

How to Apply

Personal Account Holders

Customers can either apply for a Premium Account Package using the designated forms or online, or, if they are in possession of a Basic Account, complete a Package Amendment Form requesting to upgrade to Premium and complete the necessary Online Banking Appendix form (not applicable to Online Applications).

Business Account Holders

Customers can either apply for a Standard or Premium Account Package using the designated forms, or, if they are in possession of a Basic Account, complete a Package Amendment Form requesting to upgrade to Standard or Premium and then additionally complete the necessary Online Banking Appendix form (not applicable to Online Applications).

Credit and Debit Narratives

When making local account transfers through your Online Banking portal it is important to include details to ensure the person/s receiving the payment knows the transfer is from you. The information you provide in the Credit and Debit Narratives will assist you and your payee.

Debit Narrative - The narrative displayed on your statement.

Credit Narrative - The narrative displayed on your payee's statement. Please ensure to include either your name, customer reference or invoice number.

Contact Us

Customer Services

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 @sainthelenabank  Bank of St Helena Ltd

Online Banking



Bank of St. Helena Ltd.

www.sainthelenabank.com



Personal Online Banking

Premium Account Holders have access to Personal Online Banking (£2 per month).

With Personal Online Banking, customers can:

- Obtain real-time account balances and transaction information on your personal account
- View up to two years of account history for your personal account
- Make local account transfers
- Make international payments
- Set up Batch Payments (for recurring payments)
- Future-date account transfers
- Use i-Mail to contact us
- Export account balances and transaction lines

Premium Account holders have access to a £100.00 Interest-Free Overdraft.

Business Online Banking

Standard Account Holders (£5 per month) can:

- Obtain real time account balances and transaction information for your business account
- Set up 1 Batch Payment (for recurring payments)
- Make up to 20 local account transfers
- Make unlimited international payments
- Future-date account transfers
- Use an i-Mail feature to contact us
- Export account balances and transaction lines

Standard Account holders have access to a £300.00 Interest-Free Overdraft.

Premium Account Holders (£30 per month) can:

- Obtain real time account balances and transaction information for your business account
- View up to two years of account history for your account
- Make unlimited local account transfers
- Make unlimited international payments
- Future-date account transfers
- Set up Batch Payments (for recurring payments)
- View payment transaction history
- Use an i-Mail feature to contact us
- Export account balances and transaction lines

Premium Account holders have access to a £500.00 interest-free Overdraft.

Local Transfers

Local Account Transfers allow customers to transfer money from one Bank of St Helena local account to another, personal or business.

To make a local transfer, you will need to know the payee's account number (always check the number is correct).

International Transfers

International Account Transfers allow customers to transfer money to an account overseas.

To make an international transfer, you will need to know the payee's account name, account number / IBAN , Bank Name, Sort Code, SWIFT Address / BIC Code and payee's address (always check the information is correct).

Journals

Journals (batch payments) allow customers to set up recurring monthly payments from their account to any other Bank of St Helena account. Journals are batch payments, and are designed to include multiple local account transfers in the one bulk payment.

To create a batch payment you will need to know the payee's account number (always check the number is correct).

