

Schedule of interest rates from 08 February 2010

Optimum Account					
Sterling		US Dollar		Euro	
Band	Rate	Band	Rate	Band	Rate
0 - 2,999	0.00%	0 - 4,999	0.00%	0 - 4,999	0.00%
3,000 - 24,999	0.05%	5,000 - 49,999	0.05%	5,000 - 49,999	0.05%
25,000 - 49,999	0.05%	50,000 - 99,999	0.05%	50,000 - 99,999	0.05%
50,000 - 99,999	0.05%	100,000 - 249,999	0.05%	100,000 - 249,999	0.05%
100,000 - 249,999	0.05%	250,000 plus	0.05%	250,000 plus	0.05%
250,000 plus	0.05%				

Offshore Reserve Account							
Sterling		US Dollar		Euro		SA Rand	
Band	Rate	Band	Rate	Band	Rate	Band	Rate
0 - 2,999	0.00%	0 - 4,999	0.00%	0 - 4,999	0.00%	0 - 34,999	0.00%
3,000 - 24,999	0.10%	5,000 - 49,999	0.10%	5,000 - 49,999	0.10%	35,000 - 99,999	5.85%
25,000 - 49,999	0.10%	50,000 - 99,999	0.10%	50,000 - 99,999	0.10%	100,000 - 499,999	6.10%
50,000 - 99,999	0.10%	100,000 - 249,999	0.10%	100,000 - 249,999	0.10%	500,000 - plus	6.35%
100,000 - 249,999	0.10%	250,000 plus	0.10%	250,000 plus	0.10%		
250,000 plus	0.10%						

Expatriate Savings Account *					
Sterling		US Dollar		Euro	
Band	Rate	Band	Rate	Band	Rate
0 - 2,999	0.00%	0 - 4,999	0.00%	0 - 4,999	0.00%
3,000 - 9,999	0.10%	5,000 - 24,999	0.10%	5,000 - 24,999	0.10%
10,000 - plus	0.65%	25,000 - 99,999	0.25%	25,000 - 99,999	1.00%
		100,000 - plus	0.40%	100,000 - plus	1.15%

Offshore Moneymarket Call Account**					
Sterling		US Dollar		Euro	
Band	Rate	Band	Rate	Band	Rate
0 - 2,999	0.00%	0 - 4,999	0.00%	0 - 4,999	0.00%
3,000 - 24,999	0.10%	5,000 - 49,999	0.10%	5,000 - 49,999	0.10%
25,000 - 49,999	0.25%	50,000 - 99,999	0.15%	50,000 - 99,999	0.50%
50,000 - plus	0.25%	100,000 - plus	0.15%	100,000 - plus	0.60%

*The Expatriate Savings Account is available to expatriate savers only and the Bank reserves the right to determine exclusively whether an applicant meets the eligibility criteria. The minimum opening balance requirement on the account is GBP10,000 USD25,000 and EUR25,000. The maximum permitted deposit is £1 million or currency equivalent.

**All interest rates above are quoted as gross annual rates. The effective rate reflects the impact of compounding the annual rates on a monthly basis, and shows the benefit of earning interest on interest. Effective rates are rounded to the nearest 2 decimal places.

Also available is our Fixed Deposit Account rates.

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. 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.