



Specific Terms and Conditions - Wealth and Investment Bank Accounts

Standard Bank Jersey Limited / Standard Bank Isle of Man Limited

Introduction

1. 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 *Wealth and Investment Charges for Banking Services* leaflet. 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.
2. 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.
3. Changes to these Terms will be made in accordance with the *General Terms and Conditions* applicable to you.

Wealth and Investment Saver 36 Account - account specific terms

1. The Wealth and Investment Saver 36 Account (the "**Wealth and Investment 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.
2. The minimum deposit required to open a Wealth and Investment Saver 36 Account is £25,000, US\$25,000 or €25,000, 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 36 days' notice (the "**Notice Period**") of your intention to withdraw. **Notice to withdraw funds will not be effective if provided during the first 36 days following deposit of those funds.**
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 Wealth and Investment Saver 36 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the Wealth and Investment Saver 36 Account.
6. To set notice on your Wealth and Investment 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.
7. The total amount notified for withdrawal may not exceed the total balance of the Wealth and Investment 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 Wealth and Investment Saver 36 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 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.
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 36 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 Wealth and Investment Saver 36 Account.
12. More than one notice instruction can be applied to your Wealth and Investment 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 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 Wealth and Investment Saver 36 Account. Changes to the rate or rates of interest payable on the Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment Saver 36 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.

Wealth and Investment Saver 96 Account - account specific terms

1. The Wealth and Investment Saver 96 Account (the "**Wealth and Investment 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 a Wealth and Investment Saver 96 Account is £25,000, US\$25,000 or €25,000, 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. **Notice to withdraw funds will not be effective if provided during the first 36 days following deposit of those funds.**

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 Wealth and Investment Saver 96 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the Wealth and Investment Saver 96 Account.
6. To set notice on your Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment Saver 96 Account.
12. More than one notice instruction can be applied to your Wealth and Investment 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 Wealth and Investment Saver 96 Account may vary with, amongst other things, market conditions and the balance held on the Wealth and Investment Saver 96 Account. Notice of changes to the rate or rates of interest payable on the Wealth and Investment Saver 96 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/wealthandinvestment, at least 45 calendar days in advance of any such change.
14. Interest is calculated on the daily cleared balance of the Wealth and Investment 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 Wealth and Investment Saver 96 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. Should your overall net investable assets with the Bank fall below US\$1,000,000 (or currency equivalent) we reserve the right to amend the account type to a more appropriate account or to close the account.

Wealth and Investment Saver 196 Account - account specific terms

1. The Wealth and Investment Saver 196 Account (the "**Wealth and Investment 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 a Wealth and Investment Saver 196 Account is £25,000, US\$25,000 or €25,000, 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 196 days' notice (the "**Notice Period**") of your intention to withdraw. **Notice to withdraw funds will not be effective if provided during the first 36 days following deposit of those funds.**
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 Wealth and Investment Saver 196 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the Wealth and Investment Saver 196 Account.
6. To set notice on your Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment Saver 196 Account.
12. More than one notice instruction can be applied to your Wealth and Investment 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 Wealth and Investment Saver 196 Account may vary with, amongst other things, market conditions and the balance held on the Wealth and Investment Saver 196 Account. Notice of changes to the rate or rates of interest payable on the Wealth and Investment Saver 196 Account, or the tiers at which interest is paid, will be published on our website, www.standardbank.com/wealthandinvestment, at least 45 calendar days in advance of any such change.
14. Interest is calculated on the daily cleared balance of the Wealth and Investment 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 Wealth and Investment Saver 196 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion.
17. Should your overall net investable assets with the Bank fall below US\$1,000,000 (or currency equivalent) we reserve the right to amend the account type to a more appropriate account or to close the account.
5. Bank statements are issued quarterly after application of interest, or on request.
6. Deposits and withdrawals may be made at any time.
7. You must not cause the Call Account to become overdrawn unless prior arrangements have been made with us.

Optimum Account - account specific terms

1. The Optimum Account (the "Optimum Account") is available to clients in Sterling, US Dollar, Australian Dollar and Euro.
2. The minimum deposit required to open an Optimum Account is £4,000, US\$6,000, AU\$6,000 or €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.
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 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/wealthandinvestment.
5. 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.
6. 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.
7. Deposits and withdrawals may be made at any time.
8. You must not cause the Optimum Account to become overdrawn unless prior arrangements have been made with us.

Strata Account – account specific terms

1. The Strata Account (the "Strata Account") is available to clients in all major currencies. Full details of the currencies available will be provided upon request
2. Interest rates may vary with, amongst other things, market conditions and the balance held on the Strata Account. The rates will be reviewed and set at the Bank's sole discretion at least quarterly and any changes to the rate or rates of interest applied on the Strata Account (Sterling, US Dollar and Euro), or the tiers at which interest is applied will be published on our website, www.standardbank.com/corporate. Interest rates for other currencies are available upon request
3. Interest, if applicable, is calculated on the daily cleared balance of the Strata Account and applied 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 Strata Account to become overdrawn unless prior arrangements have been made with us.
7. The maximum permitted balance per client is £5,000,000, \$8,000,000 or €8,000,000 (or equivalent in any other currency in which accounts are available) as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.
8. Professional Trustees (acting in that capacity) and Corporate Administrators ("TCSPs") may elect for an alternative "flat interest rate structure", whereby the same rate of interest is applied to all Accounts of the TCSP in a given currency.

Corporate Call Account - account specific terms

1. The Corporate Call Account (the "Corporate Call Account") is available to clients in all major currencies. Full details of the currencies available will be provided upon request.
2. Interest rates may vary with, amongst other things, market conditions and the balance held on the Corporate Call Account. The rates will be reviewed and set at the Bank's sole discretion at least quarterly and any changes to the rate or rates of interest applied on the Corporate Call Account (Sterling, US Dollar or Euro), or the tiers at which interest is applied will be published on our website, www.standardbank.com/corporate. Interest rates for other currencies are available upon request.
3. Interest, if applicable, is calculated on the daily cleared balance of the Corporate Call Account and applied 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 Corporate Call Account to become overdrawn unless prior arrangements have been made with us.
7. The maximum permitted balance per client is £5,000,000, \$8,000,000 or €8,000,000 (or equivalent in any other currency in which accounts are available) as applicable. We reserve the right to accept or decline any deposit(s) which would cause the balance to exceed this sum.

Offshore Reserve Account - account specific terms

1. The Offshore Reserve Account (the "Offshore Reserve Account") is available to personal clients in Sterling, US Dollar, Euro and South African Rand.
2. 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.
3. 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/wealthandinvestment.
4. 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.
5. Bank statements are issued half yearly after application of interest.
6. 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 the Wealth and Investment *Charges for Banking Services* leaflet.
7. You must not cause the Offshore Reserve Account to become overdrawn.

Offshore Moneymarket Call Account - account specific terms

1. The Offshore Moneymarket Call Account (the "OMC Account") is available to personal

Wealth and Investment Saver 396 - account specific terms

1. The Wealth and Investment Saver 396 Account (the "Wealth and Investment Saver 396 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 a Wealth and Investment Saver 396 Account is £25,000, US\$25,000 or €25,000, 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 36 days' notice (the "Notice Period") of your intention to withdraw. **Notice to withdraw funds will not be effective if provided during the first 396 days following deposit of those funds.**
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 in your name. Third party payments are not permitted from the Wealth and Investment Saver 396 Account. Notice instructions and payment instructions can only be made in the same currency as the underlying currency of the Wealth and Investment Saver 396 Account.
6. To set notice on your Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment 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.
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 Wealth and Investment Saver 396 Account.
12. More than one notice instruction can be applied to your Wealth and Investment 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 Wealth and Investment Saver 396 Account. Notice of changes to the rate or rates of interest payable on the Wealth and Investment 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 Wealth and Investment 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 Wealth and Investment Saver 396 Account to become overdrawn. The Bank reserves the right to withdraw the product or decline deposits at its sole discretion. withdraw the product or decline

Call Account - account specific terms

1. The Call Account (the "Call Account") is available in all major currencies. Full details of the currencies available will be provided upon request.
2. The minimum deposit required to open a Call Account is £3,000 (or currency equivalent) (the "Minimum Balance Requirement").
3. Credit interest is not generally payable on the Call Account.
4. 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.

clients in Sterling, US Dollar and Euro.

1. 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.
2. 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/wealthandinvestment.
3. Interest is calculated on the daily cleared balance of the OMC Account and credited monthly on the last Business Day of each month.
4. 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.
5. Deposits and withdrawals may be made at any time.
6. You must not cause the OMC Account to become overdrawn.
7. 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.

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/wealthandinvestment.
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.

Fixed Term Deposit Account - account specific terms

1. The Fixed Term Deposit (the "**Contract**") is available to clients in Sterling, US Dollar, Euro and South African Rand.
2. The minimum balance required 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 ZAR 500,000 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 ZAR 500,000 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. 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.
5. Written confirmation in respect of the Contract shall be provided at the commencement of each contract period.
6. 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.
7. 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.
8. 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.

Platinum Optimum Account – account specific terms

1. The Platinum Optimum Account (the "**Platinum Optimum Account**") is available to personal Standard Bank Group Private Banking and Wealth and Investment clients in Sterling, US Dollar, Australian Dollar and Euro.
2. The minimum deposit required to open a Platinum Optimum Account is £2,000, US\$3,000, AU\$3,000 or €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.
3. 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/wealthandinvestment.
4. 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.
5. 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.
6. Deposits and withdrawals may be made at any time.
7. You must not cause the Platinum Optimum Account to become overdrawn unless prior arrangements have been made with us.

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.

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/oft/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 Bank Depositors 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.

Deposits made with Standard Bank Jersey Limited or Standard Bank Isle of Man Limited are not subject to the provisions of the UK's Financial Services and Markets Act 2000 for the protection of retail customers, and will not be protected under the UK Financial Services Compensation Scheme or the UK Financial Ombudsman Service.

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.