

Financial Services Compensation Scheme

Information Sheet

February 2026



Basic information about the protection of your eligible deposit(s)

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| Your eligible deposit(s) with ICBC Standard Bank Plc (“ICBCS”) are protected by: | The Financial Services Compensation Scheme (“FSCS”). ¹ |
| Current limit of protection: | £120,000 per depositor per bank. ² |
| If you have more eligible deposits at the same bank: | All your eligible deposits are “aggregated” and the total is subject to the current limit of £120,000. ³ |
| If you have a joint account with other person(s): | The current limit of £120,000 applies to each depositor separately. |
| Reimbursement period in case of a bank’s failure: | FSCS aims to pay compensation within 7 working days, more complex claims may take longer. ⁴ |
| Currency of reimbursement: | Pound sterling (GBP, £). |
| To contact ICBCS for enquiries relating to your eligible deposit account(s): | Please contact: ICBC Standard Bank 20 Gresham Street London EC2V 7JE |
| To contact the FSCS for further information on compensation: | Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU |
| More information: | Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk http://www.fscs.org.uk |

Additional information:

¹Scheme responsible for the protection of your eligible deposit

Any eligible deposits that you place with a bank are covered by a statutory Deposit Guarantee Scheme. If insolvency of a bank should occur, your eligible deposit(s) would be repaid up to the current limit of £120,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment currently covers a maximum of £120,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If for instance a depositor holds a call account balance of £110,000 and a notice account balance of £20,000, the compensation payable will currently be capped at £120,000. More information can be obtained under <http://fscs.org.uk>

3Limit of protection for joint accounts

In the case of joint accounts, the current limit of £120,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the current limit of £120,000.

4Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. If a bank or building society fails, FSCS will automatically pay back customers' money (currently up to £120,000), it aims to pay compensation within 7 working days, but more complex claims may take longer.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://fscs.org.uk>

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- 1 The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- 2 The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- 3 It is a deposit made by a depositor which is one of the following¹:
 - 3.1 credit institution
 - 3.2 financial institution
 - 3.3 investment firm
 - 3.4 insurance undertaking
 - 3.5 reinsurance undertaking
 - 3.6 collective investment undertaking
 - 3.7 pension or retirement fund¹
 - 3.8 public authority, other than a small local authority
- 4 It is a deposit of a credit union to which the credit union itself is entitled.
- 5 It is a deposit which can only be proven by a financial instrument (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- 6 It is a deposit of a collective investment scheme which qualifies as a small company.
- 7 It is a deposit of an overseas financial services institution which qualifies as a small company.
- 8 It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company refer to the FSCS for further information on this category.
- 9 It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



ICBC Standard Bank Plc | Financial Markets and Commodities

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