

International Personal Banking



18 Month Fixed Rate Bond - Issue 1



If you want a fixed rate of interest for an agreed period, our 18 Month Sterling Fixed Rate Bond - Issue 1 is designed to offer you just that.

Account / Overview

- Available in GBP
- £10,000 minimum balance, £1m maximum balance
- Fixed rate of interest paying 2.00% gross p.a./1.99% AER
- Interest accrued daily and paid gross on maturity
- Return of capital on maturity
- No additions or withdrawals until maturity*

Issues of our 18 Month Fixed Rate Bond Accounts are limited and may be withdrawn at any time and without notice.

Digital

Internet and Mobile Banking available to view and download your account balance

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



Fixed Term Deposit Account / Your terms

The terms and conditions for this account are detailed on the reverse of this leaflet. Our general terms and conditions, including our banking charges factsheet, are available on our website at www.standardbank.com/terms.

* Fixed Term Deposit breakages - No withdrawals, transfers or further deposits are normally permitted after the initial deposit has been received. If we do permit early termination, you will be charged an administration fee of £250.00 and an interest charge (as calculated at our sole discretion) may also be levied; the agreed fixed rate will not apply. you may receive back less than you deposited.

How to apply...



Online

Visit our website www.standardbank.com/personal



Phone

+27 (0)860 333 383 for South African residents
+44 (0) 1624 643631 if you have an appointed Independent Financial Advisor
+44 (0) 1624 643700 for all other applicants



Visit

Your local Private Banker or speak to your local Independent Financial Advisor

This should be read in conjunction with and is subject to our General Terms and Conditions for Personal Accounts, the standard Charges for Banking Services leaflet and Fixed Deposit Interest Rates sheet.

18 Month Fixed Rate Bond Account Issue 1 – Specific Terms and Conditions

1. The 18 Month Fixed Rate Bond Account (the “**Contract**”) is available in Sterling.
2. The minimum balance requirement in respect of a Contract for 18 months is £10,000, (the “**Minimum Balance Requirement**”) and the maximum balance is £1,000,000.
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 paid to the originating call account, unless the Bank receives instructions to the contrary by noon. If you elect for a return of your deposit or interest, your deposit will be returned to a bank account in your name by electronic funds transfer.
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 an administration charge of up to £250 and interest calculated by us at our sole and absolute discretion. In the event of early termination the fixed interest rate will not apply.
8. Issues of the 18 month Fixed Rate Bond Account are subject to availability and can be withdrawn from sale without notice at any time.
9. In the event of any conflict between the provisions of these Specific Terms and Conditions and the General Terms and Conditions referred to above, these Specific Terms and Conditions shall prevail, unless required by applicable laws or regulations.
10. The bank reserves the right to vary, amend or add to these specific Terms and Conditions at any time, in accordance with the General Terms and Conditions applicable to you.

www.standardbank.com/international

Important Information

Terms and conditions apply.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year.

This document is issued by Standard Bank Isle of Man Limited (“SBloM”). SBloM is licensed by the Isle of Man Financial Services Authority. Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB. Registered in the Isle of Man No. 4713C.

SBloM is part of Standard Bank Group Limited; incorporated in South Africa and regulated by the South African Reserve Bank as a bank controlling company. SBloM places funds with other parts of its group and thus its financial standing is linked to that of the group. Publicly available information, including reports and accounts, is available at www.standardbank.com/international.

Deposits made with SBloM 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 SBloM 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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