



Standard Bank
Offshore

**BUSINESS &
COMMERCIAL BANKING**

CHARGES FOR BANKING SERVICES

Effective 01 October 2025



BUSINESS & COMMERCIAL BANKING CHARGES FOR BANKING SERVICES

ON-BOARDING FEES

A fee will be applied based upon the Bank's assessment of the complexity of the Account and the risk profile of the Client:

a) Clients introduced and administered by approved Trust and Corporate Service providers:

Level 1	£ 500 US\$ 750 € 750
Level 2	£1,500 US\$ 2,250 €2,250
Level 3	£2,500 US\$ 3,750 €3,750

b) Others:

Level 1	£1,000 US\$ 1,500 €1,500
Level 2	£2,500 US\$ 3,750 €3,750
Level 3	£5,000 US\$ 7,500 €7,500

The amount to be applied may be increased or decreased at the Bank's discretion, but if different, will be advised before commencement of the On-boarding process. Fees will be taken shortly after the account is opened.

PAYMENT FEES

Please note that the currency in which fees are charged by Standard Bank for outward payments is 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 may be passed on to you in addition to the charges shown below.



INTERNET BANKING PAYMENT FEES

Transactions originated within Internet Banking or using the Bank's Electronic Payment Upload Service:

Sterling Electronic Funds Transfer (EFT) within UK	£3.00 US\$4.00 €4.00
Electronic transfer overseas (SWIFT) including Sterling	£15.00 US\$20.00 €15.00

Alternative currency charges can be found on the table on page 6, below.

STANDARD PAYMENT FEES

Sterling Electronic Funds Transfer (EFT) within UK:

Under £50,000 \$75,000 €75,000	£30.00 US\$45.00 €45.00
Over £50,000 \$75,000 €75,000	£50.00 US\$75.00 €75.00

Sterling or non-Sterling electronic transfer overseas (SWIFT):

Under £50,000 \$75,000 €75,000	£40.00 US\$60.00 €60.00
Over £50,000 \$75,000 €75,000	£60.00 US\$90.00 €90.00
Sterling Standing Order (EFT) within UK	Free of charge
Sterling or non-Sterling Standing Order overseas (SWIFT)	£40.00 US\$60.00 €60.00
Banker's Cheque/Draft (drawn on your Standard Bank account)	£50.00 US\$75.00 €60.00

Or approximate currency equivalent for payments made from accounts in other currencies.

If charges "remitter" is selected when making a payment in US Dollars payment charges will be increased by: US\$16, €15 or £11 (as applicable).

If charges "remitter" is selected when making a payment in Euros payment charges will be increased by: US\$10, €10 or £7 (as applicable).

Please note: A correspondent bank may at its own discretion deduct its charges from remitted funds, even if you selected to pay all fees upfront.

For payment fees in other currencies, please see the table on page 6, below.



ACCOUNT MAINTENANCE FEES

CORPORATE CALL ACCOUNT / STRATA ACCOUNT

A fee will be applied based upon the Bank's assessment of the risk profile of the Client.

a) Clients introduced and administered by approved Trust and Corporate Service providers based in Jersey, Guernsey and Isle of Man:

Level 1	£75 US\$110 €110 per quarter
Level 2	£375 US\$550 €550 per quarter
Level 3	£750 US\$1,125 €1,125 per quarter

b) Clients introduced and administered by approved Trust and Corporate Service providers based elsewhere:

Level 1	£250 US\$375 €375 per quarter
Level 2	£500 US\$750 €750 per quarter
Level 3	£1,250 US\$1,875 €1,875 per quarter

c) Others:

Level 1	£250 US\$375 €375 per quarter
Level 2	£750 US\$1,125 €1,125 per quarter
Level 3	£1,500 US\$2,250 €2,250 per quarter

The amount to be applied may be increased or decreased at the Bank's discretion but will be advised at the time the relationship is established or prior to any changes. The first charge will normally be applied at the end of the quarter following the quarter in which the Account is opened.

OPTIMUM BANK ACCOUNT

A fee will be applied if the average Credit balance maintained over any quarterly interest period amounts to less than:

£5,000 US\$7,000 €7,000 AU\$7,000	£60.00 US\$90.00 €90.00 AU\$90.00 (as applicable).
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OFFSHORE 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.

SUNDRY FEES

Audit letters	£100.00 (or currency equivalent) per standard request (plus VAT, Isle of Man only)
Status enquiry/reference-request	£50.00 (or currency equivalent)
Copy SWIFT payment advice	£20.00 (or currency equivalent) per payment/advice
Duplicate or ad hoc statements	£20.00 (or currency equivalent) minimum plus £5.00 per sheet
Payment investigation/amendment	£25.00 (or currency equivalent) plus agents' charges
Replacement Internet Security Token	£35.00 (or currency equivalent)
Change of control and/or ownership requiring completion of new Documentation	£250.00 (or currency equivalent)
Unauthorised excess fee (for each instance on which an Account is overdrawn without an agreed limit or in excess of an agreed limit)	£60.00 US\$90.00 €90.00
Foreign Currency Cheque Deposits by collection*	
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)



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**

We do not accept cheques in a non-sterling currency, or drawn on a bank outside the UK, Channel Islands or Isle of Man. In certain cases, we may, at the bank's discretion, agree to make our best endeavours to process a US Dollar or Euro cheque. In this case a minimum deposit amount of USD 500 will apply and we will apply a charge of £50, US\$75, €75 or currency equivalent. Agent charges may also be applicable. It may still not be possible to process the cheque 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 our General Terms and Conditions

THIRD PARTY SECURITY

A fee of £2,000 will be payable to cover the review of documentation and implementation of arrangements. Thereafter, an annual fee of £500 per account over which a charge is in place will be payable.

OTHER CHARGES

The Bank reserves the right to charge additional fees subject to prior notification where the work to be undertaken is not covered by the above fees.

ALTERNATIVE CURRENCY FEES

PAYMENT TYPE

Fees based on currency of account being debited, not the currency of the payment

Currency	EFT Internet Banking	EFT Manual		EFT Payment Upload	SWIFT Internet Banking	SWIFT Manual		SWIFT Payment Upload	Tier 2 Threshold*
		(Tier 1)	(Tier 2)			(Tier 1)	(Tier 2)		
AED	15	150	250	15	70	200	300	70	500,000
AUD	6	60	100	6	30	80	120	30	100,000
CAD	6	60	100	6	25	80	120	25	100,000
CHF	5	45	80	5	15	60	90	15	75,000
DKK	30	300	500	30	130	400	600	130	500,000
HKD	35	350	600	35	145	480	720	145	600,000
JPY	540	5,400	9,000	540	3,120	7,200	10,800	3,120	9,000,000
NOK	40	400	650	40	205	520	780	205	650,000
NZD	7	65	110	7	30	90	130	30	110,000
SEK	35	350	600	35	200	480	720	200	600,000
SGD	6	60	100	6	25	80	120	25	100,000
ZAR	60	600	1,000	60	350	800	1,200	350	1,000,000

* Payments in excess of this threshold amount will be charged at Tier 2 fee

For payments in US Dollars or Euros, a correspondent bank fee may be added to the payment fee. This applies if the charge type is "Remitter":

CORRESPONDENT BANK FEES

Currency	Payment in US Dollars	Payments in Euros
AED	60.00	37.50
AUD	22.00	14.00
CAD	22.00	14.00
CHF	16.00	10.00
DKK	105.00	70.00
HKD	125.00	80.00
JPY	1,870.00	1,200.00
NOK	135.00	85.00
NZD	24.00	15.00
SEK	135.00	85.00
SGD	22.50	14.00
ZAR	250.00	160.00



CONTACT US

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Charging policy – all services In respect of transactions affecting accounts denominated in currencies other than Sterling, charges will normally be levied in the currency in which the Account is maintained. Unless otherwise stated such charges will 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

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 www.standardbank.com/international.

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/>

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