

# Charges for Banking Services

## Transactional fees

### Sterling payments

Electronic transfer	£25.00 within UK, £35.00 for overseas
Banker's cheque (payable to third parties)	£12.50

### Currency payments

Electronic transfer	£35.00 / \$50.00 / €50.00
Banker's cheque (payable to third parties)	£20.00 / \$30.00 / €30.00

### Currency cheque deposits

By negotiation	£20.00 / \$30.00 / €30.00 per cheque
By collection	£35.00 / \$50.00 / €50.00 per cheque.

Special presentation £25.00 per item

Travellers cheques (receipt) £2.00/\$3.00/€3.00 per cheque  
(minimum charge of £20.00/\$30.00/€30.00)

Foreign exchange commission 0.25% (minimum £10.00 / maximum £100.00)

## Sundry fees

Duplicate statements	£5.00 per sheet
Copies of paid cheques	£5.00 per cheque
Banker's opinion	£10.00
Certificate of bank interest received	£20.00
Audit letters	£30.00 (standard request) £30.00 (per supplementary item)
Facsimile charge	£5.00 per transmission
Short term mail retention	£100.00 (per half year)
Cheque book, Sterling accounts only (30 cheques)	£30.00 (no charge if minimum balance exceeds £10,000)
Unauthorised overdraft fee	£30.00
Cheques / direct debits returned unpaid	£25.00
"Stop cheque" request	£15.00
Cheques deposited & returned unpaid	£10.00



**Standard Bank  
Offshore**

## Charges for banking services (continued)

### Securities administration fees

Please note that this service is only provided through Standard Bank Jersey Limited.

#### Custody

Annual fee charged half yearly in advance on portfolio value. Fee includes depot charges, collection of income and quarterly valuation (upon request).

0.25% on first £2 million of assets  
0.20% on next £2 million of assets  
0.10% thereafter  
Minimum fee £200.00 per portfolio per annum.

In addition a surcharge of US\$50 per annum per line of stock for all US bonds and equities will be levied

#### Activity

Contract settlement charge for all trades in UK and foreign equities, fixed and variable interest rate securities, unit trusts (or similar) and derivatives executed by third parties.

£85.00 per contract  
(No charge where trade is internally executed by the Stockbroking and Asset Management Division of Standard Bank Jersey Limited)

#### Purchase / sale of commodities

0.50% (minimum £85.00)

#### Rights / bonus issues

£50.00 per movement

#### Free receipt / free delivery of securities

£25.00 per movement

**No charges are levied in respect of Standard Bank Offshore investment funds**

## Charging policy - All services

In all cases the charges shown are levied at our discretion and may be varied without notice. Where a particular service is not covered herein we reserve the right to levy a charge at our 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 we may from time to time in our absolute discretion decide.

For charges relating to specific accounts/products please refer to the literature relating to that account/product.

## Important Information

Standard Bank Jersey Limited, Standard Bank House, PO Box 583, 47-49 La Motte Street, St Helier, Jersey JE4 8XR. Standard Bank Jersey Limited is registered with the Jersey Financial Services Commission for banking and investment business and is a member of the London Stock Exchange.

Standard Bank Isle of Man Limited, Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB. Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Supervision Commission for banking and investment business. Registered in the Isle of Man, No. 4713, VAT Registration No. 000 1116 73.

For your protection all communication by telephone is recorded.

Standard Bank Offshore is a registered business name of Standard Bank Offshore Group Limited.

