



Charges for Banking Services

The standard charges detailed in this factsheet apply to all Banking and Savings Accounts. Please note that fees charged by Standard Bank for outward payments are based on the currency of the account being debited and not the currency of the payment. Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with both inward and outward transactions will be passed on to you or paid in accordance with the Charging Option selected, as outlined below.



PAYMENT FEES

Internet Banking Payment Fees

These discounted fees only apply to transactions originated within Internet Banking:

Sterling Electronic Funds Transfer (EFT) within UK:	Free of charge
Sterling or non-Sterling electronic transfer overseas:	£15.00 US\$20.00 €15.00 AU\$30.00 ZAR300.00

Standard Payment Fees

Sterling Electronic Funds Transfer (EFT) within UK:	£30.00 US\$45.00 €45.00 AU\$45.00 ZAR425.00
Sterling Standing Order (EFT) within UK	Free of charge
Sterling or non-Sterling electronic transfer overseas:	£40.00 US\$60.00 €60.00 AU\$60.00 ZAR550.00
Sterling or non-Sterling Standing Order overseas	£40.00 US\$60.00 €60.00 AU\$60.00 ZAR550.00
Foreign Currency Cheque deposits by collection** (US Dollar minimum deposit \$500)	£35.00 US\$50.00 €50.00 Agents' charges are also applicable.
Banker's Cheque/Draft (drawn on your Standard Bank account)	£50.00 US\$75.00 €60.00

If the charging option "Remitter" is selected and the payment is in US Dollars, a correspondent bank charge will be added of: \$16, €15 or £11 (as applicable).

If the charging option "Remitter" is selected and the payment is in Euros, a correspondent bank charge will be added of: €10, £7 or \$10 (as applicable).

For fees for payments in other currencies – please see our website:

<https://international.standardbank.com/international/personal/products-and-services/bank/international-bank-accounts/manage-your-account/general-information#Interest%20payments>

CHARGING OPTIONS

When you provide a payment instruction to us, you will have the option of selecting one of three charging options:

SHARED – This means that you will pay Standard Bank's charges, but any agent or correspondent bank charges that are incurred en route will be deducted from the payment amount. "Shared" is the default if another charge option is not specified.

REMITTER (OUR) – All fees will be charged to you as the sender. This means that you will pay Standard Bank's charges and any fees charged by the receiving bank and any correspondent bank

BENEFICIARY – All fees will be charged to the receiver. This means that any charges levied by both sending and receiving banks will be deducted from the amount of the payment, together with any agent and correspondent bank charges that the payment incurs en route.



VISA DEBIT CARD FEES

Annual fee*	£15.00 US\$25.00 €20.00 AU\$25.00 (as applicable)
Cash withdrawals	1.75% (minimum £2.00 US\$3.00 €3.00 AU\$3.50 (as applicable))
Foreign exchange commission	2.75%
Card replacement	£20.00 US\$30.00 €30.00 AU\$35.00 (as applicable)
Copy sales or cash vouchers	We reserve the right to charge for copy vouchers. The amount will be dependent on the fee charged to us by Visa.

*This fee is not payable by Private Banking customers with a Visa Debit Card linked to a Platinum Optimum Account or to Visa Debit Cards linked to the Seafarer Account.



SUNDRY FEES

Audit letters	£100.00 (or currency equivalent) per standard request, (plus VAT, Isle of Man only)
Status enquiry/reference request	£20.00 (or currency equivalent)
Copy SWIFT payment advice	£20.00 (or currency equivalent) per payment/advice
Duplicate or ad hoc statements	£10.00 (or currency equivalent) per statement period
Payment investigation/amendment	£25.00 (or currency equivalent) plus agents' charges
Duplicate Tax Certificate	£10.00 (or currency equivalent)
Replacement Internet Security Token	£35.00 (or currency equivalent)

Unpaid Items

Outward (e.g. due to insufficient funds)	£25.00 (or currency equivalent)
Inward (e.g. due to incomplete/inaccurate information)	£10.00 (or currency equivalent)



ACCOUNT FEES

Optimum Account Maintenance Charge

If the average credit balance maintained over any quarterly interest period amounts to less than the minimum balance, the account maintenance fee will be charged per quarter (as applicable):

Minimum balance:	£5,000 US\$7,000 €7,000 AU\$7,000
Maintenance charge:	£60.00 US\$90.00 €90.00 AU\$90.00

Offshore Reserve Account Withdrawal Charge

Two withdrawals are permitted in each half-year period (ending on the last business day in February and August). Any additional withdrawals will incur a withdrawal charge, as applicable: £50.00 | US\$80.00 | €75.00 | ZAR500.00.

Expatriate Savings Account Withdrawal Charge

One withdrawal of up to one-quarter of the account balance may be made without notice or interest penalty within a calendar quarter. Further withdrawals may be made within a calendar quarter subject to giving the Bank 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.

Fixed Term Deposit Breakage

No withdrawals or transfers are normally permitted during the contract period. Early termination of the contract 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 will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

Notice Deposit Breakage

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 will be subject to an interest charge equal to the interest payable to you over the remaining term on the amount withdrawn, which may result in you receiving back less than you deposited.

**Foreign currency cheques

If we receive a cheque in a non-sterling currency, or drawn on a bank outside the UK, Channel Islands or Isle of Man, we will make our best endeavours to process the cheque. However, this may not be possible as we are dependent on the issuing bank and if we are successful it may take up to 8 weeks for funds to reach your account. For further details, please see Section 6 (Cheque Clearance) of the General Terms and Conditions for Personal Accounts.

www.standardbank.com/international

Important Information

Visa Debit Card transaction fees apply. Please refer to the Visa Debit user guide, which is available at www.standardbank.com/visa for more information. This document is issued by Standard Bank Isle of Man Limited ("SBIoM"). SBIoM 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. SBIoM is part of Standard Bank Group Limited; incorporated in South Africa and regulated by the South African Reserve Bank as a Bank controlling company. SBIoM 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. Standard Bank Isle of Man Limited is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010 ("the Regulation"). The maximum amount of compensation is, subject to Regulation 13, limited to £50 000 (for an individual, other than a trustee or nominee) and £20 000 (for most other categories of depositor). Full details of the DCS and banking groups covered by the DCS are available on the IOMFSA website (www.iomfisa.im). 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 and trustees or managers of SIPPs. 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. 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 (FSP11287). The compliance department can be contacted on +27 (0) 11 547 1171 or by email at Groupfaiscomplianceofficer@standardbank.co.za. SBSA holds professional indemnity insurance cover. 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. Please refer to the Standard Bank Offshore Group Client Privacy Statement available from: <https://international.standardbank.com/international/personal/about-us/legal>