



# INTERNATIONAL PERSONAL BANKING

Neill Grimley  
Business Development Manager, Latin America  
January 2022



- An Introduction to Standard Bank Group
- The Isle of Man
- Why International Banking?
- Our Products and Services
- The Application Process
- Questions



1

What is the name of the exclusive account offered to IFA/Introducers only?

2

What are the minimum balance requirements on the Client Account (Optimum)?

3

How long has Standard Bank Group been in operation?

4

What Chinese Bank is a major shareholder in Standard Bank Group?

5

How many Business Development Managers form part of the IPB Distribution team?  
What regions do we cover?



02

INTRODUCTION  
TO STANDARD  
BANK GROUP



Standard Bank Group is South Africa's largest banking group by assets, and owns The Standard Bank of South Africa (SBSA) as well as a 53.6% effective ownership in Liberty Group, the third largest life assurer in South Africa.

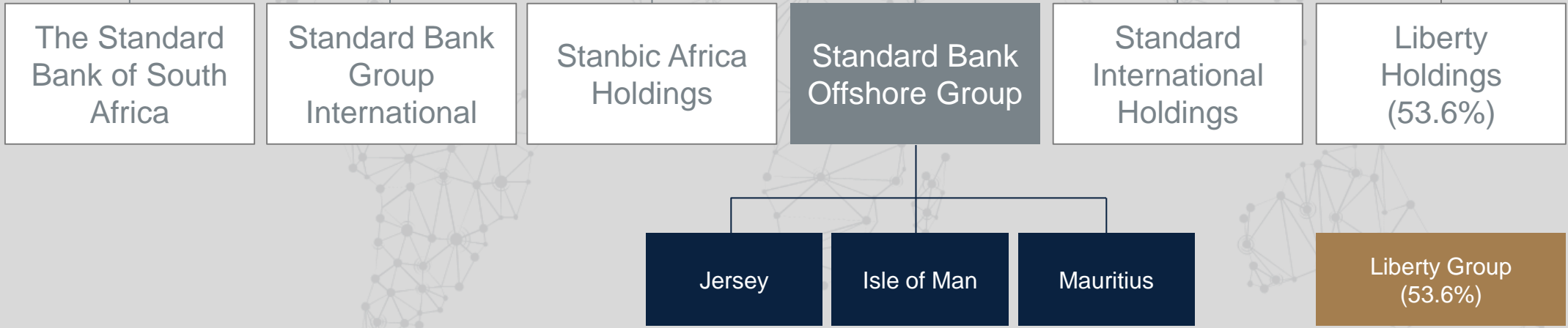
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**Standard Bank Offshore Group  
is a wholly owned  
subsidiary of Standard Bank Group Limited**

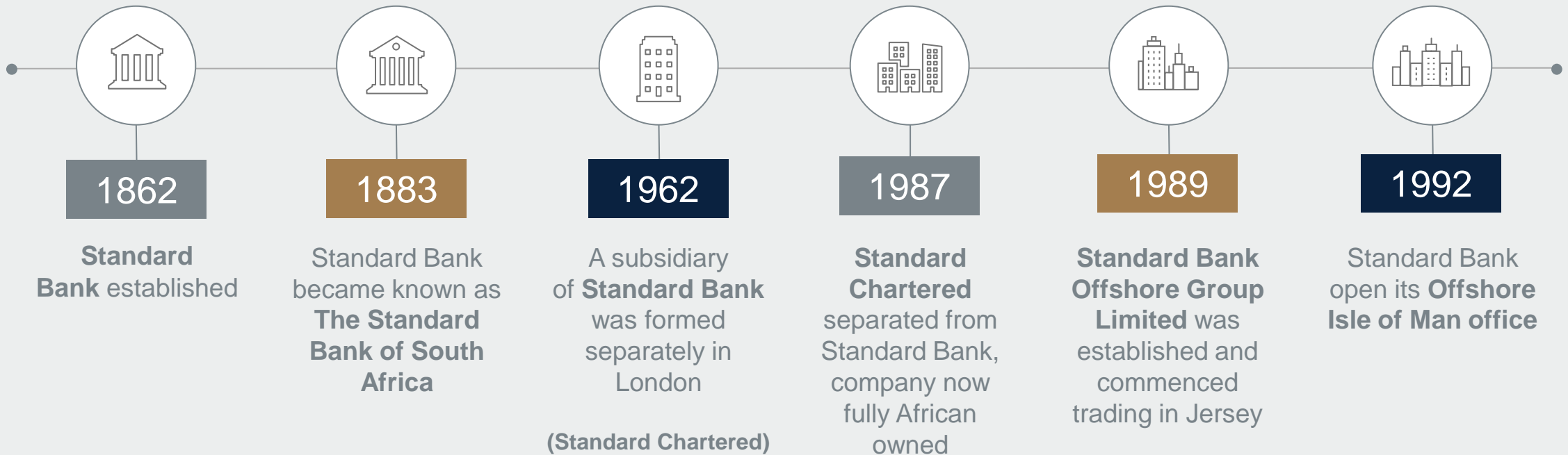




**STANDARD BANK GROUP**



# OUR JOURNEY





**Today, Standard Bank is the largest banking group in Africa by assets.**



49,000

Group employees worldwide



20

Sub-Saharan countries throughout Africa with our presence



12

Global reach including the key financial centres of Europe, the Middle-East, Asia, and Latin America



AWARDS

Numerous international banking recognitions for service, and structured products



178 MILLION

US\$ Total assets (six months ended 30 June 2021)

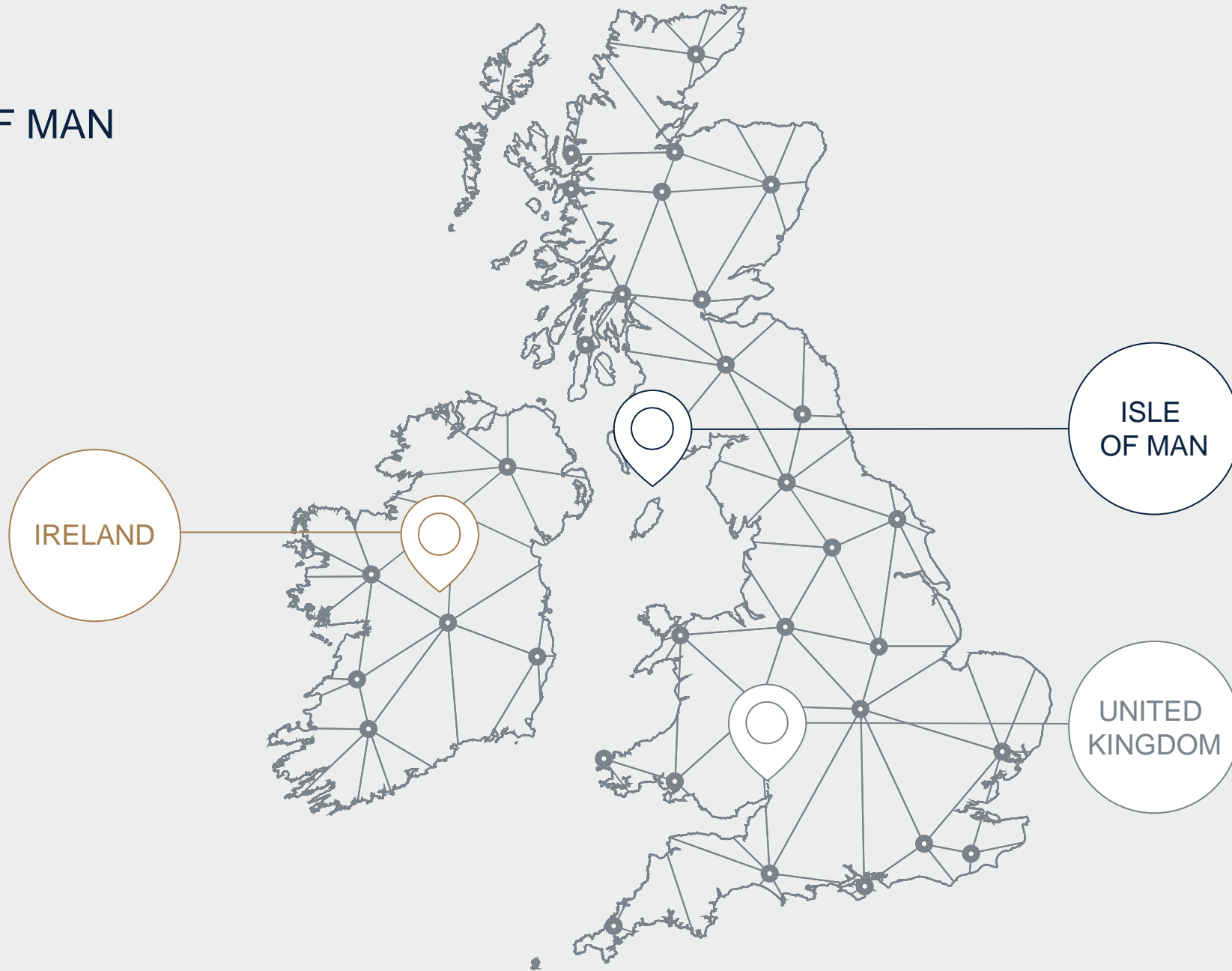


03

ISLE OF MAN

Standard Bank **IT CAN BE..**

# / ISLE OF MAN



# OPEN AN INTERNATIONAL BANK ACCOUNT IN THE ISLE OF MAN REASONS



IMF ranked the Island  
as a well-regulated offshore  
financial centre



A safe base to accumulate  
funds for future use or  
receipt of regular credits



Isle of Man  
Depositors'  
Compensation Scheme



A highly secure and  
stable political and economic  
environment



Interest is paid on savings  
and investment accounts gross,  
although your client may have  
a taxation liability elsewhere\*

\*Standard Bank Isle of Man Limited is not a tax advisor and therefore suggest that you seek independent tax advice from a suitably qualified advisor as to individual client positions. Levels of, bases for and reliefs from taxation can change in the future and depends on the individual circumstances of the client.

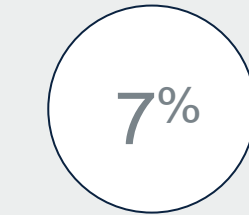
# / CAPITAL ADEQUACY



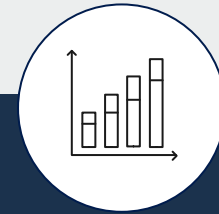
Long-term  
credit ratings  
(31/12/20)



Tier 1 Capital  
Adequacy Ratio\*



Regulatory  
Requirement



Regulatory required  
solvency margin

Isle of Man  
Depositors' Compensation  
Scheme

Diversification  
of client wealth

\*Standard Bank Group 2021 for the six-month ended June 2021

# / BANK WITH AN AWARD-WINNING BANK\*



Investment Performance – Growth Portfolio  
Finalist (Melville Douglas)



International Investment Awards | Excellence in International Private Banking Winner (IPB)



ESG Innovation Gold Winner (International Fund Solutions)



Structured Products & Derivatives Awards 2020 |



International Investment Awards | Excellence in Client Service (Africa) - Industry Banking Winner (IPB)



IOM Newspaper Awards for Excellence | Company of the Year Winner

Winner:

- Best House MEA (Middle East and Africa)
- Best Distributor MEA
- Best Performance South Africa

\*RECEIVED BY COMPANIES WITHIN THE STANDARD BANK OFFSHORE GROUP

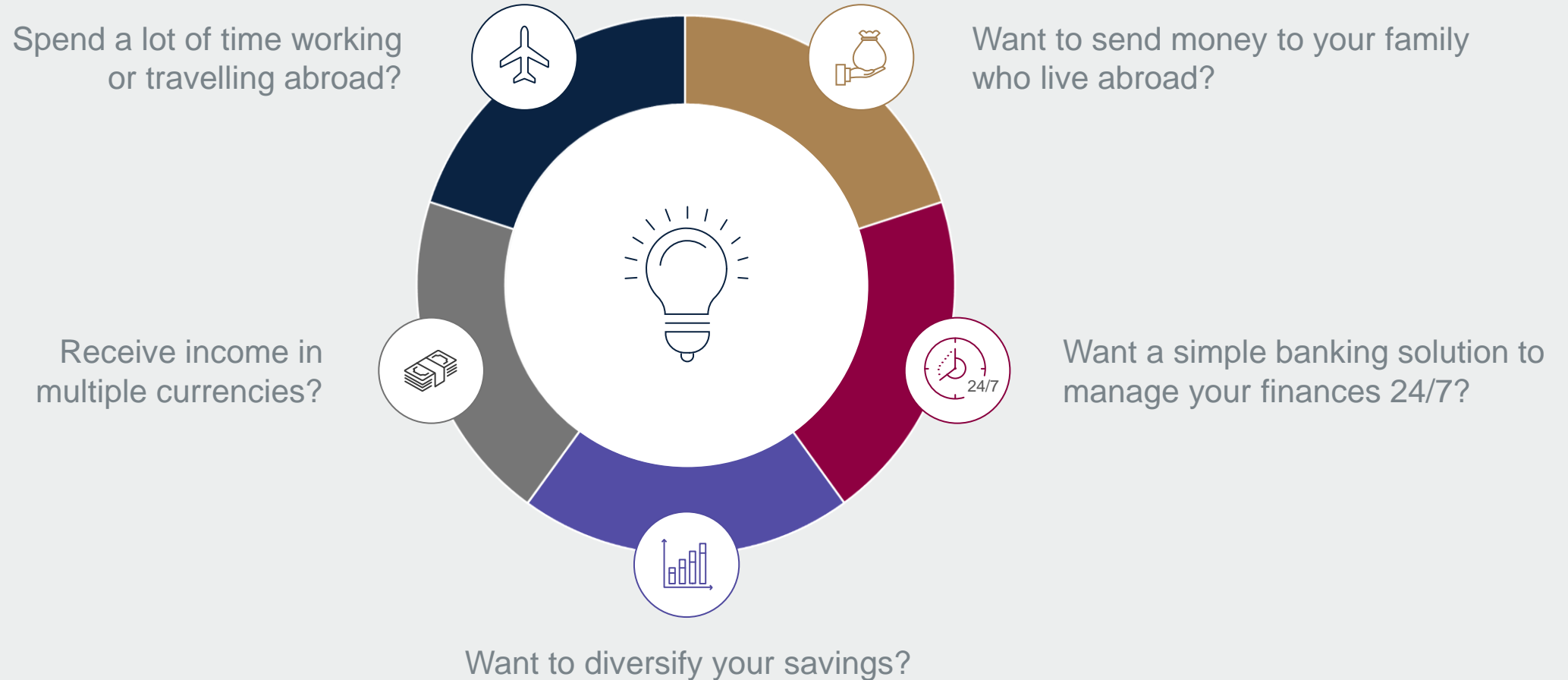


04

WHY  
INTERNATIONAL  
BANKING?

Standard Bank **IT CAN BE..**

# / DO YOU OR YOUR CLIENTS



# INTERNATIONAL BANKING BENEFITS



Currencies **consolidated** in one place



**Security** against currency and exchange rate volatility



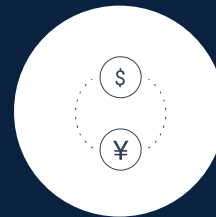
**Access** to money when working or travelling abroad



A **safe** repository for funds, to **accumulate** for future use e.g. buying property overseas, travelling abroad and financial diversification



**Unlimited** access to foreign exchange



**Efficient and flexible** financial management across borders



05

OUR PRODUCTS:  
AN OVERVIEW

# OUR PRODUCTS OVERVIEW



## BANKING PRODUCTS

- Current Accounts
- Savings Accounts

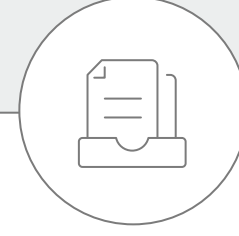


## BANKING SERVICES

- Visa Debit Card
- Internet Banking
- Mobile Banking
- Client Engagement Centre



## STRUCTURED PRODUCTS & DEPOSITS



## LIFE POLICY SECURED LENDING



## UK PROPERTY SECURED LENDING

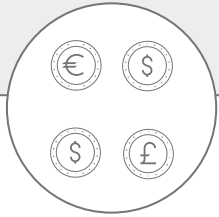
We are an English speaking bank –  
**BUT** now have Spanish and Portuguese telephone interpretation services\*

\*subject to completion of indemnity, please refer to terms and restrictions



## OPTIMUM ACCOUNT

A flexible, international current account for regular transactions, with the optional benefit of a Visa debit card.



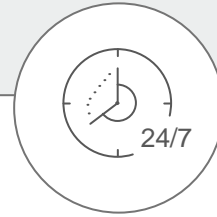
Available in  
**US Dollar,  
Sterling, Euro  
and Australian  
Dollar**



**US\$7,000  
GBP5,000  
€7,000  
AU\$7,000**  
minimum  
balance  
(as applicable)



**No account  
maintenance fee**  
if minimum  
average balance  
is maintained per  
quarter\*



**24/7**  
Internet Banking  
/ Mobile banking  
app



Visa debit card  
available with  
**24/7** customer  
support, sent via  
DHL for free\*\*



**Simple** to open  
and operate  
internationally

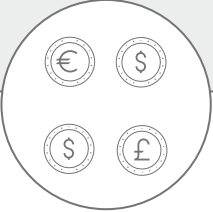





\*Account maintenance fee if average quarterly balance is below minimum level: \$90/£60/€90/AU\$90

\*\*ATM withdrawals are subject to a 1.75% Tariff (minimum £2.00, €3.00, \$3.00 & AU\$3.50), foreign exchange transactions subject to 2.75% commission



## IFA PROFESSIONAL DEMAND ACCOUNT (PRDA)

An exclusive multi-currency account offering to our supporters.

 <p>IFA PRDA available in <b>US Dollar, Sterling, Euro and Australian Dollar</b></p>	 <p><b>US\$500   GBP500   €500   AU\$500</b> minimum balance (as applicable)</p>	 <p><b>No account maintenance fees</b> charged if the minimum balance is maintained*</p>	 <p>No annual Visa debit card fee**</p>	 <p><b>24/7</b> Internet Banking</p>	 <p>Internet Banking token is sent via DHL</p>
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All you need to remember is to tick **Professional Demand Account** when completing the personal account application form.

\*Account maintenance fee if average quarterly balance is below minimum level: \$90/£60/€90/AU\$90

\*\*ATM withdrawals are subject to a 1.75% Tariff (minimum £2.00, €3.00, \$3.00 & AU\$3.50), foreign exchange transactions subject to 2.75% commission

# SUMMARY OPTIMUM VS PRDA



£	Minimum balance	£5,000	<b>£500</b>
	Annual card fee	£15	<b>Free</b>
	Offline payments	£40	<b>£20</b>
€	Minimum balance	€7,000	<b>€500</b>
	Annual card fee	€25	<b>Free</b>
	Offline payments	€60	<b>€30</b>
\$	Minimum balance	US\$7,000	<b>US\$500</b>
	Annual card fee	US\$25	<b>Free</b>
	Offline payments	US\$60	<b>US\$30</b>
A\$	Minimum balance	AU\$7,000	<b>AU\$500</b>
	Annual card fee	AU\$25	<b>Free</b>
	Offline payments	AU\$60	<b>AU\$30</b>

# / VISA DEBIT CARD



Our Visa debit card provides access to funds in your current account, using the global Visa network:



Available in **US Dollar, Sterling, Euro and Australian Dollar**



Obtain cash **24/7** in local currencies\*



Pay for goods and services ordered by **phone, mail or the internet**



Make regular **currency payments**  
(i.e. monthly premiums for life insurance policies / savings plans)



**Card and PIN sent via DHL - free of charge!**



Activation/Card management through our mobile banking app, including;  
Balance checks, monthly ATM and point of sales limit adjustments.

\*ATM withdrawals are subject to a 1.75% Tariff (minimum £2.00, €3.00, \$3.00 & AU\$3.50), foreign exchange transactions subject to 2.75% commission



## Our internet banking service, International Online, allows clients to:

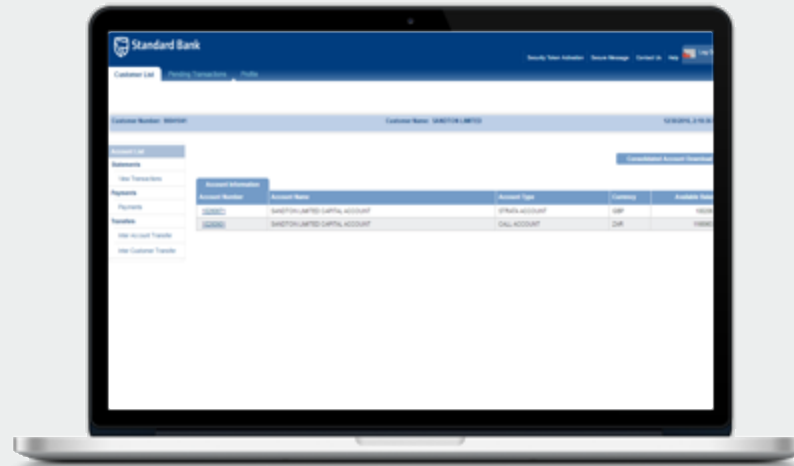
View and download account activity

Transfer funds instantly between international accounts held with us

Arrange payments to accounts held at other banks worldwide

Send secure messages to us about your account

Receive discounted payment fees\*



### IN ADDITION TO THIS:

- Internet Banking token sent via DHL - free of charge!
- Supported on all major internet browsers!

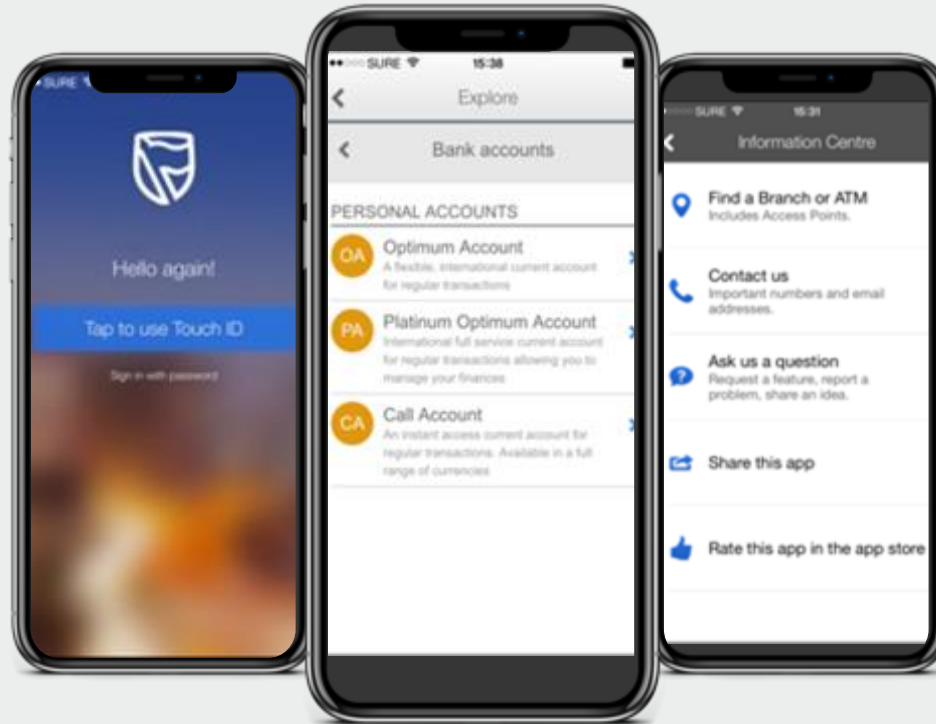
\*See our Charges for Banking Services [leaflet](#) – more information is available upon request, or on our website

# MOBILE BANKING WHAT CAN THE APP DO?



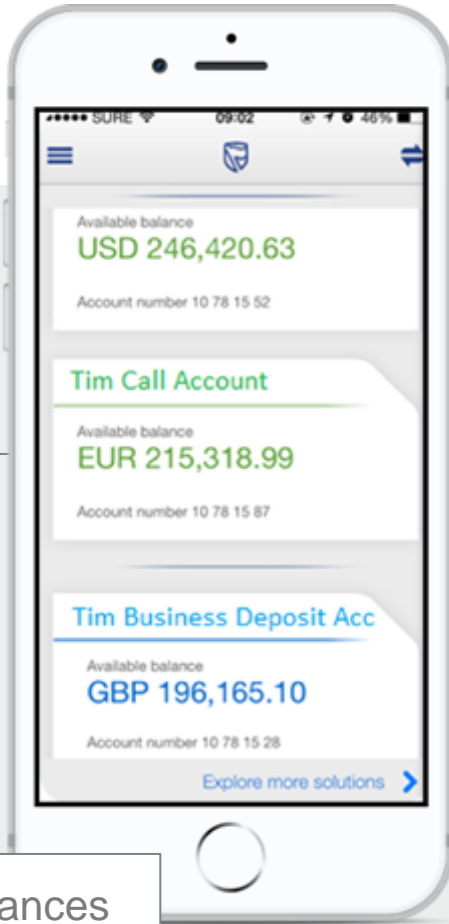
**Puts the customer in  
control of their banking needs.**

- Accessible 24/7 on multiple devices
- Single login credentials
- Enhanced security including Touch ID
- Offshore & onshore clients view accounts in one place
- Personalise your dashboards

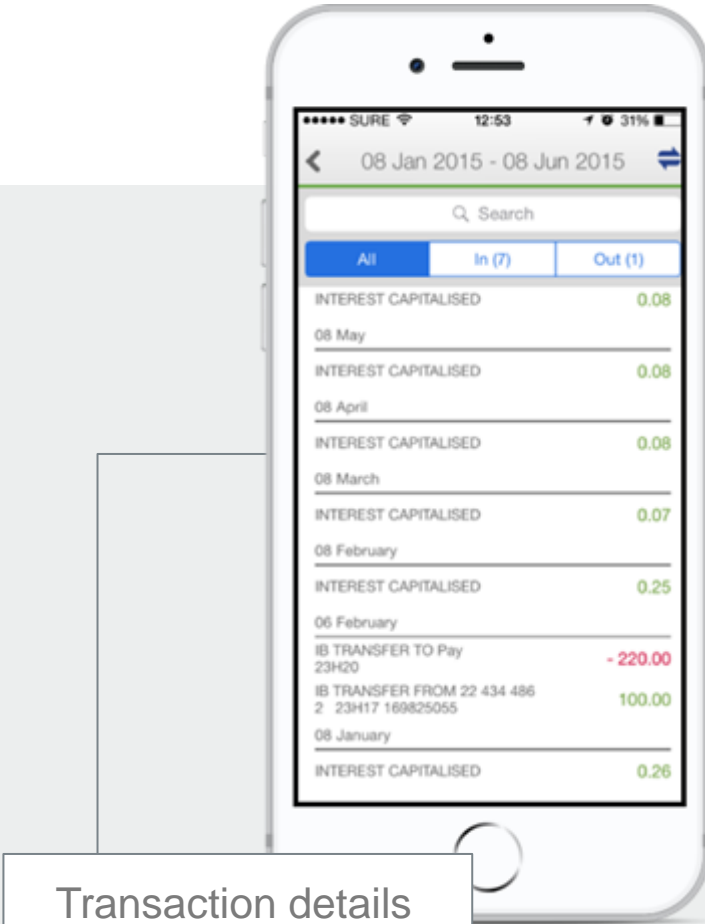


- Viewing greater transaction details
- Inter-account, and third party payment function
- Activate cards
- View PINs
- Explore - see onshore and offshore products

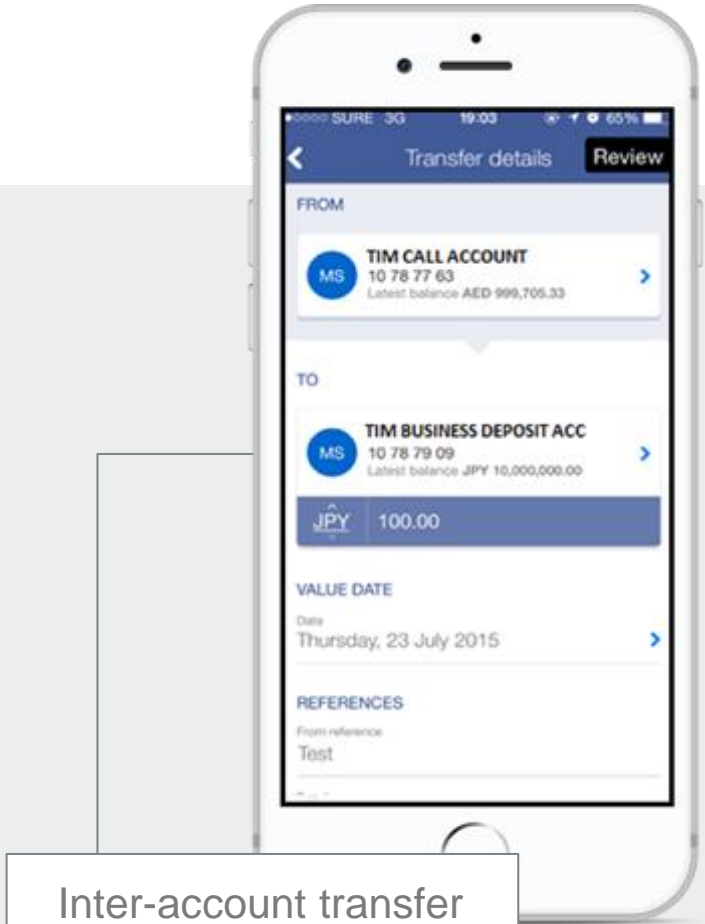
# LOOK AND FEEL



View balances



Transaction details



Inter-account transfer

# PERSONAL BANKING YOUR CLIENT ENGAGEMENT TEAM



Our dedicated, empowered Client Engagement Centre assist our clients through multiple channels:



An efficient  
high quality  
service offering



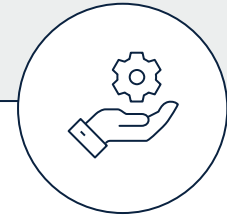
Provision of  
balances, and  
assistance with  
queries on account  
activity



Transfer funds  
instantly between  
accounts held  
with us



Arrange payments  
to accounts held at  
other banks,  
worldwide\*



Assistance with  
registration, and  
use of the Internet  
and Mobile  
banking services,  
including;

- Making payments online (domestic and international)\*
- Submitting requests through Secure Message
- Activating security token

*\*See our Charges for Banking Services leaflet  
– more information is available upon request,  
or on our website*

# / STRUCTURED PRODUCTS



## STRUCTURED DEPOSITS

Offering capital protection which operates as long as the product is held to maturity and subject to the other terms set out in the product brochure(s)

Visit our website at  
[standardbank.com/structuredproducts](http://standardbank.com/structuredproducts)  
for all of our latest products



## STRUCTURED NOTES

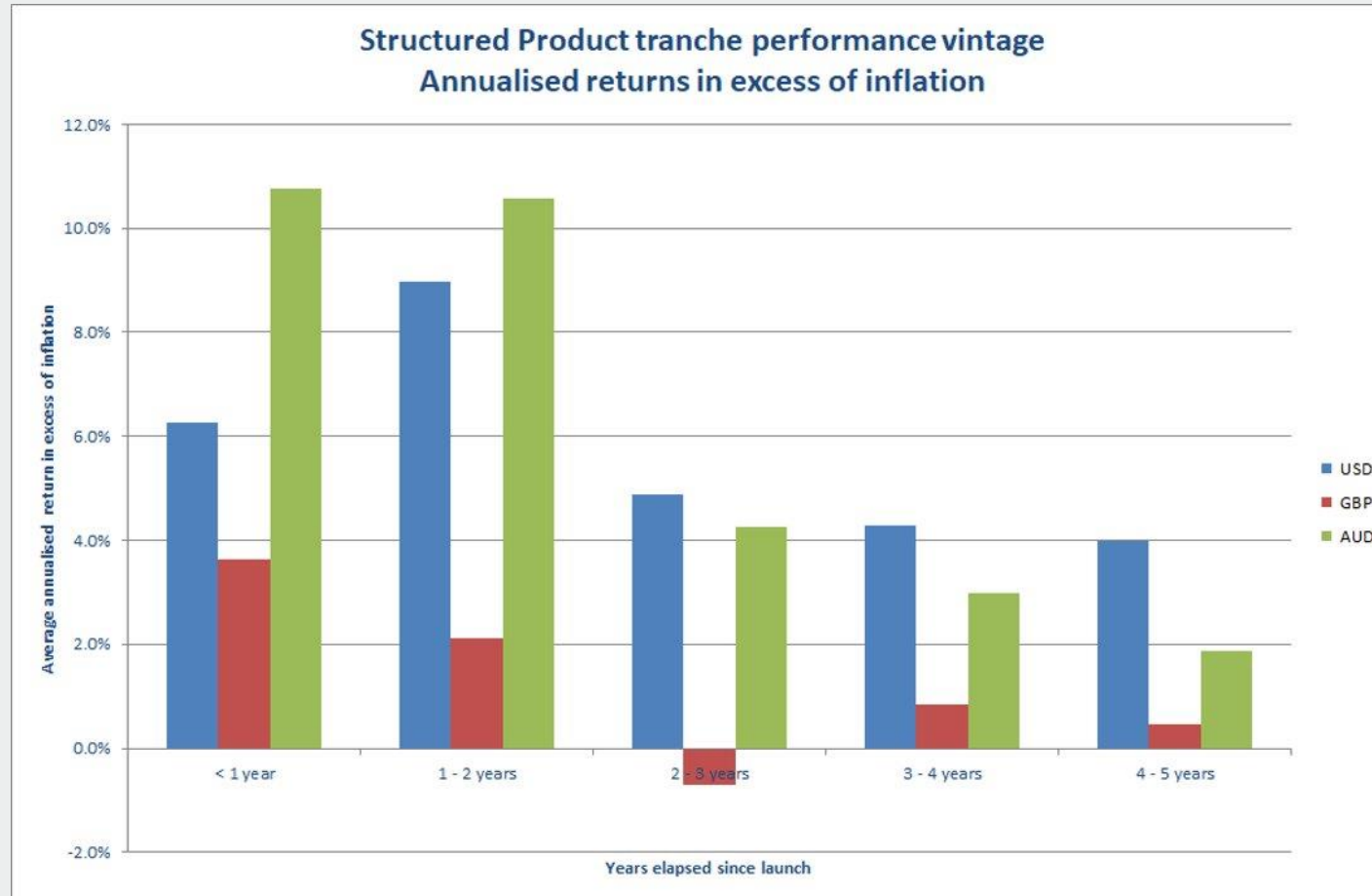
Designed to offer the potential for enhanced growth or yield, often with capital protection which operates as long as the product is held to maturity and subject to the other terms set out in the product note

## AWARDS\*



\*The Structured product brochure(s) includes important information you need to know about these products. Please read these carefully before committing. These will inform you about the risks, benefits and full terms and conditions about the product(s).

# STRUCTURED DEPOSITS – PAST PERFORMANCE

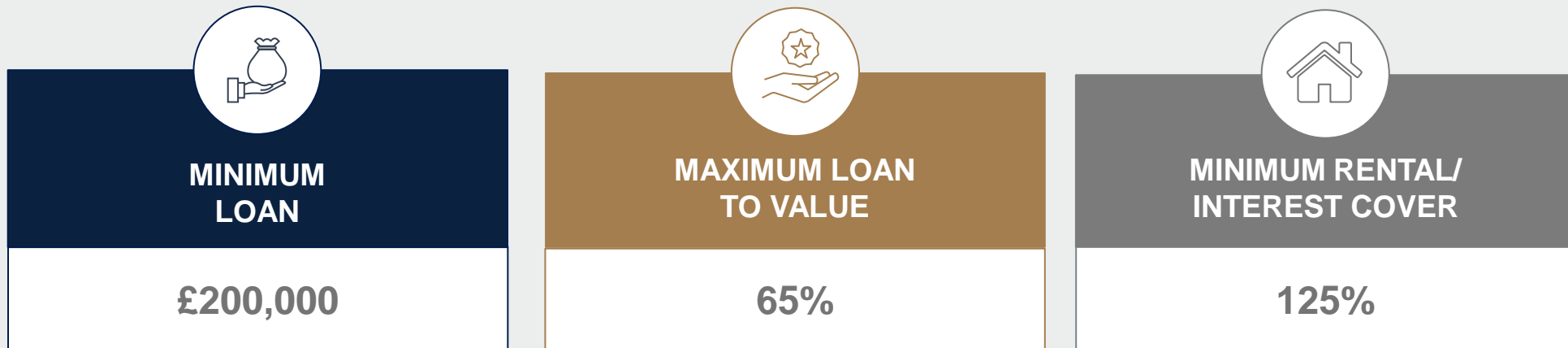


\*Past Performance is **not** a reliable indicator of future performance.



## Loan secured against UK buy to Let residential property\*

- Operating within an overall policy of providing short to medium term finance, the Bank will consider proposals for secured facilities.
- A loan may be provided for investment purposes (i.e. buy to let) to companies and to persons who are normally resident outside the UK to assist with the acquisition of a property or for equity release.



\*The product factsheet includes important information you need to know about this product. Please read this carefully before committing. This will inform you about the risks, benefits and full terms and conditions about the product. All loan facilities are subject to application.



## International Life Company Policy secured lending\*

We offer loan facilities secured against major International Life Company Portfolio Bonds for either:



**Equity release - up to 50%**  
Loan to Value (LTV) max  
(min bond value £300,000)



**Reinvestment – up to 100%**  
Loan to Value (LTV) max  
(min bond value £150,000)



**Minimum loan - £150,000**



**Investment criteria applies**

\*The product factsheet includes important information you need to know about this product. Please read this carefully before committing. This will inform you about the risks, benefits and full terms and conditions about the product. All loan facilities are subject to application.



**You will find  
the following  
on our website:**

- A dedicated IFA section
- Full range of our products and services
- Copies of our product factsheets and application forms
- Up-to-date rates on most of our products
- A pricing tool for structured deposits/products that are in issue
- Contact details for our Business Development Team



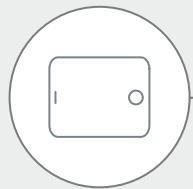
06

WHY  
INTERNATIONAL  
BANKING?





- A game changing way to submit client account applications 100% paperless!
- Makes for a quicker account opening process and totally removes the need for sending original documents



Compatible with iPad only



Available to frequent users  
(app shuts if it is not used for 30 days)



Subject to application and  
available to Suitable Certifiers



All applications are still subject  
to usual onboarding

# IFA PAPERLESS

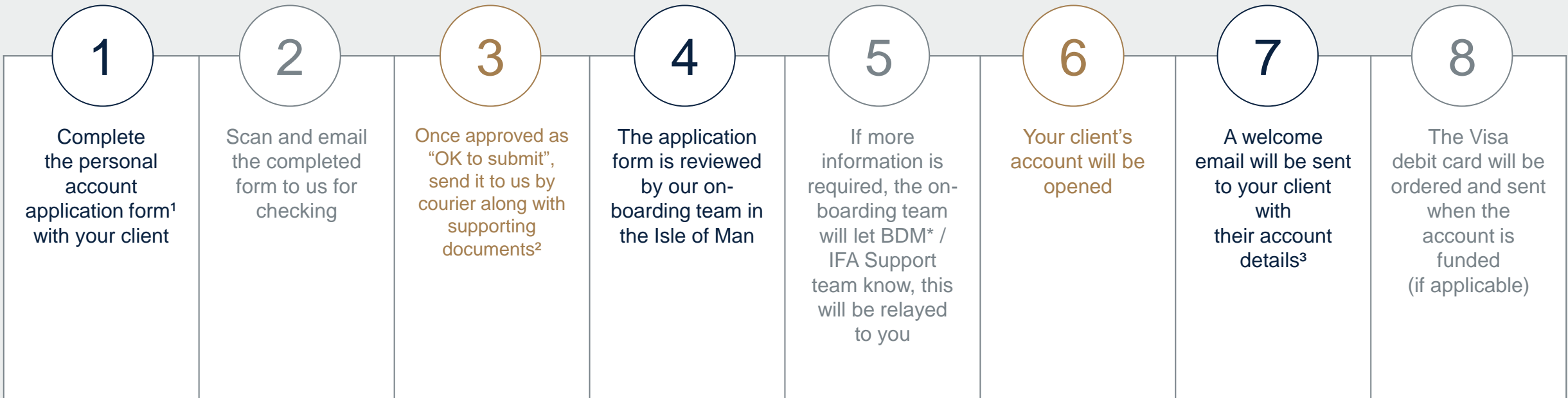


# THE ACCOUNT OPENING PROCESS



START

FINISH



<sup>1</sup> This can be found via our website or is available on request

<sup>2</sup> Documents include 'Identification verification documents' AND 'Residence verification documents'. Details of which can be found at the back of the personal account application form. Please remember that documents must be certified in accordance with our requirements

<sup>3</sup> Clients will also be prompted about how to register for Internet Banking

\*BDM refers to your regional Business Development Manager

**Please note:** accounts opened with Standard Bank Isle of Man Limited are at the discretion of the Bank

## THE ACCOUNT OPENING PROCESS



To avoid delay, please ensure the account application is completed in full.

**Certified copies of the client's Proof of Residence, and Identification** must be supplied with the completed application form.



# THE ACCOUNT OPENING PROCESS V3

- To avoid delay, please ensure the account application is completed in full.
- Certified copies of the client's Proof of Residence, and Identification must be supplied with the completed application form. Acceptable forms of this identification are as follows;



## LATIN AMERICA



### PROOF OF RESIDENCE

Must confirm client's first name/initial, and surname

- Utility Bill (home phone, water bill, electricity bill)
- Bank Statement / Life Assurance Valuation



### PROOF OF IDENTIFICATION

Must contain a photograph of the client, their date of birth, and full name

- Passport
- Driving License
- National ID Card

Where none of the above are available, please refer to IFA Support/Business Development Manager.



07

QUESTIONS

## IMPORTANT INFORMATION



Monies funding the stated structured deposits will be held on deposit by either Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Both entities are wholly-owned subsidiaries of the 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 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 Jersey Limited is regulated by the Jersey Financial Services Commission. Standard Bank House, PO Box 583, 47 – 49 La Motte Street, St Helier Jersey JE4 8XR. Registered in Jersey No.12999.

All transactions to the account are to be in line with current Exchange Control legislative requirements applicable to the country in which you are resident or working.

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