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Welcome to Standard Bank Offshore



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AN OPEN LETTER FROM OUR CEO

“It’s an exciting time to be part of our journey”

As part of Standard Bank Group we have come a long way since Offshore began in 1992, and I believe we can go even further. African economies continue to grow, and Offshore is perfectly positioned to support the growth of our organisation and the continent itself. Our objective is clear - support Africa's growth by connecting the continent to international markets from our offices in the Isle of Man, Jersey, London, Mauritius and South Africa.

Our People Promise is what we offer you and what we expect in return. Use these pages as a glimpse into the passionate culture of our Group, which extends through our business and covers everything from our history to our structure, values and of course a spotlight on the real magic makers – our people. Our People Promise embeds a commitment to be ‘A great place to do great work’. It’s an exciting time to be part of our journey, welcome to Standard Bank Offshore, where you can discover and unlock Africa’s potential with us.

Will Thorp, Chief Executive, Offshore

Will Thorp



A TWO-WAY COMMITMENT

Our story doesn't just represent making our clients' dreams possible, we want to offer those opportunities to you and support you in achieving your current and future career aspirations

Our vision is to be a seamlessly connected international solutions provider, exceeding the expectations of our clients and partners in Africa and beyond. This sets the primary goals and standard of excellence we intend to achieve in the medium term. With a heritage of over 160 years, we have an on-the-ground presence in 20 countries in sub-Saharan Africa; fit-for-purpose representation outside Africa; and a strategic partnership with the Industrial and Commercial Bank of China (ICBC).

In line with the realities of risk, regulation, technology, and competition that characterise our operating context, we continue to invest significantly in our diversified operations; our people and culture; our systems and infrastructure; and our brand. In doing so, we understand that our commercial success and social relevance over the long term depends on placing our clients at the centre of everything we do, and ensuring that the outcomes of our activities are not only a catalyst for growth on this continent we call home, but also provide ample opportunity for our people to flourish and grow in all our locations.



Standard Bank Group
employs approximately

49,000 people



We operate in over
20 countries

Worldwide



20 of which are
in sub-Saharan

Africa

WHO WE ARE

Standard Bank Offshore is the Offshore arm of the Standard Bank Group, Africa's largest bank by assets. Our international Banking, Lending, Investment, Fiduciary and Wealth Management services help us serve Africa's rapidly growing globally mobile and affluent population.



STRUCTURED FOR SUCCESS

At Offshore, we offer Banking, Lending, Investment, Fiduciary and Wealth Management solutions through 3 core business segments, supported by our corporate functions. Our client segments comprise of Consumer and High Net Worth, Business and Commercial and Corporate and Investment Banking.

CONSUMER AND HIGH NET WORTH (CHNW)

Our Consumer and High Net Worth offering consists of our award winning Wealth Management division, which serves clients with at least \$1M of investable assets. Personal clients below this threshold are supported by our Private Banking offering, International Personal Banking.

BUSINESS AND COMMERCIAL

Our Corporate and Business Banking proposition, offers a full-service financial services solution for corporate and commercial clients across our offshore locations and Sub Saharan Africa. Additionally we partner with on island Trust and Corporate Service Providers and E-gamers in providing a banking and investment services in the Islands.

The primary mandate is two-fold: (1) To grow to grow local franchises and deliver consistent revenue, whilst supporting SBG's liquidity needs by providing diversified, stable and cost-effective funding (2) Through collaboration with Group subsidiaries in Sub-Saharan Africa, to create and facilitate the retention of African corporate business within Standard Bank Group.

CORPORATE AND INVESTMENT BANKING

All Group CIB Corporate and Investment Banking and Multinational Corporates report under Corporate and Investment Banking (CIB). A greater opportunity was recently identified within the Group Corporate Banking sectors for us to provide offshore solutions to this client base and an Offshore Corporate Banking team was therefore created.

CORPORATE FUNCTIONS

These powerful segments are supported by various corporate functions including People and Culture, Finance, Information Technology and Marketing to name a few. These teams allow us to develop and maintain a market-leading proposition for our clients.



PURPOSE, VISION AND STRATEGY

'Africa is our home, we drive her growth'

- Our Group purpose

Our vision to be a seamlessly connected international solutions provider, exceeding the expectations of our clients and partners in Africa and beyond.

To remain true to our purpose, achieve our vision and meet our ambitions, we need to remain focused on the amazing journey that lies ahead. Our Forces for Change form the basis for our achievements, driven by the 500+ dedicated people that make us who we are at Standard Bank Offshore



BUSINESS SUCCESS

Contributing to the Standard Bank Group, Standard Bank Offshore embraces an integrated approach towards bottom-line business success. Our Forces for Change drive value for our clients, help us to focus our efforts and measure the progress that we are making against our growth strategy by including our clients, our people, evaluating risk, ensuring operational excellence and Social, Economical and Environmental (SEE) responsibilities towards positive financial outcomes for the business.

AWARDS AND ACCREDITATIONS

We feel strongly about accountability in all aspects, opening up for critique and inspection alongside our peers allows us to both evaluate and celebrate our business performance against the best in the industry.

Our value drivers focus not only on financial success, but positive impact too. We commissioned a Report to Society which details our SEE activity in 2021 focusing on 4 key areas of change making: Sustainable Finance and Climate Change, Health, Education and Job Creation and Enterprise Growth. Standard Bank Offshore are proud to be recognised for our business success, as well as our impact on society and the communities which we serve.

FIND OUT MORE ABOUT OUR PLEDGE



MAGIC MAKERS

Our people underpin everything that we do, without them, we aren't us. Our approach of a two-way commitment effectively uplifts our people to be the best that they can be. We have a truly amazing team who meet our expectations at every opportunity – whether in perfect conditions or when facing adversity, we believe our People Promise enables all people across our business to shape the career that they aspire to have.

We believe that every individual has the potential to make a meaningful contribution to our business. Employee growth and development is vital to us. The organisation runs a 'Future Ready' programme which aims to equip people with new and useful skills, this includes AI and Machine Learning courses and Sustainable Finance qualifications to name a few. Employees are supported to build tailored development plans which are delivered through mentorship, external accreditations, online learning and classroom style sessions.



RECOGNISING EXCELLENCE

We take pride in recognising and celebrating our success. We operate a “Beyond Excellence” programme which provides a great platform for us to recognise individuals for going above and beyond in their role. We recognise exceptional performance as well as values-based behaviours.

THE RECOGNITION FRAMEWORK:

1. Thank someone

Let someone know you appreciate what they have done

2. Nominate someone

If a colleague or a team has really gone the extra mile, let their managers know and nominate them for a reward

3. Reward someone

As a line manager, you can reward your team directly. They may have impressed you or been nominated by someone else. Either way, they deserve to be recognised

RAISING THE BAR

Our high profile initiative ‘Mark of Excellence’ provides space for those exceptional occasions where outstanding performance takes centre stage. The annual Mark of Excellence awards focus on our value drivers and winners receive rewards that match their extraordinary performance, with awards evenings held in the Isle of Man, Jersey, Mauritius and South Africa.



THE RIGHT BUSINESS, THE RIGHT WAY

Our 8 values based behaviours guide our people to ensure that we do the right business in the right way.

Serving our clients Meeting customers' and client's needs by making every effort to understand what it is that they need from us, whilst ensuring they feel valued and receive effective customer service.

Growing our people Accepting development opportunities that arise for your own development enabling you to reach your full potential. Accepting two-way responsibility in determining appropriate developmental activity, inspiring others to adapt a curiosity for knowledge, experience, challenge and opportunity.

Delivering to our shareholders Delivering a high level of productivity which contributes to long-term returns for our shareholders. Dedicating the required time and energy to achieving and surpassing agreed targets/goals and encouraging others to do the same.

Being proactive Anticipate changes in work tasks, situations, and the environment, and actively using new situations as opportunities to achieve results. Considering possible impacts that your actions may have when improving outputs.

Working in teams Recognising that we are a team and best results are achieved when working with or through your team and wider teams across the Group. Valuing the talents of others, the importance of sharing information and demonstrate commitment to teams achieving goals

Constantly raising the bar Being confident in yourself to achieve ambitious goals, as an individual and within teams. Ensuring that your actions and decisions demonstrate a commercial mindset that celebrate successes whilst continually striving for excellence and continuous improvements.

Respecting each other Building trusting and productive relationships with people at work, regardless of their cultural backgrounds or viewpoints. Ensuring that your actions demonstrate respect for others and embrace the bank's values and those of all the people with whom you work.

Upholding the highest levels of integrity We want you to be authentically you, do what you say you will do. Showing integrity and transparency in a respectful way to uphold the rights and feelings of all those I work with, including the bank's customers, regulators and yourself.



BENEFITS OF WORKING WITH US

WELLBEING



Flexible working options



Private medical insurance



Travel insurance



Permanent health insurance



**Life assurance –
death in service benefit**



Emergency leave



**Mental wellbeing first aid
& support**



Paid sickness leave



**Paid annual leave –
minimum 28 days**

**from 1 January 2023*

SOCIAL AND ENVIRONMENTAL



**2 volunteering days
per annum**



**Sports and social
calendar of activities**



**Opportunities to engage
in social, economical and
environmental activities
that make an impact in
our communities**

FINANCIAL HEALTH



**Competitive
salary, annually
benchmarked
against the market**



**Discretionary bonus
scheme**



**Contributory pension
scheme**

CAREER HEALTH



**Personalised learning
and development
opportunities**

***‘We’re passionate about
making a positive and
lasting impact on the
lives of everyone at ICS.’***



Standard Bank **IT CAN BE™**

THERE'S NEVER BEEN A MORE EXCITING TIME TO **BE A PART OF OUR STORY**

Move your career forward with us, as we continue to make great things happen in Africa.

VIEW OUR LATEST VACANCIES HERE
www.standardbank.co.za/careers



FIND OUT MORE ABOUT LIFE
AT STANDARD BANK HERE



Standard Bank



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The employee benefits in this document are indicative and may be subject to vary by role and location.

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