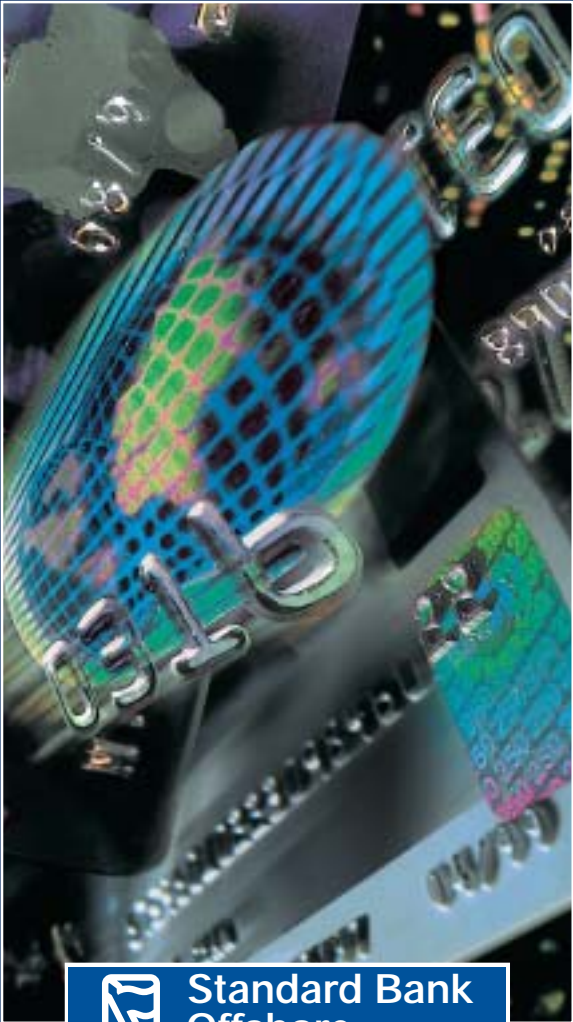


**Standard Bank
Offshore Visa Debit Card
Linked To Your Optimum Account**



**Standard Bank
Offshore**

Standard Bank Offshore

Visa Debit Card User Guide

Introducing the card

Clients of Standard Bank Offshore may apply for an Offshore Visa Debit Card. This will enable funds held in a Standard Bank Optimum account to be accessed through the global Visa network.

The Offshore Visa Debit Card can be used to make purchases of goods and services without the need to carry large amounts of cash, cheques, or travellers' cheques. It can also be used to obtain cash when required.

This user guide explains how our Offshore Visa Debit Card service works in conjunction with an Optimum account.

You are welcome to contact your account manager if you have any questions regarding our Offshore Visa Debit Card service.

Making purchases with your Offshore Visa Debit Card

Once you have received your Offshore Visa Debit Card and a Personal Identification Number (PIN) your Card will allow you to pay for goods and services where you see the Visa and Delta marks, presently displayed at more than 21 million outlets worldwide.

In certain countries you may be asked to enter your PIN on a special keypad instead of signing a sales voucher.

Your Offshore Visa Debit Card payments will be charged to your Optimum account as soon as the transaction details are received by us, normally within a few days. Your Optimum account statement will include details of the transactions. You can therefore check these against your sales vouchers to verify their accuracy.



Using your Offshore Visa Debit Card to obtain cash

There are 645,000 automated teller machines around the world displaying the Visa mark and many operating 24 hours a day.

To make a withdrawal you will simply insert your Card into the machine, enter your PIN and follow the on-screen instructions. The cash received will be in the local currency. There may be a limit to the amount of cash you will be able to withdraw depending on local regulations.

You will also be able to use your Card to withdraw cash over the counter at many banks worldwide which display the Visa mark. You may also be asked to quote the three digit code after the card number on the signature strip.

Payments by telephone, internet or by mail

You will be able to pay for goods or services ordered by mail, telephone or over the internet. You will be asked to quote your Card number and usually the expiry date of the Card as a security measure to verify its authenticity. You may also be asked to quote the three digit code after the card number on the signature strip.

Transaction limits

For security reasons your use of your Card is subject to certain daily limits as follows:

- a maximum amount which can be withdrawn in a day, either in cash or purchases, will be £1,200/US\$1,800/€1,800
- a limit of three cash withdrawals per day but no limit on the number of purchases per day
- cash withdrawal cannot exceed £600/US\$900/€900 per day and no single purchase can exceed £1,000/US\$1,500/€1,500.

You should be aware that your transaction limits can be affected by transactions authorised but not yet debited. To clarify, the daily limits refer to working days only. A transaction undertaken on a Saturday or Sunday or a United Kingdom bank holiday will be subject to the daily limit of the previous working day. For example, if three cash withdrawals are

made on a Friday, no further cash withdrawals will be allowed until the following working day or if £1,200 was withdrawn in purchases on a Friday no further withdrawals would be permitted within the limit of £1,200 until the next working day.

Flexibility

The Card is initially issued on the basis of these transaction limits, as mentioned previously. However, the bank can temporarily increase or decrease these limits to suit your personal requirements. Should you know in advance that certain transactions will exceed any of the monetary limits, a telephone call to your account manager within British Isles office hours is all that is required provided you have cleared funds available in your Optimum account.

Our only requirement is that a minimum balance of £3,000/US\$5,000/e5,000 in cleared funds is held in your Optimum account before the card application will be processed. Thereafter, a balance of £1,000/US\$1,500/e1,500 in cleared funds must be maintained in the account at all times. Balances below these amounts can generally not be accessed by our Cards.

Charges

There is only a nominal annual fee for the Offshore Visa Debit Card which is charged to your Optimum account.

A charge will apply to each withdrawal made from automated teller machines. This charge will be debited to your Optimum account at the same time as the withdrawal.

When you use your Card either for a cash withdrawal or a payment in a currency different to your Optimum account base currency, a foreign exchange conversion will be required. The exchange rate applied is a wholesale rate plus an additional percentage charged by Visa and ourselves to cover costs.

The above charges will be made in accordance with our tariff sheet.



Liability for unauthorised transactions

This is clearly set out in section 5 of the terms and conditions which are included in this user guide.

In summary, we will be responsible for unauthorised transactions prior to your receipt and activation of your Card. Should the Card be lost or stolen, we will assume responsibility for any unauthorised transactions after the loss or theft has been reported to us or to Visa's Global Customer Assistance Service.

What to do if your card is lost or stolen

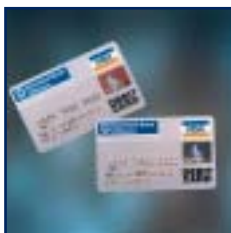
The loss or theft of your Card should be reported as soon as possible to Standard Bank Isle of Man Limited or Standard Bank Jersey Limited. Alternatively, you can use the local Visa freephone number, listed in this user guide.

Shortly after you make your call, your Card number will be blocked in the Visa system. This process will be greatly speeded up if you can quote your Card number.

After reporting your Card as lost or stolen, you are asked to confirm your notification to us in writing and to alert the appropriate law enforcement agencies.

Replacement card services

In the event of your Card being damaged, lost or stolen you should contact your account manager during British Isles office hours (9.00 am to 5.00 pm Monday to Friday) so that every effort can be made to replace your card as quickly as possible. In addition, we will make every effort to assist you to meet any essential purchases or cash requirements you may have.



Your pin

Your PIN is printed within a sealed PIN mailer when your Card is produced. For security reasons, we will only post your PIN mailer to you once you have contacted us to activate your Card. We strongly advise the following:

- on receipt of your PIN mailer, ensure that it is still sealed
- memorise your PIN and then destroy the slip on which it is printed
- never let anyone else know your PIN - not even the police or bank staff
- never let anyone else use your Card
- if you need to make a note of your PIN, never write it down in such a way that it can be recognised as a PIN
- never write your PIN on your card or on anything which is at any time kept with the Card
- if you suspect that your PIN has become known to another person, this fact should be notified to us immediately

Please note that, for security reasons, the PIN mailer sent to you will be the only record of your PIN. Should you forget your PIN, or be concerned that it is known to somebody else, we request that you inform us. We will then issue you with a new Card and a new PIN. You will be requested to cut your existing Card in half through the magnetic strip and return it to us.

Advice to cardholders

- make sure you know your PIN
- make sure you know what funds you have in your Optimum account, remember the transaction limits in place and allow for transactions authorised but not yet debited to your account
- keep a record of your Card number and store it separately from your Card
- note the address and telephone number to call should your Card be lost or stolen, storing this separately from your Card

- care should be taken to enter your PIN correctly at automated teller machines as an excessive number of incorrect attempts will result in the Card being retained within the automated teller machine being used
- know where your Card is at all times and keep it safe
- when entering your PIN on a keypad, you should ensure that the number selected cannot be observed by anyone nearby
- protect your Card's magnetic strip by keeping it away from other cards, money or keys
- if your Card is lost or stolen, report the loss immediately using the telephone numbers provided overleaf
- keep copies of all sales vouchers and automated teller machine withdrawal slips to check against your statement
- if about to travel, check your Card expiry date to ensure it will not expire while you are away

Access to funds in your Optimum Account

There may be an occasion when you expect funds to be in your account and available for withdrawal and yet find that a purchase transaction or cash withdrawal is not accepted by the Visa network.

If a cheque has been paid into your account it will generally take four to five working days before the funds can be withdrawn from your account. This is common to all banks in the British Isles and is necessary in case a cheque shown as credited to your account is, for any reason, not honoured.

How to apply for an Offshore Visa Debit Card

Before applying, you are asked to read the terms and conditions included in this user guide. You should then complete the application form which is included at the back of this brochure.

If your Optimum account is a joint account, we can issue a Card to each signatory as long as each has individual signing rights. A card cannot be issued to an individual who is not an account holder.

The application form asks for a password. This password should not contain any word which can easily be linked to your application. **Please memorise this as you will be asked for it when activating your Card.** One of the benefits of your relationship with Standard Bank Offshore is our emphasis on personal service. As long as we are able to authenticate your call by use of the password, many of our services can be offered telephonically.

The Card we will issue to you will bear your photograph and signature. These will be laser etched on to your Card to ensure they are tamper-proof. You are therefore also requested to provide us with a passport size photograph and a specimen signature.

Provided our minimum balance criteria are met, we will despatch a Card to you, normally within ten working days of receipt of your application. On the receipt of your Card please ensure that the signature and photograph are correct. You are then requested to telephone the number given on the activation sticker on the card. Asking you to give us your password will allow us to confirm the Card's safe arrival and allows us to activate your account. The Card will be available for use on the next working day following activation. Once activated the sticker on the card can be removed.

We will then despatch your PIN mailer to you. Should this not arrive within a reasonable period, you are requested to contact your account manager.



Standard Bank Offshore

Visa Debit Card

Set out below are telephone numbers to use in the event of a lost or stolen Card.

Contacting us direct

During British Isles office hours you can contact us on the following telephone numbers.

Standard Bank Isle of Man Limited 44 (0)1624 643643

Standard Bank Jersey Limited 44 (0)1534 881188

Contacting the Visa global customer assistance service

Outside British Isles office hours or if you wish to use a freephone number, you can route your call to any of the following numbers:

If you are calling from	Current telephone number
Anguilla	1-800-847-2911
Antigua	1-800-847-2911
Argentina	0800-666-0171
Aruba	800-1518
Australia	1-800-125-440
Austria	0800 200 288 <small>When prompted enter 800-892-8134</small>
Bahrain	800-006
Barbados	1-800-847-2911
Belgium	0800-18397
Bermuda	1-800-847-2911
Bolivia	800-10-0188
Bonaire*	001-800-847-2911
Brazil	000-811-933-5589
British Virgin Islands	1-800-847-2911
Canada	1-800-847-2911
Cayman Islands	1-800-847-2911
Chile	1230-020-2136
China	10-800-110-2911
Colombia	980912 5713
Costa Rica	0-800-011-0030
Curacao*	001-800-847-2911
Denmark	800-10277
Dominica	1-800-847-2911
Dominican Republic	1-800-847-2911
Finland	0800-1-10057

If you are calling from	Current telephone number
France	0800-90-1179
Germany	0800-814-8440
Greece	00-800-11-638-0304
Grenada	1-800-847-2911
Guam	01-800-164-4000
Guatemala	1800-999-0115
Hong Kong	800-96-7025
Hungary	06-800-11272
Indonesia	001-803-1933-6294
Ireland, Republic of	1-800-55-8002
Israel	1-800-941-1605
Italy	800-819-014
Jamaica	0-800-847-2911
Japan	00531-11-1555
Korea	00798-11-908-8212
Liechtenstein	0800-89-4732
Luxembourg	0800-2012
Malaysia	1-800-80-0159
Mexico	001-800-847-2911
Montserrat	1-800-847-2911
Netherlands	0800-022-3110
New Zealand	0800-443019
Norway	800-12052
Okinawa	00531-11-1555
Panama	001-800-111-0016
Philippines	1800-1111-9015
Portugal	0800-8-11-824
Puerto Rico	1-800-847-2911
Saba*	1-800-847-2911
Saint Eustatius*	1-800-847-2911
Saint Kitts/Nevis	1-800-847-2911
Saint Maarten*	1-800-847-2911
San Marino	800-819-014
Singapore	800-110-0344
South Africa	0800-990-475
Spain	900-99-1124
Sweden	020-793146
Switzerland	0800-89-4732
Taiwan	008-010-3008
Thailand	001-800-11-535-0660
Trinidad/Tobago	1-800-847-2911
Turks and Caicos	0-1-800-847-2911
Turkey	00-800-13-535-0900
United Kingdom	0800-89-1725
United States	1-800-84-72911
Uruguay	00-0411-940-7915
Venezuela	0800-1-002-167

* Netherlands Antilles

If the country you are calling from is not listed, or if you experience difficulties using any of the freephone numbers, call collect/reverse charge to the United States on +1 410 581 3836

Standard Bank Offshore

Visa Debit Card

Terms and Conditions

These terms and conditions comprise the agreement between the Bank and the Cardholder in connection with the Cardholder's Standard Bank Offshore Visa Debit Card. These Terms and Conditions must be read in conjunction with the terms and conditions for Optimum accounts and the general terms and conditions for Personal and Corporate accounts as appropriate.

1. Interpretation

1.1 In these terms and conditions:

- 1.1.1 "Account" means the bank account held or to be held with the Bank in the name of the Cardholder (whether solely or jointly with another person), the number of which is or shall be specified in the application form for the Card and communicated to the Cardholder as appropriate.
- 1.1.2 "Account Currency" means the currency in which the Account is denominated.
- 1.1.3 "Bank" means whichever of Standard Bank Isle of Man Limited or Standard Bank Jersey Limited holds the Account.
- 1.1.4 "Card" means a Standard Bank Offshore Debit Card, including any renewal or replacement Card.
- 1.1.5 "Cardholder" means the person having power alone to operate the Account in accordance with the bank mandate in respect thereof.
- 1.1.6 "PIN" means the personal identification number issued to the Cardholder from time to time for use with the Card.
- 1.1.7 "Transaction" means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of the Card in any authorised manner for debit or credit to the Account.
- 1.1.8 "Visa/Delta" means Visa International Service Association, a corporation organised and existing under the laws of the State of Delaware, United States of America, having an office and principal place of business at 3125 Clearview Way, City of San Mateo, State of California, United States of America or any subsidiary thereof.
- 1.1.9 "Working days" means Monday to Friday inclusive except bank holidays.

1.2 In these terms and conditions references to the singular include the plural and vice versa and references to one gender include references to the other gender. The headings used herein are for ease of reference only.

2. Card facilities

- 2.1 The Cardholder may use the Card to pay for goods or services at retailers or suppliers world-wide who accept the Card by signing a sales voucher, by signing a mail order purchase form showing the number printed on the Card or by placing an order by telephone or over the Internet and quoting the number printed on the Card, and the Bank will debit to the Account the amount of any such Transaction authorised in such way.
- 2.2 The Cardholder may use the Card in conjunction with the PIN to withdraw money from automated teller machines which accept the Card when they are operating. The amount of money so withdrawn will be debited to the Account.
- 2.3 The Cardholder may use the Card in conjunction with the PIN to pay for goods and services by using a card operated machine at retailers or suppliers world-wide who offer this facility. The Bank will debit to the

Account the amount of any Transaction authorised in this way.

- 2.4 The Cardholder may use the Card at any bank which accepts the Card to withdraw money or make payment by signing a voucher, the amount of which will be debited to the Account.
- 2.5 In addition to the amount of all Transactions, certain charges will be debited to the Account as provided for herein.
- 2.6 The Card is only available to persons over the age of eighteen years (twenty years in the case of persons resident or domiciled in Jersey or who hold an Account with Standard Bank Jersey Limited) and who are of full legal capacity in all other respects.

3. The Card

- 3.1 The Card belongs to the Bank and the Bank or any authorised officer, servant, employee, associate or agent of the Bank may retain the Card, require the Cardholder to return the Card or suspend the use of the Card at any time in its absolute discretion and the Bank shall not be liable for any loss suffered by the Cardholder as a result thereof.
- 3.2 The Card will not become valid or operational until the Cardholder acknowledges receipt of the Card by contacting the Bank by telephone on the number provided and stating the password specified by the Cardholder in the Card application form. The Card is only valid for the period shown on it and must not be used outside that period or if the Bank has required by notice in writing to the Cardholder that it be returned to the Bank. When the period of validity of a Card expires it must be destroyed by cutting it in half through the magnetic strip.
- 3.3 The Cardholder must take all reasonable precautions to prevent unauthorised use of the Card, including, not allowing anyone else to use the Card and telephoning the Bank, in accordance with paragraph 3.2 above, to acknowledge receipt of the Card as soon as possible.
- 3.4 If the Card is lost or stolen the Cardholder or any other person acting on behalf of the Cardholder shall immediately notify the Bank or the Visa Global Customer Assistance Service by telephoning the number(s) from time to time notified to the Cardholder and the Cardholder must, in addition, immediately notify relevant law enforcement agencies. The Cardholder must confirm the loss of the Card by notice in writing to the Bank within seven days of having notified the Bank by telephone.
- 3.5 The Cardholder must co-operate with any officers servants, employees, associates or agents of the Bank and/or law enforcement agencies in any efforts to recover the Card if it is lost or stolen. The Bank may disclose information about the Cardholder and the Account if the Bank thinks it will help avoid or recover any loss to the Cardholder or the Bank resulting from the loss, theft, misuse or unauthorised use of the Card.
- 3.6 If the Card is found after the Bank has been given notice of its loss or theft the Cardholder must not use it again. The Card must be cut in half through the magnetic strip and returned to the Bank immediately.

4. The PIN

The Bank will issue a PIN to the Cardholder, unless the Cardholder instructs the Bank that a PIN is not required. If the Bank issues a PIN, the Cardholder must take all reasonable precautions to avoid unauthorised use, including destroying the PIN mailer issued by the Bank promptly after receipt, never disclosing the PIN to someone else, never writing the PIN on the Card or any other item normally kept with the Card, never writing the PIN in a way that can be understood by someone else and notifying the Bank as soon as possible if someone else knows or is suspected of knowing the PIN.

5. Liability for unauthorised transactions

- 5.1 Unless the Bank can show that the Cardholder has acted fraudulently or with negligence or otherwise contrary to the provisions of these terms and conditions, the Bank will be responsible for any money lost as a result of the Card being lost in despatch from the Bank to the Cardholder and the Bank will also be responsible for any money lost as a result of use of the Card without the Cardholder's authorisation after it has been reported as lost or stolen to the Bank and to the relevant law enforcement agencies (see paragraph 3.4 above) that the Card has been lost or stolen or that the PIN is known or suspected of being known by someone else. The Bank will credit the Account with any amount for which the Bank is responsible pursuant to this paragraph, including any related interest and charges.
- 5.2 The Cardholder will be responsible for any losses without limit, except losses for which the Bank will be responsible pursuant to paragraph 5.1 above, incurred by the Bank or any other person and including, without prejudice to the generality of the foregoing, any losses incurred as a result of the loss or theft of the Card or the use of the Card in a fraudulent or negligent manner or otherwise contrary to the provisions of these terms and conditions.
- 5.3 If the PIN is held with the Card and subsequently lost or stolen, the cardholder will be liable for all PIN related Transactions. If the Cardholder discloses the PIN then the Cardholder will be liable for all subsequent PIN related transactions.

6. Charges

- 6.1 The Bank shall charge a fee to the Cardholder in respect of each cash withdrawal made using the Card for which a charge is levied by Visa/Delta, in accordance with the Bank's schedule of fees from time to time in force.
- 6.2 The Cardholder will be charged in respect of every Transaction made in a currency other than the Account Currency in respect of the conversion of the amount of the Transaction into the Account Currency, in accordance with the Bank's schedule of fees from time to time in force.
- 6.3 The Bank shall charge an annual fee to each Cardholder in accordance with the Bank's schedule of fees from time to time in force.

7. General

- 7.1 The total amount of any Transactions carried out in any one day shall be limited to such amounts and by such other conditions as shall be notified in writing to the Cardholder by the Bank from time to time with effect from the date of such notice. The daily transaction limit refers to working days only. Transactions on non working days refer to the previous work days limit.
- 7.2 The Bank will issue a Card only if the Cardholder has completed an application form and it has been accepted by the Bank, or if the Bank at its discretion is replacing or renewing a Card.
- 7.3 The Cardholder is not authorised to enter into Transactions using the Card to a value in excess of the credit balance (if any) of the Account from time to time unless an overdraft has been previously agreed with the Bank. The Account will be charged interest by the Bank at the relevant interest rate of the Bank in respect of unauthorised overdrafts on the Account unless otherwise agreed and the Bank's usual fees for unauthorised overdrafts may also be charged to the Account.
- 7.4 If the Bank is asked to authorise a Transaction, the Bank may take into consideration any other Transactions which have been authorised but which have not been debited to the Account (and any other transactional activities upon the Account) the limits and other conditions referred to in clause 7.1. and if the Bank determines that there are or will be insufficient

- available funds in the Account to pay the amount that would be due in respect of such Transaction, the Bank may in its own absolute discretion refuse to authorise such Transaction, in which event such Transaction will not be debited to the Account. The Bank shall not be liable for any loss resulting from any such refusal to authorise any Transaction.
- 7.5 In the event that there are insufficient available funds in the Account to pay any Transaction or other amount payable from the Account, including any interest, fees, charges or other payments due to the Bank, the Bank may in its own absolute discretion (and without any obligation to do so) transfer or arrange the transfer of sufficient funds from any other account held by the Cardholder with the Bank to the Account.
- 7.6 The Cardholder may use the Card to obtain the services described in these terms and conditions and such other services as the Bank may provide from time to time. All such services will be subject to these terms and conditions.
- 7.7 The Card may not be used by any person other than the Cardholder.
- 7.8 The Bank shall not be liable for any loss resulting from the refusal of any retailer, supplier, other bank or card operated machine to accept use of the Card in connection with any Transaction. No claims of the Cardholder against any retailer or supplier may be the subject of set-off, claim or counterclaim against the Bank.
- 7.9 The Cardholder shall notify the Bank if:-
- 7.9.1 an entry appears on the statement of the Account which is believed to be incorrect as soon as possible but in any event within twenty-five days of the date of such statement; and
- 7.9.2 the Cardholder's address is changed, as soon as possible.
- 7.10 A Transaction cannot be cancelled by the Cardholder after it has been completed.
- 7.11 Subject to paragraph 7.4 hereof the Bank will normally debit the amount of any Transaction to the Account as soon as the Bank receives proper instructions in connection therewith, provided that the Bank will not be liable for any loss resulting from any delay in doing so.
- 7.12 If a retailer or supplier makes a refund by means of a Transaction the Bank will credit the Account when it receives the retailer or supplier's proper instructions and the funds in respect of such refund, provided that the Bank will not be responsible for any loss resulting from any delay in receiving such instructions and funds.
- 7.13 When the Card is used to effect a Transaction through Visa/Delta (whether with a retailer or supplier, a bank or from a card operated cash machine) in a currency other than the Account Currency, Visa/Delta will convert the amount of the Transaction into the Account Currency at the applicable exchange rate on the day upon which it receives notification of the Transaction.
- 7.14 The Card may not be used to guarantee payment of cheques drawn on the Account.
- 7.15 The card may not be used as payment for an illegal purchase.
- 7.16 Regular Payments can be arranged using the Card by agreement with the Merchant. If the Cardholder wishes to amend or cancel these payments, the Cardholder must contact and arrange this with the relevant Merchant direct, and retain written confirmation of such amendment/cancellation. The Bank is not liable should Transactions continue to be received following any amendment or cancellation.
- 7.17 If the Cardholder requires a copy sales or cash voucher, the Bank will need to request this via Visa International. The Cardholder should allow up to 60 days for this to be received. The Bank resumes the right to make a charge for copy vouchers.

8. Termination

- 8.1 The Bank may terminate the agreement comprised in these terms and conditions by notifying the Cardholder in writing to that effect at any time. The Cardholder may terminate the agreement comprised in these terms and conditions by notifying the Bank in writing, cutting the card in half through the magnetic strip and returning the Card to the Bank. Such termination shall be effective, subject to the provisions of the following paragraphs of this clause, upon receipt by the other party of such notice.
- 8.2 The agreement comprised in these terms and conditions, shall be deemed to remain in full force and effect if and in so far as any Transaction is completed but not debited to the Account prior to termination thereof.
- 8.3 Termination of the agreement comprised in these terms and conditions shall not prejudice any liability in respect of things done or omitted to be done prior to termination thereof.

9. Miscellaneous

- 9.1 The Bank shall not be liable to the Cardholder for any loss suffered as a result of the Bank being prevented from or delayed in providing any banking or other services to the Cardholder due to strikes, industrial action, failure of power supplies, systems or equipment or causes beyond the Bank's control.
- 9.2 These terms and conditions and the banking practices and charges relating thereto may be changed by the Bank at any time by notice thereof to the Cardholder. Any such changes will be effective from the date of the notice or such later date as may be specified therein.
- 9.3 In addition to the authorisation contained in paragraph 3.5 hereof, the Cardholder authorises the disclosure to any company within the Standard Bank Offshore group of companies, to any third party processors and/or card personalisation firms utilised by the Bank from time to time in any jurisdiction, such information in relation to the Cardholder, the Card, the Account and any Transaction as the Bank considers in its sole opinion to be necessary or desirable. The Bank may also disclose such information in relation to the Cardholder, the Card, the Account or any Transaction as may be required by law.
- 9.4 If the Card is to be issued to a corporate entity the Bank reserves the right to vary and/or add to these terms and conditions as it may in its discretion consider appropriate.
- 9.5 Where the Account is held with Standard Bank Isle of Man Limited, these terms and conditions shall be governed by and construed in accordance with Isle of Man law and the Cardholder irrevocably agrees to submit to the non-exclusive jurisdiction of the courts of the Isle of Man in connection herewith. Where the Account is held with Standard Bank Jersey Limited, these terms and conditions shall be governed by and construed in accordance with Jersey law and the Cardholder irrevocably agrees to submit to the non-exclusive jurisdiction of the courts of Jersey in connection herewith.

Standard Bank Offshore

Visa Debit Card

Application Form

Please complete in BLOCK CAPITALS and tick where appropriate. All sections of the application must be fully completed as otherwise we may not be able to process your application.

Please supply me/us with a Standard Bank Offshore Visa Debit Card.

I/We accept and agree to be bound by the terms and conditions for the Offshore Visa Debit Card printed in this brochure and any subsequent amendments made in accordance therewith.

In the case of an Account held in joint names, we confirm that each of us has authority alone to operate the Account described below in accordance with the bank mandate (and that, where necessary, this confirmation amends any previous signing authority in respect of the Account).

I/We confirm that I/we have full legal capacity to enter into the terms and conditions in respect of the Offshore Visa Debit Card and that such terms and conditions are valid, binding and enforceable against us.

My/Our Account number is

(Please leave blank if you are applying to open a new account and we will complete once your account has been established)

My/Our Customer number is:

My/Our Account is held with:

Standard Bank Isle of Man Limited, Standard Bank House,
One Circular Road, Douglas, Isle of Man IM1 1SB

Standard Bank Jersey Limited, Standard Bank House, P O Box 583,
47-49 La Motte Street, St. Helier, Jersey JE4 8XR

(Please tick one box only)

My/Our Account is denominated in:

Sterling US dollars Euro

(please tick one box only)

Clients should request an additional application form if a Card is required for use on more than one Account.

FOR BANK USE ONLY							
F		OPT		S		A	

Other information may be obtained from the offices listed below:

Jersey

Standard Bank Jersey Limited
Standard Bank House, PO Box 583,
47-49 La Motte Street, St Helier,
Jersey JE4 8XR
Telephone: 44 (0)1534 881188
Facsimile: 44 (0)1534 881199
E-mail: sbj@sboff.com

Isle of Man

Standard Bank Isle of Man Limited
Standard Bank House, One Circular Road,
Douglas, Isle of Man IM1 1SB
Telephone: 44 (0)1624 643643
Facsimile: 44 (0)1624 643800
E-mail: sbiom@sboff.com

Mauritius

Standard Bank Trust Company
(Mauritius) Limited
Les Jamalacs, Vieux Conseil Street,
Port Louis, Mauritius
Telephone: 230 202 4200
Facsimile: 230 202 4210
E-mail: sbtm@sboff.com

Website: www.sboff.com

Jersey - Standard Bank Jersey Limited is registered with the Jersey Financial Services Commission to conduct banking and investment business.

Isle of Man – Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Supervision Commission for banking and investment business.

Deposits made with Standard Bank Isle of Man Limited are covered by the Depositors Compensation Scheme contained in the Isle of Man Banking Business (Compensation of Depositors) Regulations 1991.

The Isle of Man has its own Financial Services Ombudsman Scheme covering most financial services offered to private individuals in or from the Isle of Man.

The most recent audited accounts for Standard Bank Jersey Limited and Standard Bank Isle of Man Limited are available on request.

Mauritius – Standard Bank Trust Company (Mauritius) Limited is licensed as a Management Company under the Financial Services Development Act 2001. Standard Bank Trust Company (Mauritius) Limited is not licensed to operate as a domestic or offshore bank under the Banking Act 1988.

Standard Bank Offshore is the business name of the companies referred to above.