International **Personal Banking**



Professional Demand Account

The Professional Demand Account (PRDA) is available exclusively to Independent Financial Advisory firms and their staff. Unlike other offshore bank accounts for IFAs, Standard Bank Isle of Man's PRDA has a low minimum balance, no minimum income requirement and no minimum wealth requirement.

Account / Overview

Available in GBP | USD | EUR | AUD

Average quarterly minimum balance £250 | US\$250 | €250 | AU\$250 (as applicable)

- · Instant access to funds held in the account
- Optional Visa debit card (fees and charges apply)
- No account maintenance fee if a minimum balance is maintained*
- · No annual Visa debit card fee
- Simple to open and operate internationally

Digital

Internet Banking

- Make international payments, view and download account activity
- · Transfer funds between accounts with us
- · Secure messaging

Mobile Banking

- Access and manage your accounts on the go using your mobile device
- · View account activity and transfer funds between accounts with us
- Link your accounts within the Standard Bank Group

Standard Bank mobile app can be downloaded for free from the App Store or Google Play.





Professional Demand Account / Your terms

The terms and conditions for this account, including our banking charges factsheet, are available on our website at www.standardbank.com/terms.

*Professional Demand Account Maintenance charge:

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance of £250 I US\$250 I €250 I AU\$250, the account maintenance fee charged per quarter is £50.00 I US\$75.00 I €75.00 I AU\$75.00.

How to apply...



Online

Visit our website www.standardbank.com/PRDA



Phone

Call +44 (0) 1624 643821

Or for South African based IFA's, call +27 (0)860 333 383



Email

Email IFAsupport@standardbank.com

Or for South African based IFA's, email OffshoreGTG@standardbank.co.za

www.standardbank.com/ifa

Important Information

Terms and conditions apply.

Visa debit card transaction fees apply. Please refer to the Visa debit user guide, which is available at www.standardbank.com/visa for more information.

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Deposits made with SBIoM are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. The Isle of Man has a Financial Services Ombudsman Scheme covering disputes relating to financial services offered in or from the Isle of Man to individuals. This document has been approved for the purposes of section 21 of the Financial Services & Markets Act 2000 (FSMA) by Standard Advisory London Limited, authorised and regulated by the Financial Conduct Authority.

Prospective clients residing in the UK should be aware that the protections provided to clients by the UK regulatory system established under FSMA do not apply to any services or products provided by any entity within the Standard Bank Offshore Group. In particular, clients will not be entitled to compensation from the Financial Services Compensation Scheme, nor will they be entitled to the benefits provided by the Financial Ombudsman Service or other protections to clients under FSMA. 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 11 636 1781 or by email at Groupfaiscomplianceofficer@standardbank.co.za. SBSA holds professional indemnity

insurance cover.

SBSA is authorised by SBIoM 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.

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