

## Online Banking

Bank of St Helena Ltd offers customers the convenience of banking online. Customers can choose from Personal or Business Online Banking Packages which offer a selection of the following features:

- Viewing and printing of Statements
- Local and International Account Transfers
- Multiple Account Transfers (Journals)
- Direct Debit Payments (Business)
- BACS Payments (Business)

Our help desk (+290 22829) is available: **Monday to Friday 08:30 to 16:00 and Saturdays 09:00 to 12:00 GMT**

## Local Debit Card

Local Debit Cards are available to all customers, free of charge. They are a part of the Bank's Account Package Service, giving our Personal and Business customers an improved banking experience. They are accepted by many establishments around the island.

### Benefits of Banking by Card:

**Save Time** – Eliminate the need to queue for cash, cut down on the time it takes to write cheques.

**Get Cash** – Cashback services from participating merchants.

**Telephone Card Services** (+290 25335) - Check your balance, block your card or change your PIN using this 24 hour service.

Our help desk (+290 22829) is available: **Monday to Friday 08:30 to 16:00 and Saturdays 09:00 to 12:00 GMT**

## Contact Us

### Customer Services

T. +290 22390

E. [customerservices@sainthelenabank.com](mailto:customerservices@sainthelenabank.com)

### Teller Services

T. +290 22390

E. [teller.supervisor@sainthelenabank.com](mailto:teller.supervisor@sainthelenabank.com)

### Lending

T. +290 22390

E. Commercial Lending

[commerciallending@sainthelenabank.com](mailto:commerciallending@sainthelenabank.com)

Personal Lending

[personallending@sainthelenabank.com](mailto:personallending@sainthelenabank.com)

### Accounts and Payments

T. +290 22390

E. [accounts@sainthelenabank.com](mailto:accounts@sainthelenabank.com)

### Help Desk

T. +290 22829

E. [helpdesk@sainthelenabank.com](mailto:helpdesk@sainthelenabank.com)

### Telephone Card Services

T. +290 25335

### Head Office

Market Street · Jamestown · St Helena Island · STHL 1ZZ

T. +290 22390 F. +290 22196

E. [info@sainthelenabank.com](mailto:info@sainthelenabank.com)

### Ascension Branch

AIG Building · Georgetown · Ascension Island

T. +247 66123

E. [AscBranch@sainthelenabank.com](mailto:AscBranch@sainthelenabank.com)



@sainthelenabank



Bank of St Helena Ltd

# Products and Services



Bank of St. Helena Ltd.

[www.sainthelenabank.com](http://www.sainthelenabank.com)



## Teller Services

The Teller section is our front of house service, offering customers day-to-day banking services such as:

- Cash Withdrawals and Pay-Ins
- Standing Orders (recurring payments)
- Account Transfers, Bill Payments and international Transfers
- Debit and Credit Card Cash Advances
- UK Passport Cheques
- Currency Exchange

### Teller Services Opening Times:

#### St Helena Branch

Monday - Friday	08:45 to 15:00 GMT
Saturday	09:00 to 12:00 GMT
Sunday	Closed

Additional opening hours (Wharf Kiosk, Airport Kiosk and Remote Banking) can be found on our website.

#### Ascension Branch

Monday - Friday*	08:45 to 15:00 GMT
Saturday*	09:00 to 12:00 GMT
Sunday	Closed

\*The Ascension Branch opens every other Saturday. Where the branch is open on a Saturday, the Thursday before will open 08:45 - 12:00.

## Cheque Books

Cheques can be used to make payments to businesses, other organisations and individuals. The only requirement is that the person or organisation you are paying must have an account at the Bank of St Helena.

## Lending

Our Lending section offers clients a variety of Personal and Commercial Lending products and services:

### Personal Lending

- Unsecured Personal Loans
- Secured Personal Loans
- Mortgages (Housing)

#### Interest Rates:

Unsecured Personal Loans of up to £5,000 at 8%

Mortgages (Housing) and Secured Personal Loans at 7%

### Commercial Lending

- Unsecured Loans
- Secured Loans
- Deferred Repayment Loans
- Unsecured Overdrafts
- Secured Overdrafts
- Short-Term Contract Finance (Discount Charge – 3% on amounts drawn)
- Financial Support for Young Entrepreneurs

#### Interest Rates:

Unsecured Commercial Loans of up to £5,000 at 7%

Secured Commercial Loans at 6%

Young Entrepreneurs at 4.5% (Secured) and 5% (Unsecured)

Our Lending team are available by appointment:

**Monday to Friday from 08:30 to 16:00 GMT**

**Closed on weekends.**



## Remittance and Payments

Our Accounts and Payments team will help customers with all **International SWIFT Payments (Remittance) Services** which involves transferring funds to and from St Helena.

Remitting funds from St Helena is carried out either by Remittance Payment Instructions for payments to:

- UK Beneficiaries Only
- Beneficiaries Outside the UK (RAND, USD and EURO payments)

For more information on transferring funds to St Helena, please see the Remittance and Payments Services Brochure.

The section is also responsible for processing **Direct Debits**.

Accounts and Payments Services are available:

**Monday to Friday - 08:30 to 16:00 GMT**

**Closed on weekends**

## Bank Accounts and Statements

Customers wishing to open, update or close accounts can contact our Customer Service Team.

Our Customer Service Team are responsible for all queries and requests regarding Bank Statements.

All customers can request one free statement per account, per month. Any additional request for Bank Statements within the month period will be charged at £6.00 (Online Banking customers will not receive a statement but can download customised statements using their online account).