

**Priority and
International Banking
Jersey**

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Why Jersey?

Jersey is well known as one of the leading offshore financial services providers in the world.

- It's part of the UK banking system with access to UK onshore banking capabilities
- A tax neutral environment for non-residents clients
- No exchange control restrictions, allowing capital to be freely moved
- Jersey has a credit rating of AA*

*Standard & Poor's Sovereign Credit Rating: AA/Stable/A-1+. Affirmed February 2016

Why Standard Chartered Bank?

With a 150-year global history in banking, Standard Chartered Bank is one of Jersey's most well-established institutions, with a presence spanning over 35 years in Jersey.

- Standard Chartered is a FTSE 100 company - listed on the London, Hong Kong and Mumbai stock exchanges
- Experienced wealth and investment advisors providing valuable insights on high growth markets of Asia, Africa and Middle East
- Jersey has customer deposits and investments of over US\$ 6 billion on behalf of Standard Chartered Group

Why Priority and International Banking?

Experience the perfect blend of exceptional service, solutions and unique benefits, tailored to help you achieve your financial priorities.

- **Needs-Based Conversation** that considers your needs and interests ahead of ours. Your dedicated Relationship Manager backed by an experienced team of wealth and investment advisors will support you
- **Total Relationship Recognition** extends Priority Banking benefits to your immediate family and offers you a consistent banking experience across 250 Priority Centres in the world
- **International Banking** offering you global wealth & London mortgage solutions, including overseas ATM withdrawals using your Platinum Debit Card*

* Bank charges may apply



Why Standard Chartered Priority and International Banking - Jersey?

Manage your offshore financial needs with our bespoke solutions in an economically stable and central location.

Simple and Easy Offshore Banking

By opening an account with us, you'll enjoy a wide range of benefits.

Convenient banking at your fingertips

- A dedicated Relationship Manager
- Personalised services from our Phone Banking team
- Dedicated Priority Centres located across the globe
- Cheque books for sterling accounts

Standard Chartered Platinum Debit Card

- International access to your bank accounts
- Global recognition at Priority Banking Centres
- Cash withdrawals globally*
- Available in Sterling, US Dollar and Euro

* Bank charges may apply



Financial Security for your Children Studying in the UK

Our Student Account gives your children financial security while they focus on building their future.

- Current account with a dedicated Relationship Manager
- Debit card can be issued in country to ensure that your children get easy access to funds from the moment they land in the UK
- GBP cheque book issued at no extra charge
- Convenient 24-hour access to your account with our mobile banking platform Breeze



Comprehensive London Mortgage Solutions

With attractive interest rates, simplified documentation and minimal formalities, investing in a property in London has never been easier.

- Dedicated Relationship Managers to guide you through the complexities of mortgages and loans in the property market
- Diversify your property investments to get the maximum returns
- Mortgage solutions across all key areas across prime central London
- Loan against existing property(ies), or get your mortgage transferred at competitive rates



Flexible Lending Solutions

Secure extra liquidity by leveraging on your existing investments/portfolio.

- **Asset and Cash Backed Lending:** Secure a loan using the investments you hold with Standard Chartered Jersey such as cash deposits, equities, bonds and capital protected notes.
- **Guarantees:** Use a Standard Chartered Guarantee to secure a loan in another country without the need to repatriate your funds



Attractive Investment and Trading Opportunities

Consider new investment opportunities to help preserve and maximise your wealth.

- A wide range of mutual funds tailored to your risk profile
- Structured products that give you exposure to currency, interest rates, bonds, commodity, fund and equity markets
- Manage your wealth through our premier Discretionary Portfolios
- Access all tradable currencies at competitive exchange rates
- Securities Trading and Custody Services across the major markets

Holistic Islamic Financial Solutions

Access innovative banking solutions in accordance with the Islamic values of Shariah.

Our range of Shariah-compliant services include:

- Sukuks
- Equities
- Funds
- Structured products
- Discretionary services

Unique Lifestyle Privileges

At Standard Chartered, we have enriched your relationship by extending special privileges that match your status and lifestyle.

- Global recognition of your banking relationship¹
- Premium lifestyle privileges such as London Client Experiences²
- Exclusive invitations to investment seminars and client events in Africa, London and the UAE

¹ Global Recognition: Receive the same privileges for your accounts in other countries where we have presence. Minimum account opening balance of \$100k on day 1 or clear account plan to grow balance in the first 6 months

² Minimum criteria apply



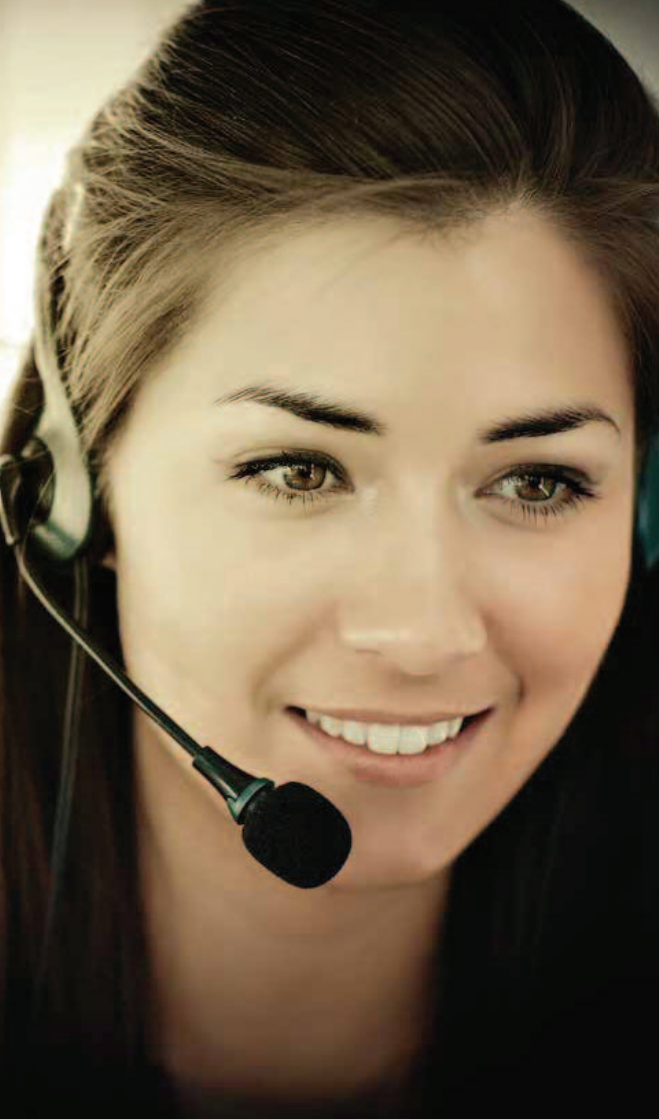
Convenient and Secure 24/7 Access to your Wealth

Award winning digital and mobile banking platforms that allow you to see, move and manage your money from anywhere in the world.

- Breeze, our mobile banking helps you manage your money on the go
- Make free payments anywhere or to any Standard Chartered Branch worldwide¹
- Our Global Link² platform connects your accounts in over 20 countries
- Monitor and track past and future transactions
- Update your personal and account preferences

¹ The bank does not charge for payments made to other Standard Chartered Bank offices, however a charge may be taken by the correspondent bank in some countries (including Standard Chartered Bank) before the payment reaches its final destination.

² Global Link allows customers to link, view and make payments to their Standard Chartered Bank accounts worldwide.



Contact Us

**For additional information,
please contact your Relationship Manager**

Standard Chartered Bank, Jersey Branch

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Important Information

The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Copies of the latest audited accounts of Standard Chartered Bank are available from its principal place of business in Jersey: PO Box 80, 15 Castle Street, St Helier, Jersey JE4 8PT. Standard Chartered Bank is incorporated in England with limited liability by Royal Charter in 1853 Reference Number ZC 18. The Principal Office of Standard Chartered Bank is situated in England at 1 Basinghall Avenue, London, EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Services Board of the Republic of South Africa.

Issue of this brochure in the United Kingdom has been approved by SCB for the purposes of section 21 (2) (b) of the United Kingdom's Financial Services and Markets Act 2000 only. The Jersey Branch of Standard Chartered Bank is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website (www.gov.je/dcs) or on request. Jersey is not part of the United Kingdom and all business transacted with Standard Chartered Bank, Jersey Branch and other Standard Chartered Group Offices outside of the United Kingdom, are not subject to some or any of the investor protection and compensation schemes available under United Kingdom law. The marketing and sale of the products and services detailed in this brochure may not be permitted in some countries under local laws. This brochure does not constitute an offer, solicitation or invitation to transact business in any country where the marketing or sale of these products and services would not be permitted under local laws. If you are resident or domiciled in these countries where fiscal or exchange control regulations may impinge on foreign or offshore investments, you should seek advice before proceeding.

With any investment the value may fall as well as rise and in some circumstances you may not get back the full amount invested. You are not certain to make a profit and may lose money or make a loss. Changes in rates may cause the value of investments to go up or down. Past performance should not be seen as an indication of future performance. The level, rates and bases of, and reliefs from taxation are those currently available and may change in the future.

This document does not purport to disclose all of the risks associated with any investment products. In relation to the products and services detailed in this brochure additional Terms and Conditions may apply. You should obtain details of these Terms and Conditions before proceeding. You should make your own legal and tax determination (including any applicable exchange control regulations) on investment products, and should consider carefully whether the investment product(s) are suitable for you in light of your personal risk appetite, liquidity requirement and return objectives (including the legal and tax regimes in your countries of citizenship, residence and/or domicile). You may wish to seek advice from a financial advisor before making a commitment to invest in the investment product(s). In the event that you choose not to seek advice from a financial advisor, you should consider whether the investment product is suitable for you.

