.00%	The Standard Bank of South Africa Limited
XS2189596799	One Year Fixed Rate Note USD 11 June 2021	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 1.10% per annum over quarterly coupons. Quarterly coupon dates are 11 September 2020, 11 December 2020, 11 March 2021 and at maturity on 11 June 2021 the final quarterly coupon plus the original investment amount are returned	11/06/2020	11/06/2021	101.27%	100.00%	The Standard Bank of South Africa Limited
XS2121689637	Equity Autocall Note May 2025	USD	EURO STOXX 50 Price EUR S&P 500 Index	2942.39 2971.61	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.00% for each Semi annual observation date	20/05/2020	27/05/2025	104.00%	0.00%	BNP Paribas Arbitrage Issuance BV
XS2088230359	Equity Autocall Note April 2023	USD	EURO STOXX 50 Price EUR	2857.67	3272.51	Where the Market Performance for the Underlying Index is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 5.00% for each Semi annual observation date	07/04/2020	25/04/2023	105.00%	0.00%	Barclays PLC
XS2111177379	Equity Autocall Note May 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	2810.55 2820.00	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 3.87% for each Semi annual observation date	13/05/2020	15/05/2023	103.87%	0.00%	Barclays PLC
XS2124724332	Equity Autocall Note June 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3366.29 3232.39	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 3.50% for each Semi annual observation date	08/06/2020	08/06/2023	114.00%	0.00%	Barclays PLC

## Structured Notes

Prices as at 31 August 2020

ISIN	Product name	Currency	Underlying	Strike Value	Current Value	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Current indicative maturity value <sup>3</sup>	Minimum return at maturity <sup>4</sup>	Issuer
XS2144397275	Equity Autocall Note 3 July 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3267.26 3113.49	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 5.75% for each Semi annual observation date	17/06/2020	03/07/2023	105.75%	0.00%	BNP Paribas Arbitrage Issuance BV
XS2149602737	Equity Autocall Note July 2023	USD	EURO STOXX 50 Price EUR S&P 500 Index	3321.56 3145.32	3272.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 2.75% for each Semi annual observation date	07/07/2020	21/07/2023	108.25%	0.00%	Barclays PLC
XS2160760877	Equity Autocall Note August 2023	USD	MSCI World Index S&P 500 Index	2355.97 3351.28	2455.51 3500.31	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 2.75% for each Semi annual observation date	07/08/2020	21/08/2023	103.00%	0.00%	Barclays PLC
XS2216448915	One Year Fixed Rate Note August 2021	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 0.80% per annum over quarterly coupons. Quarterly coupon dates are 16 November 2020, 16 February 2021, 14 May 2021 and at maturity on 16 August 2021 the final quarterly coupon plus the original investment amount are returned	14/08/2020	16/08/2021	100.82%	100.00%	The Standard Bank of South Africa Limited

**Matured structured products**

ISIN	Product name	Currency	Underlying	Strike Value	Value at Maturity	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Maturity value	Minimum return at maturity <sup>4</sup>	Issuer
XS2042392741	One Year Fixed Rate Note 13 August 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 15 October 2019, 15 January 2020 and 15 April 2020, and at maturity on 15 July 2020 the final quarterly coupon plus the original investment amount are returned	13/08/2019	13/08/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS2042389101	One Year Fixed Rate Note 14 August 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 15 October 2019, 15 January 2020 and 15 April 2020, and at maturity on 15 July 2020 the final quarterly coupon plus the original investment amount are returned	14/08/2019	14/08/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS2027929798	One Year Fixed Rate Note July 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.40% per annum over quarterly coupons. Quarterly coupon dates are 15 October 2019, 15 January 2020 and 15 April 2020, and at maturity on 15 July 2020 the final quarterly coupon plus the original investment amount are returned	15/07/2019	15/07/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS2011132961	One Year Fixed Rate Note June 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.65% per annum over quarterly coupons. Quarterly coupon dates are 12 September 2019, 12 December 2019 and 12 March 2020, and at maturity on 12 June 2020 the final quarterly coupon plus the original investment amount are returned	12/06/2019	12/06/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS1763348940	Equity Downturn Note US June 2020	USD	S&P 500 Index	2779.03	3232.39	If Market Performance is positive the Capital Protection Barrier has not been breached, then you will receive back your Initial Investment in full, and no Market Linked Gain or Market Linked Loss will be applied. If the positive Market Performance and the Capital Protection Barrier has been breached, you will participate in the full extent of the Market Linked Loss. If the Market Performance is negative then on Maturity Date the Initial Investment will be returned plus the Market Linked Gain.	08/06/2018	15/06/2020	100.00%	0.00%	Natixis Structured Issuance SA
XS1385806283	Aussie Participation Note Issue 4	AUD	S&P/ASX 200	5351.31	5573.05	80% participation in any positive index growth.	20/05/2016	27/05/2020	115.80%	100.00%	BNP Paribas Arbitrage Issuance BV

**Matured structured products**

ISIN	Product name	Currency	Underlying	Strike Value	Value at Maturity	Product summary <sup>1</sup>	Investment start date <sup>2</sup>	Maturity date	Maturity value	Minimum return at maturity <sup>4</sup>	Issuer
XS1997058141	One Year Fixed Rate Note May 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.75% per annum over quarterly coupons. Quarterly coupon dates are 14 August 2019, 14 November 2019 and 14 February 2020, and at maturity on 14 May 2020 the final quarterly coupon plus the original investment amount are returned	14/05/2019	14/05/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS1983344307	One Year Fixed Rate Note April 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 2.90% per annum over quarterly coupons. Quarterly coupon dates are 15 July 2019, 15 October 2019 and 15 January 2020, and at maturity on 15 April 2020 the final quarterly coupon plus the original investment amount are returned	15/04/2019	15/04/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS1963065526	One Year Fixed Rate Note March 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 3.00% per annum over quarterly coupons. Quarterly coupon dates are 13 June 2019, 13 September 2019 and 13 December 2019, and at maturity on 13 March 2020 the final quarterly coupon plus the original investment amount are returned	13/03/2019	13/03/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS1953053409	One Year Fixed Rate Note February 2020	USD	Fixed USD Interest rate	n/a	n/a	One year investment paying a fixed interest rate of 3.00% per annum over quarterly coupons. Quarterly coupon dates are 13 May 2019, 13 August 2019 and 13 November 2019, and at maturity on 13 February 2020 the final quarterly coupon plus the original investment amount are returned	13/02/2019	13/02/2020	100.00%	100.00%	The Standard Bank of South Africa Limited
XS1815153769	Equity Autocall Note August 2021	USD	EURO STOXX 50 Price EUR S&P 500 Index	3494.13 2853.58	2894.14 2930.32	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date	09/08/2018	16/08/2021	112.75%	0.00%	Natixis Structured Issuance SA
XS1763348866	Equity Autocall Note June 2021	USD	EURO STOXX 50 Price EUR S&P 500 Index	3447.30 2779.03	3745.15 3230.78	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date	08/06/2018	15/06/2021	113.50%	0.00%	Natixis Structured Issuance SA
XS1741749979	Equity Autocall Note May 2021	USD	EURO STOXX 50 Price EUR S&P 500 Index	3564.19 2672.63	3703.58 3140.98	Where the Market Performance for both Underlying Indices is above the Autocall Trigger the payout will be your Initial Investment plus the Defined Gain applicable to the End Date. The gain is calculated as 4.5% for each Semi annual observation date	07/05/2018	14/05/2021	113.50%	0.00%	Natixis Structured Issuance SA

**Important Information and footnotes**

- 1 The product summary gives a basic explanation of the product payout. For a full description of the product terms please read all literature pertaining to the specific product.
- 2 The date at which the investment starts to be evaluated.
- 3 The current indicative maturity value shows the indicative return if the level(s) of the underlying reference(s) to which the performance is linked, remain(s) unchanged until maturity. It is more than likely that the actual maturity value will turn out to be different to the current indicative maturity value at the end of the investment period because the level(s) of the underlying reference(s) change(s) continuously. Depositors and investors should therefore be aware that their returns can go down as well as up and are likely to fluctuate during the investment term.
- The current indicative maturity value is unlikely to equal the current market value. Deposits are not tradable and can only be broken in exceptional circumstances and at Standard Bank's discretion. While structured notes are tradable (subject to a market price being available), you should be prepared to commit your capital invested for the full product term to avoid being impacted negatively by fees.
- 4 Shows the minimum value that the product is designed to return at maturity. The capital protection, as well as the potential return, are dependent upon the issuer being able to meet its financial obligations.
- Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission to conduct deposit taking and investment business and is a member of the London Stock Exchange.  
Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits.  
The above entities are wholly owned subsidiaries of Standard Bank Offshore Group Limited whose registered office is 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ.  
Standard Bank Isle of Man Limited is a member of the Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2010.  
The Isle of Man has a Financial Services Ombudsman scheme covering disputes relating to financial services offered in or from within the Isle of Man to individuals.  
Standard Bank Jersey Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to GBP 50,000.  
The maximum total amount of compensation is capped at GBP 100,000,000 in any 5-year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request.  
Standard Bank Isle of Man Limited and Standard Bank Jersey Limited place funds with other parts of their group and thus their financial standing is linked to that of the group.  
Depositors may wish to form their own view on the financial standing of Standard Bank Isle of Man Limited, Standard Bank Jersey Limited and the group based on publicly available information.  
The latest report and accounts are available at [www.standardbank.com/international](http://www.standardbank.com/international)  
Telephone calls may be recorded