

# 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
- Discounted payment fees\*\*
- Simple to open and operate internationally

### Digital Experience

*Manage your account seamlessly using the mobile banking app or internet banking*

- Access and manage your accounts online
- Link SA and international accounts under the same user profile on our mobile app
- Transfer funds between accounts with us
- Easily process international payments
- Download and view account activity
- Activate your debit card and view PIN
- Send us secure messages through internet banking

Standard Bank Mobile App can be downloaded 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](http://www.standardbank.com/terms).

\*Account Maintenance charge:

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

\*\* Payment fees:

Charged at discounted internet banking rate - EFT within the UK free, Sterling or non-Sterling electronic transfer overseas (SWIFT) £20.00 | US\$30.00 | €30.00 | AU\$35.00

## How to apply...



### Online

Visit our website [www.financialadvisors.standardbank.com](http://www.financialadvisors.standardbank.com)



### Phone

Call +44 (0) 1624 643821  
Or for South African based IFA's, call +27 (0)860 333 383



### Email

Email [IFAsupport@standardbank.com](mailto:IFAsupport@standardbank.com)  
Or for South African based IFA's, email [OffshoreGTG@standardbank.co.za](mailto:OffshoreGTG@standardbank.co.za)

**[www.standardbank.com/ifa](http://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](http://www.standardbank.com/visa) for more information.

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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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