

## IFA Professional Demand Account Details (PRDA)

A unique account available exclusively to Independent Financial Advisory firms and their staff.

### Key attributes

- Available in Sterling, US dollar and Euro
- Interest Bearing Demand Account
- Interest credited to the account quarterly
- Minimum balance requirement of only £250, US\$250, €250\*
- No account maintenance charge (as long as the average credit balance maintained over any quarterly interest period amounts to £250, US\$250, €250)\*\*
- Instant access to funds held in the account
- Payment fees charged at the discounted Internet tariff rates, whether completed online or offline (CHAPS £15, or SWIFT £20, €30, or US\$30)
- No charge for internal transfers in the same currency to accounts within Standard Bank Offshore (e.g. employee salary/ commission)
- All accounts opened for the firm and for its staff are included in the remuneration programme agreed with the Introducer
- Accounts are fully accessible on our free Internet Banking Service - Offshore Online
- Offshore Visa Debit Card available with no annual charge

\* Please note that the debit card cannot be used to access the last £100, US\$150, or €150 of the account balance.

\*\* If the average credit balance maintained over any quarterly interest period falls below £250, US\$250, €250 then a charge of £50.00 / US\$75.00 / €75.00 will be levied.

### Contact us

For details on any of our services including terms and conditions and/or charges please contact:

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IFA



[www.standardbank.com/ifa](http://www.standardbank.com/ifa)

**Important information**

Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits.

Standard Bank Isle of Man Limited is a member of the Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2008. The Isle of Man has a Financial Services Ombudsman scheme covering disputes relating to financial services offered in or from within the Isle of Man to individuals.

Standard Bank Isle of Man Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Standard Bank Isle of Man Limited and the group based on publicly available information. The latest report and accounts are available at [www.standardbank.com/offshore](http://www.standardbank.com/offshore).

The above entity is a wholly owned subsidiary of Standard Bank Offshore Group Limited whose registered office is 47-49 La Motte Street, St Helier, Jersey, JE4 8XR.

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This document has been approved for the purposes of section 21 of the Financial Services & Markets Act 2000 (FSMA) by Standard Bank Plc, which is authorised and regulated by the Financial Services Authority.

Prospective investors in the UK should be aware that the protections provided to investors by the UK regulatory system established under FSMA do not apply to any investment services or products provided by Standard Bank Offshore Group Limited or any of its subsidiaries. In particular, investors may 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 customers under FSMA. Standard Bank Plc has appropriate passports under relevant European Directives.

Telephone calls may be recorded.