

INTERNATIONAL PERSONAL BANKING



Personal Solutions

International Banking, Investment and Fiduciary services to grow, manage and protect your wealth.

Standard Bank Moving Forward™



Welcome to Standard Bank
Modern and efficient personal financial services

As one of Africa's largest and longest-established banks, we've been helping people manage their money and find effective ways to create, grow, protect and transfer their wealth for more than 150 years.

Today, we provide modern and efficient financial services – from different types of banking and savings

accounts, loans, expertly managed investment products and fiduciary services.

As part of our commitment to putting clients at the centre of everything we do, we provide a personal and responsive service through our dedicated contact centre, as well as our online and mobile banking services so that you can stay close to your money anytime and anywhere.



**GLOBAL REACH,
LOCAL EXPERTISE**

We combine local expertise with an international reach through our offices in the Isle of Man and Jersey. These financial centres are well known for their political and economic stability and bring together world-class legal, banking and financial services with robust regulatory frameworks.

Our approach is ideal for anyone with an international dimension to their finances who is looking to:



DEDICATED TO YOU

Our commitment to helping you get the most from your money extends to everything that's involved with organising and managing your finances. That includes doing all we can to understand your circumstances and needs as well as responding to your questions and resolving any issues promptly. Communication is important so we make sure you always have access to clear and detailed information about your accounts.

Our approach is attractive to a wide range of people around the world. Our solutions are perfectly suited to frequent travellers, expatriates, and Africans looking to diversify.



You can discover the different accounts and financial services we offer over the following pages.

If you'd like to find out more, please visit www.standardbank.com/international

We look forward to opening a new world of opportunities together.



WHY CONSIDER INTERNATIONAL SOLUTIONS?

When you choose Standard Bank's international financial services, you can enjoy a range of benefits, including:



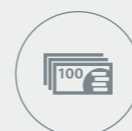
Security, confidentiality* and clear communication wherever you are in the world.



The ability to consolidate money in different currencies with easy access to foreign exchange services.



Managing your money on the move with access to first class digital banking on mobile and tablet devices.



Interest on savings and investments is paid gross without the deduction of tax at source (although you may have a tax liability elsewhere).**



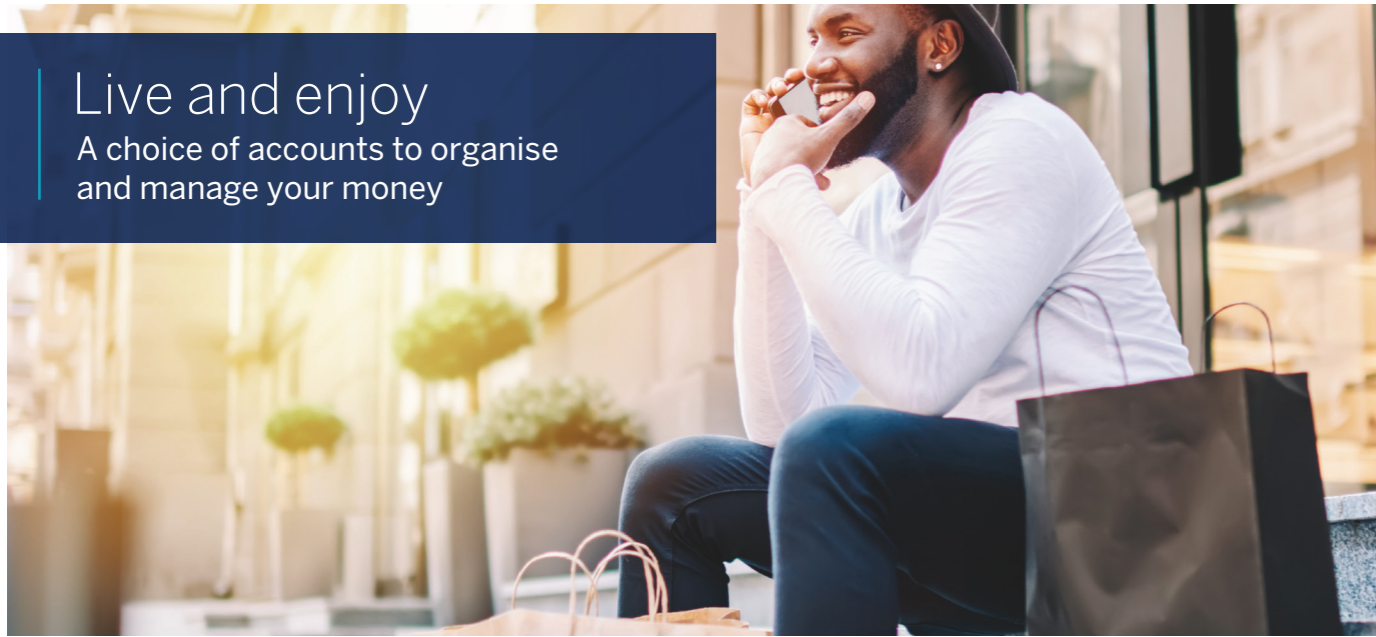
Potential tax planning and inheritance tax advantages, depending on your country of domicile.**

*Confidentiality is subject to the prevailing laws of the Isle of Man and Jersey, as applicable.

**Please note that we are not tax advisers and you should seek independent advice from an accountant or another suitably qualified adviser about your tax position. Levels of, bases for and reliefs from taxation can change in the future and depend on your circumstances. You need to ensure that you operate within the outlines of any applicable exchange control regulations.

Live and enjoy

A choice of accounts to organise and manage your money



We've designed a flexible range of current and savings accounts to help you manage your money in any major currency – whether you require access on a regular basis or are saving for the longer term.

Depending on the service you choose, you can enjoy a range of benefits, including:

- Deposit money and spend in multiple currencies.
- Tailored current accounts for introducers and yacht crew members.
- A client services team whom you can contact by phone or email.
- Secure 24/7 online banking, including through the Standard Bank mobile app.
- The convenience of transacting from one secure banking hub.
- Low-cost call rates for people based in South Africa.

Opening an account is easy. Apply online or speak to your professional advisor and we'll do the rest. You'll then be able to enjoy all the benefits of being a Standard Bank customer, including high standards of service and a personal approach. Following are some of our most popular international accounts.



2018 Best International Private Banking Service



OPTIMUM ACCOUNT

Our transactional bank account offering is a flexible way to manage your finances on the go with access to online and mobile banking applications and the optional benefit of a Visa debit card*.

Minimum opening balance:

£4,000, US\$6,000, €6,000 or AU\$6,000



PLATINUM OPTIMUM ACCOUNT

Exclusively for Standard Bank private banking clients

All the services from our Optimum Account along with exclusive benefits, including a lower initial deposit, no account maintenance fees or ongoing balance requirements.

Minimum opening balance:

£2,000, US\$3,000, €3,000 or AU\$3,000



SEAFARER ACCOUNT

A unique current account available exclusively to yacht crew, which offers a low minimum balance, no minimum income, a linked additional currency account and free electronic payments**. Combined with an optional Visa debit card and secure 24/7 internet banking, this account puts you in control wherever you are in the world.

Minimum opening balance:

£2,500, US\$3,500, €2,500 or AU\$3,500



OFFSHORE MONEYMARKET CALL ACCOUNT

An instant access savings account with monthly interest payments linked to international money market rates and the option to make unlimited deposits and withdrawals.

Minimum opening balance:

£25,000, US\$50,000 or €50,000

*Fees & charges apply. **Free for all UK and International Transfers or Standing Order payments. However, any agents' charges, foreign correspondents' charges or indirect costs incurred in connection with transactions undertaken at your request will be passed onto you.



OFFSHORE RESERVE ACCOUNT

Ideal if you want to build up cash savings but still make withdrawals. Two can be made every six months, with any additional withdrawals subject to a charge. You can pay money in at any time and interest is paid twice a year.

Minimum opening balance:
£3,000, US\$5,000, €5,000 or R35,000



NOTICE ACCOUNTS

A range of options to help you diversify your savings over periods ranging from 36 to 196 days. As interest is paid annually, the longer you can leave your money invested, the greater interest you will be able to earn.

Minimum opening balance:
£10,000 or US\$10,000



FIXED-TERM DEPOSIT ACCOUNT

If you're looking to put away money for an agreed period with no additions or withdrawals, this account is ideal. Deposit periods range from three months to a year with fixed interest rates linked to international money markets. At maturity, you can decide whether to receive all or part of the interest or reinvest for an additional term.

Minimum opening balance:
Deposits under 6 months:
£25,000, US\$50,000, €50,000 or R500,000

Deposits between 6 and 12 months:
£10,000, US\$25,000, €25,000 or R500,000

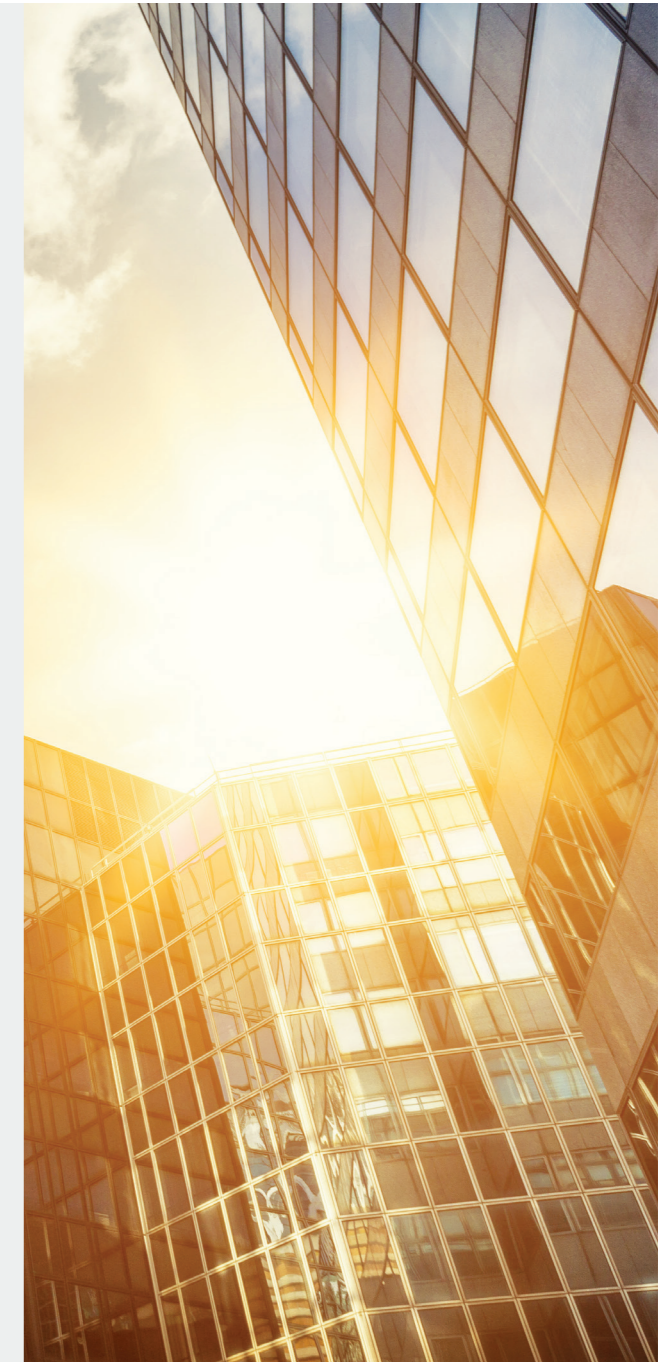
BEYOND BANKING BORROWING

Gain access to a range of options for borrowing money on competitive terms:

- **UK property loan**
Residential buy-to-let loans for investors looking to purchase property in the UK who are based in another country.
- **Cash-backed loan**
Unlock liquidity to make your money go further with a loan secured against cash held on deposit in your account.
- **Cashback guarantee**
Guarantees and clean letter of credit facilities secured by cash held on deposit within the Standard Bank Group.
- **Portfolio bond loan**
Secure a loan against the value of your investment portfolio, available through an introducer.



All subject to eligibility.



Save and Invest

Working together to protect and grow your wealth

With Standard Bank's offshore investment services, you can diversify your assets through access to a world of global opportunities. We've been helping people protect and grow their wealth for more than 20 years and offer the experience, expertise and resources that other firms find difficult to match.

We have a strong investment culture that brings together our financial professionals with other specialist providers.

Working together, we follow a well-defined philosophy and process for managing investments within a continuously changing environment.

You can access our investment expertise in various ways across all major currencies, including actively managed funds, discretionary portfolios and stockbroking services. You choose the route that's right for you depending on:



How much you want to invest and for how long.



Your desired return and appetite for risk.



Whether you're looking for long-term growth or a regular income.



How involved you'd like to be in the process.

STRUCTURED PRODUCTS

If you're looking to make your money work harder but don't want all the risks associated with investing in financial markets, structured products open a world of exciting opportunities. With facilities like capital protection and minimum returns, these innovative investments can offer some certainty over performance.

We offer a wide range of products in major currencies with different terms, which are all backed by our award-winning teams of investment experts.

Just choose the one that is right for you based on your desired returns and appetite for risk as well as the length of time you're prepared to leave your money invested.





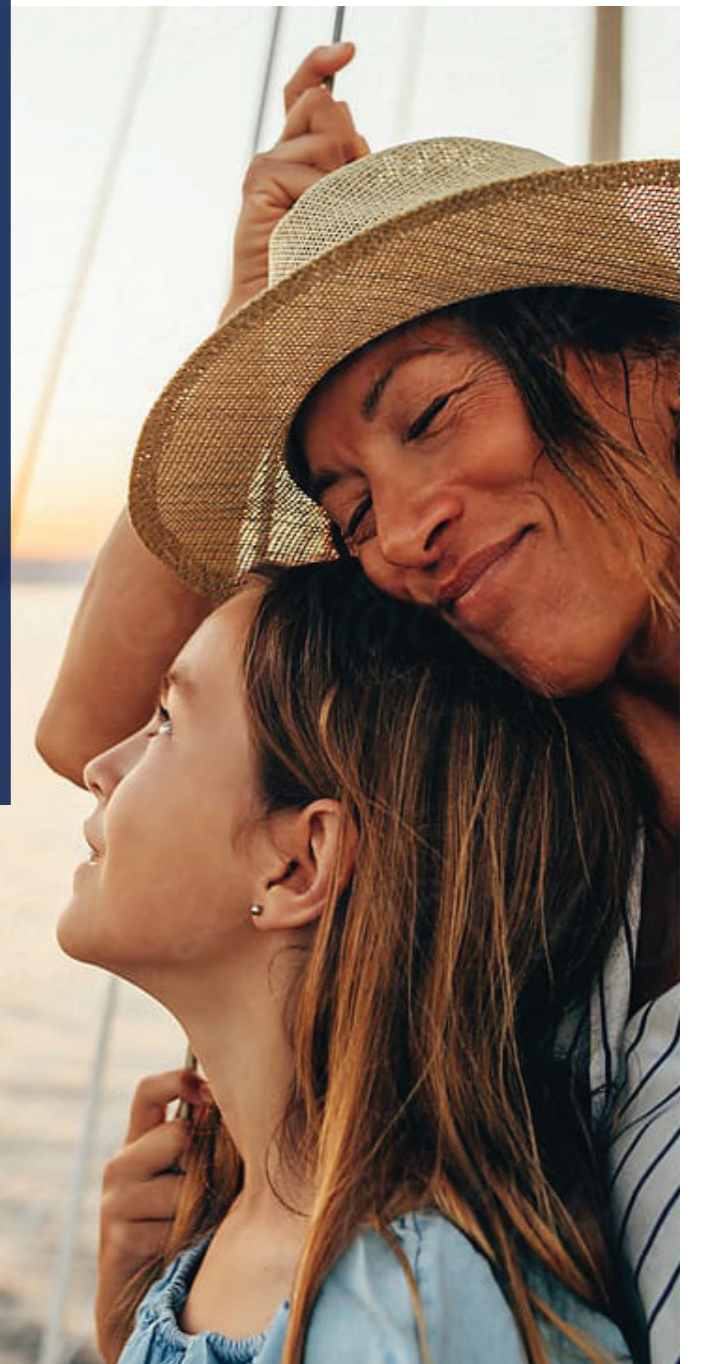
PLANNING FOR TOMORROW

When your assets and business interests are complex, valuable and potentially spread across different countries, or your family are living, studying or working abroad, your wealth is exposed to a variety of risks. An international fiduciary structure can provide a flexible framework to guard against unintended risks across different legal, regulatory and tax environments.

Finding The Right Solution For You

If you'd like to find out more about our banking, lending and investment services, then we'd like to hear from you. Please get in touch to request more information, discuss your options and how to apply.

www.standardbank.com/international





www.standardbank.com/international



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