

Specific Terms and Conditions - International Personal Banking Bank Accounts

Introduction

- These Terms govern your contractual relationship with us and must be read in conjunction with our *General Terms and Conditions* for Personal, Corporate or Trust Accounts, as applicable to you, and our *Charges for Banking Services* leaflets for International Personal Banking or Corporate and Business Banking. In the event of any conflict between the provisions of these Terms and the *General Terms and Conditions* applicable to you, the provisions of these Terms shall prevail, except where any Applicable Regulations require otherwise. If you request access to our internet banking service, *International Online*, in the event of any conflict between the Internet Terms and these Terms then, unless otherwise specified, the Internet Terms shall have precedence.
- Capitalised terms used in these Terms that are not otherwise defined shall have the meaning given to them in the *General Terms and Conditions* applicable to you. References to "we", "us" or "our" are references to the Bank. References to "you" or "your" are references to the person or persons in whose name the account is held.
- Changes to these Terms will be made in accordance with the *General Terms and Conditions* applicable to you.

Optimum Account - account specific terms

- The Optimum Account (the "**Optimum Account**") is available to clients in Sterling, US Dollar, Euro and Australian Dollar.
- The minimum deposit required to open an Optimum Account is £4,000, US\$6,000, €6,000 or AU\$6,000, as applicable (the "**Minimum Balance Requirement**"). Interest on balances above the Minimum Balance Requirement is calculated at the appropriate Optimum Account rate. Balances below the Minimum Balance Requirement do not accrue interest.
- If the average credit balance maintained over any quarterly interest period amounts to less than the Minimum Balance Requirement, an account maintenance charge may be applied in accordance with our *Charges for Banking Services* leaflets.
- Interest rates may vary with, amongst other things, market conditions and the balance held on the Optimum Account. Changes to the rate or rates of interest payable on the Optimum Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
- Interest is calculated on the daily cleared balance of the Optimum Account and credited quarterly, on the last Business Day in March, June, September and December.
- Bank statements are issued quarterly after application of interest, or on request. If no transactions have been carried out on an Optimum Account during the preceding quarter we reserve the right to vary the statement frequency to half yearly.
- Deposits and withdrawals may be made at any time.
- You must not cause the Optimum Account to become overdrawn unless prior arrangements have been made with us.

Platinum Optimum Account – account specific terms

- The Platinum Optimum Account (the "**Platinum Optimum Account**") is available to personal Standard Bank Group Private Banking clients in Sterling, US Dollar, Euro and Australian Dollar.
- The minimum deposit required to open a Platinum Optimum Account is £2,000, US\$3,000, €3,000 or AU\$3,000, as applicable (the "**Minimum Balance Requirement**"). Interest on balances above the Minimum Balance Requirement is calculated at the appropriate Platinum Optimum Account rate. Balances below the Minimum Balance Requirement do not accrue interest.
- Interest rates may vary with, amongst other things, market conditions and the balance held on the Platinum Optimum Account. Changes to the rate or rates of interest payable on the Platinum Optimum Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
- Interest is calculated on the daily cleared balance of the Platinum Optimum Account and credited quarterly, on the last Business Day in March, June, September and December.
- Bank statements are issued quarterly after application of interest, or on request. If no transactions have been carried out on a Platinum Optimum Account during the preceding quarter we reserve the right to vary the statement frequency to half yearly.
- Deposits and withdrawals may be made at any time.
- You must not cause the Platinum Optimum Account to become overdrawn unless prior arrangements have been made with us.

Call Account - account specific terms

- The Call Account (the "**Call Account**") is available in all major currencies. Full details of the currencies available will be provided upon request.
- The minimum deposit required to open a Call Account is £3,000 (or currency equivalent) (the "**Minimum Balance Requirement**").
- Credit interest is not generally payable on the Call Account.
- Interest, if applicable, is calculated on the daily cleared balance of the Call Account and credited quarterly, on the last Business Day in March, June, September and December.
- Bank statements are issued quarterly after application of interest, or on request.
- Deposits and withdrawals may be made at any time.
- You must not cause the Call Account to become overdrawn unless prior arrangements have been made with us.

Offshore Moneymarket Call Account - account specific terms

- The Offshore Moneymarket Call Account (the "**OMC Account**") is available to personal clients in Sterling, US Dollar and Euro.
- The minimum deposit required to open an OMC Account is £25,000, US\$50,000 or €50,000, as applicable (the "**Minimum Opening Balance Requirement**"). Interest on balances above £3,000, US\$5,000 or €5,000, as applicable (the "**Minimum Balance Requirement**"), is calculated at the appropriate OMC Account rate (see clause 3 below). Balances below the Minimum Balance Requirement do not accrue interest.

- Interest rates may vary with, amongst other things, market conditions and the balance held on the OMC Account. Changes to the rate or rates of interest payable on the OMC Account, or the tiers at which interest is paid, will be published on our website www.standardbank.com/international.
- Interest is calculated on the daily cleared balance of the OMC Account and credited monthly on the last Business Day of each month.
- Bank statements are issued quarterly on the last Business Day of each calendar quarter. If no transactions have been carried out on the OMC Account during the preceding quarter, we reserve the right to vary the statement frequency to half yearly.
- Deposits and withdrawals may be made at any time.
- You must not cause the OMC Account to become overdrawn.
- Should the OMC Account balance fall below the Minimum Opening Balance Requirement and remain as such for 14 days or longer, we reserve the right to amend the account type to a more appropriate product or to close the account.

Offshore Reserve Account - account specific terms

- The Offshore Reserve Account (the "**Offshore Reserve Account**") is available to personal clients in Sterling, US Dollar, Euro and South African Rand.
- The minimum deposit required to open an Offshore Reserve Account is £3,000, US\$5,000, €5,000 or ZAR35,000, as applicable (the "**Minimum Balance Requirement**"). Interest on balances above the Minimum Balance Requirement is calculated at the appropriate Offshore Reserve Account rate. Balances below the Minimum Balance Requirement do not accrue interest.
- Interest rates may vary with, amongst other things, market conditions and the balance held in the Offshore Reserve Account. Changes to the rate or rates of interest payable on the Offshore Reserve Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
- Interest is calculated on the daily cleared balance of the Offshore Reserve Account and credited half yearly, on the last Business Day in February and August.
- Bank statements are issued half yearly after application of interest.
- Deposits may be made at any time and two withdrawals are permitted in each half year period (which are the periods ending respectively on the last Business Day in February and August). Other than any transfer charge, no charge will be made for these permitted withdrawals. Any additional withdrawals will be subject to a charge in addition to the standard transfer charge in accordance with our *Charges for Banking Services* leaflet for International Personal Banking.
- You must not cause the Offshore Reserve Account to become overdrawn.

International Saver 36 Account - account specific terms

- The International Saver 36 Account (the "**International Saver 36 Account**") is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
- The minimum deposit required to open an International Saver 36 Account is £10,000, US\$10,000 or €10,000, as applicable (the "**Minimum Balance Requirement**").
- The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
- Withdrawals and closures are only permitted after serving 36 days notice (the "**Notice Period**") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 36 Account during the notice period.
- After serving the requisite number of days notice, withdrawals may be made either by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited, by electronic transfer to an account in your name with another bank in your name. Third party payments are not permitted from the International Saver 36 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 36 Account.
- To set notice on your International Saver 36 Account you must provide the Bank with the exact sum on which you wish to set notice, the intended date of withdrawal (at least 36 days hence) and the proposed method of withdrawal. Settlement instructions must be provided prior to the intended date of withdrawal and not less than one Business Day before the expiry of the notice period.
- The total amount notified for withdrawal may not exceed the total balance of the International Saver 36 Account excluding accrued interest not yet applied to the account in accordance with conditions, except where the notice instruction is for closure of the International Saver 36 Account.
- The notice period is deemed to have started on the day the Bank receives complete instructions from you, provided those instructions are received before 2pm on a Business Day. This is day one.
If your instruction is received outside of office hours or after 2pm on a Business Day your request will be dealt with on the next Business Day. Your withdrawal will be processed after a full 36 days notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 37.
- If the given notice period expires on a day when the Bank is not open for banking business, we will process your withdrawal on the next Business Day.
- If, after serving the requisite number of days notice, valid settlement instructions have not been correctly provided to the Bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 36 days notice.
- You may cancel your notice instruction at any time up to three Business Days before the end of the notice period. You will be responsible for any costs or losses incurred by the Bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 36 Account.

12. More than one notice instruction can be applied to your International Saver 36 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see condition 11 above, in which case we will tell you if the Bank accepts the change and will treat your original notice instruction as canceled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
13. Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 36 Account. Changes to the rate or rates of interest payable on the International Saver 36 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international
14. Interest is calculated on the daily cleared balance of the International Saver 36 Account and credited annually, on the last Business Day of June.
15. A bank statement is issued annually after application of interest, or on request.
16. You must not cause the International Saver 36 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and an interest charge (as calculated by the Bank) may also be levied; you may receive back less than you deposited.
4. Withdrawals and closures are only permitted after serving 196 days notice (the "Notice Period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 196 Account during the notice period.
5. After serving the requisite number of days notice, withdrawals may be made either by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited, by electronic transfer to an account in your name with another bank in your name. Third party payments are not permitted from the International Saver 196 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 196 Account.
6. To set notice on your International Saver 196 Account you must provide the Bank with the exact sum on which you wish to set notice, the intended date of withdrawal (at least 196 days hence) and the proposed method of withdrawal. Settlement instructions must be provided prior to the intended date of withdrawal and not less than one Business Day before the expiry of the notice period.
7. The total amount notified for withdrawal may not exceed the total balance of the International Saver 196 Account excluding accrued interest not yet applied to the account in accordance with conditions, except where the notice instruction is for closure of the International Saver 196 Account.
8. The notice period is deemed to have started on the day the Bank receives complete instructions from you, provided those instructions are received before 2pm on a Business Day. This is day one. If your instruction is received outside of office hours or after 2pm on a Business Day your request will be dealt with on the next Business Day. Your withdrawal will be processed after a full 196 days notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 197.
9. If the given notice period expires on a day when the Bank is not open for banking business, we will process your withdrawal on the next Business Day.
10. If, after serving the requisite number of days notice, valid settlement instructions have not been correctly provided to the Bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 196 days notice.
11. You may cancel your notice instruction at any time up to three Business Days before the end of the notice period. You will be responsible for any costs or losses incurred by the Bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 196 Account.
12. More than one notice instruction can be applied to your International Saver 196 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see condition 11 above, in which case we will tell you if the Bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
13. The interest rate payable on the International Saver 196 Account may vary with, amongst other things, market conditions and the balance held on the International Saver 196 Account. Notice of changes to the rate or rates of interest payable on the International Saver 196 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international, at least 45 calendar days in advance of any such change.
14. Interest is calculated on the daily cleared balance of the International Saver 196 Account and credited annually, on the last Business Day of June.
15. A bank statement is issued annually after application of interest, or on request.
16. You must not cause the International Saver 196 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and an interest charge (as calculated by the Bank) may also be levied; you may receive back less than you deposited.

International Saver 96 Account – account specific terms

1. The International Saver 96 Account (the "International Saver 96 Account") is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
2. The minimum deposit required to open an International Saver 96 Account is £10,000, US\$10,000 or €10,000, as applicable (the "Minimum Balance Requirement").
3. The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
4. Withdrawals and closures are only permitted after serving 96 days notice (the "Notice Period") of your intention to withdraw. We reserve the right to vary the interest rate payable on the International Saver 96 Account during the notice period.
5. After serving the requisite number of days notice, withdrawals may be made either by internal transfer to another account in your name held with Standard Bank Isle of Man Limited or Standard Bank Jersey Limited, by electronic transfer to an account in your name with another bank. Third party payments are not permitted from the International Saver 96 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 96 Account.
6. To set notice on your International Saver 96 Account you must provide the Bank with the exact sum on which you wish to set notice, the intended date of withdrawal (at least 96 days hence) and the proposed method of withdrawal. Settlement instructions must be provided prior to the intended date of withdrawal and not less than one Business Day before the expiry of the notice period.
7. The total amount notified for withdrawal may not exceed the total balance of the International Saver 96 Account excluding accrued interest not yet applied to the account in accordance with conditions, except where the notice instruction is for closure of the International Saver 96 Account.
8. The notice period is deemed to have started on the day the Bank receives complete instructions from you, provided those instructions are received before 2pm on a Business Day. This is day one. If your instruction is received outside of office hours or after 2pm on a Business Day your request will be dealt with on the next Business Day. Your withdrawal will be processed after a full 96 days notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 97.
9. If the given notice period expires on a day when the Bank is not open for banking business, we will process your withdrawal on the next Business Day.
10. If, after serving the requisite number of days notice, valid settlement instructions have not been correctly provided to the Bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 96 days notice.
11. You may cancel your notice instruction at any time up to three Business Days before the end of the notice period. You will be responsible for any costs or losses incurred by the Bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 96 Account.
12. More than one notice instruction can be applied to your International Saver 96 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see condition 11 above, in which case we will tell you if the Bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
13. The interest rate payable on the International Saver 96 Account may vary with, amongst other things, market conditions and the balance held on the International Saver 96 Account. Notice of changes to the rate or rates of interest payable on the International Saver 96 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international, at least 45 calendar days in advance of any such change.
14. Interest is calculated on the daily cleared balance of the International Saver 96 Account and credited annually, on the last Business Day of June.
15. A bank statement is issued annually after application of interest, or on request.
16. You must not cause the International Saver 96 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and an interest charge (as calculated by the Bank) may also be levied; you may receive back less than you deposited.
5. After serving the requisite number of days notice, withdrawals may be made either by internal transfer to another account in your name held with Standard Bank Isle of Man Limited, by electronic transfer to an account in your name with another bank. Third party payments are not permitted from the International Saver 396 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the International Saver 396 Account.
6. To set notice on your International Saver 396 Account you must provide the Bank with the exact sum on which you wish to set notice, the intended date of withdrawal (at least 396 days hence) and the proposed method of withdrawal. Settlement instructions must be provided prior to the intended date of withdrawal and not less than one Business Day before the expiry of the notice period.
7. The total amount notified for withdrawal may not exceed the total balance of the International Saver 396 Account excluding accrued interest not yet applied to the account in accordance with conditions, except where the notice instruction is for closure of the International Saver 396 Account.
8. The notice period is deemed to have started on the day the Bank receives complete instructions from you, provided those instructions are received before 2pm on a Business Day. This is day one. If your instruction is received outside of office hours or after 2pm on a Business Day your request will be dealt with on the next Business Day. Your withdrawal will be processed after a full 396 days notice has been served, where day one counts as a full day, such that your deposit will be released for payment on day 397.
9. If the given notice period expires on a day when the Bank is not open for banking business, we will process your withdrawal on the next Business Day.
10. If, after serving the requisite number of days notice, valid settlement instructions have not been correctly provided to the Bank, or are no longer valid, the period of notice will be deemed to have lapsed. Thereafter, withdrawals will be subject to a further 396 days notice.

International Saver 396 Account - account specific terms

International Saver 196 Account – account specific terms

1. The International Saver 196 Account (the "International Saver 196 Account") is available to personal clients (or such other client entities as we in our sole discretion may approve) in Sterling, US Dollar and Euro.
2. The minimum deposit required to open an International Saver 196 Account is £10,000, US\$10,000 or €10,000, as applicable (the "Minimum Balance Requirement").
3. The maximum permitted balance per client is £3,000,000, US\$5,000,000 or €4,000,000, as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.

11. You may cancel your notice instruction at any time up to three Business Days before the end of the notice period. You will be responsible for any costs or losses incurred by the Bank in cancelling your notice including, but not limited to, any costs or losses associated with exchange of currencies. Any such costs will be deducted from your International Saver 396 Account.
12. More than one notice instruction can be applied to your International Saver 396 Account at any time. It is not possible to increase the withdrawal amount for a given notice request. Instead, you may cancel the original request (see condition 11 above, in which case we will tell you if the Bank accepts the change and will treat your original notice instruction as cancelled) and provide a new notice instruction, or you may provide a further notice instruction in addition to your original request.
13. Interest rates may vary with, amongst other things, market conditions and the balance held on the International Saver 396 Account. Notice of changes to the rate or rates of interest payable on the International Saver 396 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international, at least 45 calendar days in advance of any such change.
14. Interest is calculated on the daily cleared balance of the International Saver 396 Account and credited annually, on the last Business Day of June.
15. A bank statement is issued annually after application of interest, or on request.
16. You must not cause the International Saver 396 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. No withdrawals or transfers are normally permitted before or during the notice period. Early access of a notice deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early access, you will be charged an administration fee of £250.00 and an interest charge (as calculated by the Bank) may also be levied; you may receive back less than you deposited.

Fixed Term Deposit Account - account specific terms

1. The Fixed Term Deposit Account (the "**Contract**") is available in Sterling, US Dollar, Euro and South African Rand.
2. The minimum balance requirement in respect of a Contract for periods of one month or longer (but less than six months) is £25,000, US\$50,000, €50,000 or ZAR500,000, as applicable. For periods equal to or over six months but not greater than twelve months, the minimum balance requirement is £10,000, US\$25,000, €25,000 or ZAR500,000, as applicable (the "**Minimum Balance Requirement**").
3. The interest rate is fixed for the full period of the Contract at the rate prevailing on the date of receipt of cleared funds. On the maturity date the principal and interest will be rolled-over for a similar period at the rate of interest then prevailing, unless the Bank receives instructions to the contrary by noon (or noon two business days before the maturity date in the case of currencies other than Sterling) or the prevailing rate is 0.00%, in which case the maturing amount will be paid to the originating account.
4. Where the bank no longer offers a particular currency on maturity the maturing amount will be repaid to the originating account unless prior payment instructions have been received.
5. Interest is calculated on the daily cleared balance of the Contract and credited on the maturity date. Interest paid on a contract may if required be credited to another account held with us or to an account held elsewhere.
6. Written confirmation in respect of the Contract shall be provided at the commencement of each contract period.
7. Additional funds may be added upon maturity of the Contract. Funds received during the period of the Contract may be held on a separate contract (subject to the Minimum Balance Requirement) or on another interest bearing account, with a view to consolidating the funds held upon maturity.
8. Withdrawals may normally be made only upon maturity of the Contract. Early termination of the Contract may be permitted in exceptional circumstances at our sole and absolute discretion and subject to a charge that will be calculated by us at our sole and absolute discretion.

Professional Demand Account – account specific terms

1. The Professional Demand Account ("**PRDA**") is available in Sterling, US Dollar, Euro and Australian Dollar. The PRDA is no longer available in South African Rand.
2. The minimum deposit required to open a PRDA is £250, US\$250, €250 or AU\$250, as applicable (the "**Minimum Balance Requirement**").
3. If the average credit balance maintained over any quarterly interest period amounts to less than the Minimum Balance Requirement, an account maintenance charge may be applied in accordance with our *Charges for Banking Services* leaflets.
4. Interest rates may vary with, amongst other things, market conditions and the balance held on the PRDA. Changes to the rate or rates of interest payable on the PRDA, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
5. Interest is calculated on the daily cleared balance of the PRDA and credited quarterly, on the last business day in March, June, September and December.
6. Bank statements are issued quarterly after application of interest, or on request. If no transactions have been carried out on a PRDA during the preceding quarter we reserve the right to vary the statement frequency to half yearly.
7. Deposits and withdrawals may be made at any time.
8. You must not cause the PRDA to become overdrawn unless prior arrangements have been made with us.

Seafarer Account - account specific terms

1. The Seafarer Account (the "**Seafarer Account**") is available to yacht crew in Sterling, US Dollar, Euro and Australian Dollar.
2. The minimum deposit required to open a Seafarer Account is £2,500, US\$3,500, €2,500, or AU\$3,500, as applicable (the "**Minimum Balance Requirement**").
3. If the average credit balance on your Main Currency account (as selected in your application form) maintained over any quarterly interest period amounts to less than the Minimum Balance Requirement, an account maintenance charge will be applied.
4. Credit interest is not payable on the Seafarer Account.
5. A bank statement is issued annually, or on request.
6. Deposits and withdrawals may be made at any time.
7. You must not cause the Seafarer Account to become overdrawn unless prior arrangements have been made with the bank. Debit interest will be calculated on the daily cleared balance of the Seafarer Account and debited quarterly, on the last business day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the

- balance held on the Seafarer Account.
8. A secondary account may be opened in a different currency to your Main Currency account and a debit card issued if requested. If this account is unfunded, the bank reserves the right to deduct the debit card fee from your Main Currency account.
9. This product is for new clients only. The Bank reserves the right to determine exclusively whether an applicant for a Seafarer Account meets the eligibility criteria. You must notify us when you are no longer a crew member of a yacht and of your new residential address. In the event that you cease to be yacht crew, the Bank reserves the right to withdraw this product or any benefit conveyed to you by or in connection with this product.

Current Account - account specific terms

1. The Current Account (the "**Current Account**") is no longer available. Additional deposits may be made to existing Current Accounts.
2. Credit interest is not payable on the Current Account.
3. Bank statements are issued quarterly, or on request.
4. Deposits and withdrawals may be made at any time.
5. You must not cause the Current Account to become overdrawn unless prior arrangements have been made with us. Debit interest will be calculated on the daily cleared balance of the Current Account and debited quarterly, on the last Business Day in March, June, September and December. Debit interest rates will vary with, amongst other things, market conditions and the debit balance.

Delta Account - account specific terms

1. The Delta Account (the "**Delta Account**") is available in Sterling, US Dollar and Euro.
2. Interest rates may vary with, amongst other things, market conditions and the balance held on the Delta Account. Changes to the rate or rates of interest payable on the Delta Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
3. Interest is calculated on the daily cleared balance of the Delta Account and credited quarterly, on the last Business Day in March, June, September and December.
4. Bank statements are issued quarterly after application of interest, or on request.
5. Deposits and withdrawals may be made at any time.
6. You must not cause the Delta Account to become overdrawn unless prior arrangements have been made with us.

Expatriate Savings Account - account specific terms

1. The Expatriate Savings account (the "**Expat Account**") is no longer available. Additional deposits may be made to existing Expat Accounts.
2. The Expat Account **Minimum Balance Requirement** is £10,000, US\$25,000 or €25,000, as applicable. Interest on balances above the Minimum Balance Requirement is calculated at the appropriate Expat Account rate. Balances below the Minimum Balance Requirement do not accrue interest.
3. The maximum permitted balance is £1,000,000 or currency equivalent. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
4. Interest rates may vary with, amongst other things, market conditions and the balance held in the Expat Account. Changes to the rate or rates of interest payable on the Expat Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/international.
5. Interest is calculated on the daily cleared balance of the Expat Account. At the time of opening, you may have requested that interest be credited to the Expat Account only upon closure. Unless you specified this, interest will be credited to the Expat Account annually on the last Business Day of June.
6. Bank statements are issued annually as at the 30 June or first Business Day thereafter.
7. Deposits may be made at any time. One withdrawal of up to one quarter of the balance held in the Expat Account may be made without notice or interest penalty in each calendar quarter. Calendar quarters begin on 1 January, 1 April, 1 July and 1 October each year. You may make further withdrawals in the same calendar quarter by giving us 90 days notice of withdrawal. Alternatively, further withdrawals may be made on demand, subject to the loss of 90 days' interest on the amount withdrawn.
8. You must not cause the Expat Account to become overdrawn.

Important information

Complaints

Should you have any complaints in relation to our services, please address them to the Manager of the Bank in the jurisdiction in which your account is located. Contact details in respect of each of our Jersey and Isle of Man offices are set out at the end of these Terms. Our complaints handling procedure is available on our website or on request.

We will deal with all complaints in accordance with our procedures for handling complaints. We will provide an acknowledgement and initial response to your complaint in writing within 5 Business Days unless we reasonably expect to be able to provide a full response in writing within 10 Business Days.

The Isle of Man and Jersey operate financial services ombudsman schemes subject to eligibility criteria covering disputes relating to financial services offered in or from the Isle of Man or Jersey to individuals and, in the case of the Jersey scheme, also certain microenterprises and charities. In the unlikely event that we are unable to resolve your complaint, or if you remain dissatisfied, you may also complain directly to the relevant ombudsman, details of which will be given to you should you contact us in relation to a complaint. You can also request this information from us at any time. In the case of the Isle of Man Financial Services Ombudsman Scheme, full details can be obtained at <https://www.gov.im/otf/ombudsman/> and in the case of Jersey, full details of the Channel Islands Financial Ombudsman (CIFO) can be obtained at <https://www.ci-fo.org/>. Persons to whom the CIFO Scheme applies must refer the matter to CIFO within six months of receiving a final response to a complaint.

Compensation

Standard Bank Jersey Limited is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme are available on the States of Jersey website, or on request.

Deposits made with Standard Bank Isle of Man Limited are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Full details of the Scheme are available on the Isle of Man Government's website, or on request.

General

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission to conduct deposit-taking business under the Banking Business (Jersey) Law 1991. The principal business address of Standard Bank Jersey Limited is Standard Bank House, 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 under the Financial Services Act 2008. The principal business address of Standard Bank Isle of Man Limited in the Isle of Man is Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB.

Standard Bank Isle of Man Limited places funds with other parts of its group and thus its financial standing is linked to that of the group.

Standard Bank Jersey Limited and Standard Bank Isle of Man Limited are both wholly owned subsidiaries of Standard Bank Offshore Group Limited, a company incorporated in Jersey on 23 March 1989 with registered number 43694 and whose registered office is at Standard Bank House, 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ. Standard Bank Offshore Group Limited is a wholly owned subsidiary of Standard Bank Group Limited. Standard Bank Group Limited is a company incorporated in South Africa and has its registered office at 9th Floor, Standard Bank Centre, 5 Simmonds Street, Johannesburg 2001, Republic of South Africa. Standard Bank Group Limited is regulated by the South African Reserve Bank as a bank controlling company.

Depositors may wish to form their own view on the financial standing of the Standard Bank Offshore Group based on publicly available information. The latest report and accounts are available at www.standardbank.com/international.

Standard Bank Jersey Limited

Standard Bank House 47-49 La Motte Street, St Helier Jersey, JE2 4SZ

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Email: sbj@standardbank.com

Standard Bank Isle of Man Limited

Standard Bank House
One Circular Road, Douglas
Isle of Man, IM1 1SB

Telephone: +44 (0)1624 643643
Facsimile: +44 (0)1624 643800
Email: personalbanking@standardbank.com

Clients residing in the Republic of South Africa are requested to contact one of the following South African representative offices for information on products and services offered:

Gauteng, Pretoria, Mpumalanga and Bloemfontein

The Standard Bank of South Africa Limited
7th Floor, West Wing
30 Baker Street, Rosebank, 2196
Telephone: +27 (0) 11 721 7009
Email: OffshoreGTG@standardbank.co.za

Kwa-Zulu Natal and Eastern Cape

The Standard Bank of South Africa Limited
Standard Bank Centre, 1 Kingsmead Way
Kingsmead, Durban, 4000
Telephone: +27 (0) 31 374 1860
Email: Offshorekzn@standardbank.co.za

Western Cape

The Standard Bank of South Africa Limited
3rd Floor Protea Place,
30 Claremont Road Claremont, 7700
Telephone: +27 (0) 21 670 6432
Email: Offshorecp@standardbank.co.za