

## Banking and Trade Execution Services

### Internet transactional fees

(Applies only to transactions originated within the Offshore Online Internet service)

Sterling payments	
Electronic transfer	£15.00 within UK £20.00 overseas
Currency payments	
Electronic transfer	£20.00/US\$30.00/€30.00

### Standard transactional fees

Sterling payments	
Electronic transfer	£25.00 within UK £35.00 overseas
Banker's Cheque	£12.50
Currency payments	
Electronic transfer	£35.00/US\$50.00/€50.00
Banker's Cheque	£20.00/US\$30.00/€30.00
Currency cheque deposits	
By negotiation	£20.00/US\$30.00/€30.00
By collection	£35.00/US\$50.00/€50.00
Foreign exchange commission	0.25% £10.00 (min)/£100.00 (max)

### Sundry fees

Audit letters	£40.00 (Standard request) + £20.00 (Per supplementary item)
Cheque book (30 cheques)	£30.00 (No charge if minimum account balance exceeds £10,000)
Status enquiry	£20.00

### Unpaid Items

Outward	£25.00
Inward	£10.00
Copies of paid cheques	£ 5.00 per chq
Duplicate statements	£ 5.00 per sheet
Fixed term deposit breakage fees	£250 plus interest costs as calculated by the Bank
Payment investigations/amendments	£25.00 plus agents charges
Short-term mail retention	£100.00 per half year
Stopped cheques	£15.00

### Account fees

#### Optimum account - account maintenance charge

(If the average credit balance maintained over any quarterly interest period amounts to less than £3,000/US\$5,000/€5,000) £50.00/US\$75.00/€75.00

#### Offshore reserve account - withdrawal penalty charge

(Two penalty-free withdrawals are permitted in each half year period ending last business days of February and August) £50.00/US\$80.00/  
£80.00/ZAR500

### Offshore Visa Debit Card fees

Annual fee	£15.00/US\$25.00/€20.00
Cash withdrawals (from automated teller machines, banks etc)	1.75% (min £2.00/US\$3.00/ €3.00)
Foreign exchange commission	2.75%
Card replacement	£20.00/US\$30.00/€30.00

## Dealing Charges

Based on the value of each transaction:-

### Equities and Equity Funds\*

<b>Minimum</b>		<b>£100</b>
First	£10,000	1.25%
Next	£10,000	1.00%
Next	£20,000	0.50%
Next	£460,000	0.35%
Above	£500,000	0.20%

### Fixed Income Securities, Bond\* and Hedge Funds\*

<b>Minimum</b>		<b>£125</b>
	Hedge Funds	£250
First	£25,000	0.75%
Next	£125,000	0.50%
Next	£350,000	0.25%
Above	£500,000	0.15%

### Cash Funds

<b>Minimum</b>		<b>£125</b>
Above	£50,000	0.25%

\* We will endeavour to negotiate discounts to the front end load with Fund Managers which will be passed on to our Clients

### Standard Bank Funds

No charge (front end charges are rebated to Clients)

### Other Funds

As per Equities and Equity Funds scale

### Commodities

<b>Minimum</b>		<b>£100</b>
Above	£20,000	0.50%

### Settlement Charges

Trade settlement charge for all trades executed by third parties

£100

## Securities Administration Fees

### Trade Execution and Custody

Based on the value of assets in custody:-

<b>Minimum</b>		<b>£350</b>
First	£750,000	0.25%pa
Next	£750,000	0.15%
Above	£1,500,000	0.10%

Administration fee includes custody, income collection, corporate action processing and quarterly portfolio valuations (if requested) as well as internet access. Fee will be charged half yearly in arrears on 30 June and 31 December and pro-rata at take on.

No custody fees will be charged in respect of Standard Bank funds.

### Receipts and Deliveries

Transfer in	Free
Transfer out (excluding sales)	£50 per line

### Valuations

Quarterly	Free
Additional	£10 per copy
Performance measurement	£100pa

### Probate Reports

<b>Minimum</b>		<b>£100</b>
First	£200,000	0.10%
Above	£200,000	0.025%

### Capital Gains Tax Reports

Annual charge	£100
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### Additional Reporting

Preparation of customised reports	Min £75 per hour
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### Functionary Custody

Fee quotations available on request

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

#### Charging policy – all services

The charges shown apply as at the 1st July 2009. Where a particular service is not covered herein the Bank reserves the right to levy a charge at its discretion. Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with transactions undertaken on behalf of clients may be passed on to clients in addition to the charges shown above. 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 Jersey Limited is regulated by the Jersey Financial Services Commission to take deposits.

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 entities are wholly owned subsidiaries of Standard Bank Offshore Group Limited whose registered office is 47-49 La Motte Street, St Helier, Jersey, JE4 8XR.

Telephone calls may be recorded.