

Wealth and Investment – Schedule of Variable Interest Rates

Effective: 14 November 2024



Platinum Optimum Account				
Band	Gross / AER			
	Sterling	US Dollar	Euro	Australian Dollar
0 - plus	0.00%	0.00%	0.00%	0.00%

Offshore Money Market Call Account Instant access savings paying interest monthly						
Band	Sterling		US Dollar		Euro	
	Gross	AER	Gross	AER	Gross	AER
0 – 2,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3,000 - 24,999	1.75%	1.76%	1.45%	1.46%	0.35%	0.35%
25,000 - 99,999	2.20%	2.22%	1.95%	1.97%	0.85%	0.85%
100,000 - plus	2.30%	2.32%	2.10%	2.12%	0.85%	0.85%

*Minimum deposit required is £25,000 | US\$25,000 | €25,000. Maximum balance £3,000,000 | US\$5,000,000 | €4,000,000 as applicable. Interest may not be payable below the minimum balance requirement.

- The gross rate is the contractual interest rate payable without the deduction of any tax.
- Annual Equivalent Rate (AER) illustrates what the interest would be if paid and compounded annually.
- You must not cause your account to become overdrawn. Debit interest on unauthorised overdrafts will be charged at Market Rate +10%. Market rate means the Bank of England base rate or the relevant equivalent reference rate as applicable to the currency of the account and as selected by the Bank in its sole discretion. If the Market Rate is negative, the Market Rate shall be set at 0%.
- Where a negative interest rate is displayed, the bank will apply this as a charge which will be deducted from the account balance instead of credited to it.

Terms and Conditions apply. Please refer to those applicable to each account by visiting standardbank.com/international

Wealth and Investment – Schedule of Variable Interest Rates

Effective: 14 November 2024



International Saver Notice Account*

Savings accounts with varying notice periods, paying interest annually

	Sterling		US Dollar		Euro	
Notice	Gross/AER	Gross/AER (effective 06/01/25)	Gross/AER	Gross/AER (effective 06/01/25)	Gross/AER	Gross/AER (effective 09/12/24)
International Saver 36	4.40	4.05	3.95	3.75	2.65	2.45
International Saver 96	4.60	4.25	4.10	3.85	2.85	2.60
International Saver 196	4.70	4.35	4.35	4.00	2.95	2.70
International Saver 396	4.80	4.45	4.50	4.15	3.10	2.85

Important information

Standard Bank Isle of Man Limited 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. Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission. Standard Bank House, 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ. Registered in Jersey No 12999.

Standard Bank Jersey Limited and Standard Bank Isle of Man Limited are part of Standard Bank Group; incorporated in South Africa and regulated by the South African Reserve Bank as a bank controlling company. They place funds with other parts of Standard Bank Group and thus their financial standing is linked to that of the group.

Publicly available information, including reports and accounts, is obtainable from <https://international.standardbank.com>.

Telephone calls may be recorded. For details on how we use the personal information provided to us in these documents, and the owner's rights in relation to our use of this personal information, please refer to the Standard Bank Offshore Group Client Privacy Statement at: <https://international.standardbank.com>.