

Charges for Banking Services

The standard charges detailed in this factsheet apply to all banking and savings accounts, with the exception of Delta, Professional Demand and Strata Accounts and relationship managed arrangements. 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 transactions undertaken at your request will be passed on to you.

Internet Banking payment fees

These discounted fees only apply to transactions originated within *International Online*:

Sterling Electronic Funds Transfer (EFT) within UK	£15.00/US\$25.00/€25.00/AU\$25.00/ZAR220.00
Sterling electronic transfer overseas or non-Sterling electronic transfer	£20.00/US\$30.00/€30.00/AU\$35.00/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 electronic transfer overseas or non-Sterling electronic transfer	£40.00/US\$60.00/€60.00/AU\$60.00/ZAR550.00
Sterling Standing Order (EFT) within UK	Free of charge
Sterling Standing Order overseas or non-Sterling Standing Order	£40.00/US\$60.00/€60.00/AU\$60.00/ZAR550.00
Banker's Cheque/Draft	£50.00/US\$75.00/€60.00/AU\$75.00/ZAR700.00
Currency cheque deposits by collection (US Dollar minimum deposit US\$500)	£35.00/US\$50.00/€50.00/AU\$60.00/ZAR500.00 Agents' charges are also applicable.

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	£4,000/US\$6,000/€6,000/AU\$6,000
Maintenance charge	£60.00/US\$90.00/€90.00/AU\$90.00

Offshore Reserve Account withdrawal charge

Two free 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.

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.

Sundry fees

Audit letters	£40.00 per standard request, plus £20.00 per supplementary item
Cheque book (25 cheques)	£30.00 (No charge if account balance exceeds £10,000)
Status enquiry/reference request	£20.00
Copy SWIFT payment advice	£20.00 per payment/advice
Copy of paid cheques	£5.00 per cheque
Duplicate or ad hoc statements	£10.00 per statement period
Payment investigation/amendment	£25.00 plus agents' charges
Stopped cheques	£15.00 per cheque
Duplicate tax certificate	£10.00
Replacement Internet Security Token	£35.00
Unpaid Items	
Outward (e.g. due to insufficient funds)	£25.00
Inward (e.g. due to incomplete/inaccurate information)	£10.00

Fixed term deposit breakage

No withdrawals, transfers or further deposits are normally permitted after the initial deposit has been received. Early termination of a fixed term deposit may be permitted in exceptional circumstances at the Bank's sole and absolute discretion. If the Bank permits early termination, you will be charged an administration fee of £250.00 and an interest charge (as calculated by the Bank) may also be levied; you may receive back less than you deposited.

www.standardbank.com/international

Charging policy - all services

The charges shown apply as at the 1st January 2014. Where a particular service is not covered herein the Bank reserves the right to levy a charge at its discretion. In respect of transactions affecting accounts denominated in a currency other than Sterling, charges will normally be levied in the currency in which the account is maintained. Unless otherwise stated such charges will be approximate to the scales indicated herein and will be determined at such exchange rates as the Bank may from time to time in its absolute discretion decide.

Important information

This document is issued by Standard Bank Isle of Man Limited ("SBloM").

SBloM is licensed by the Isle of Man Financial Supervision Commission. Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB. Registered in the Isle of Man No. 4713. Deposits made with SBloM are covered by the 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.

SBloM is part of Standard Bank Group; 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 obtainable from www.standardbank.com/international.

Disclaimer and confidentiality note:

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; Foreign currency denominated investments; and Long and Short term deposits. The compliance department can be contacted on (011) 636 8040 or by email at Groupfaiscomplianceofficer@standardbank.co.za. SBSA holds professional indemnity insurance cover.

South African and African residents:

All transactions to the account are to be in line with current Exchange Control legislative requirements applicable to the country in which you are resident or working.

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