



▶ Non-resident and Embassy Banking

**World-class banking
solutions for international
investors with local
interests.**

For international investors looking to invest locally.

If you're looking to bank in South Africa while living in another country, look no further. We offer unique, world-class banking and investment solutions for international clients.

Investments

We offer several local investment opportunities, depending on your goals and risk appetite, as well as guidance on investing in local currency.

Considering the weaker exchange rate and that the rand is expected to appreciate over time, your currency will buy you more rands for use in South Africa. As an authorised dealer in foreign exchange, we boast a team of specialists who can offer the best exchange control consulting services and advice on non-resident accounts.

Home loans

We want to help you capitalise on the current buyer's market. Borrowing interest rates are at a 50-year low right now, reducing the cost of funding a new investment property significantly. South Africa has many first-class properties and they are likely to sell at a discount. For non-residents looking to take out a home loan with Nedbank, the requirement is 50% loan to value (as a 0,5:1 ratio).

Local accounts and foreign exchange

We will open a fully functional rand or foreign currency account (eight currencies) for you, giving you access to round-the-clock digital banking.

Trade and investments

Manage your cross-border payments and documentary trade products digitally with the help of exchange control and treasury specialists. You also get the following:

- access to NedTreasury, a secure digital channel that gives you desktop access to foreign exchange dealings, inward and outward cross-border payments, and documentary trade products;
- access to exchange control consulting services; and
- investment options at preferential interest rates.

We are authorised to act as a dealer in foreign exchange, and our team of specialists can offer the best exchange control consulting services and advice

on non-resident accounts, including the following:

- exchange control and banking consulting services;
- online transactional self-service via our Money app and Online Banking platform;
- personal service through a dedicated relationship manager.



Non-resident and Embassy Banking.

At Nedbank, we understand the importance of exceptional banking and investment products for non-South African citizens. That's why we offer tailored banking and investment solutions to:

- foreign-owned businesses in South Africa as well as their employees and households;
- embassies, consulates and non-governmental organisations (NGOs);
- offshore investors; and
- South African individuals who are abroad temporarily or emigrating.

While taking care of your local interests to help you and your money thrive in South Africa, we offer you:

- a dedicated relationship banker;
- specialist service centres; and
- expert exchange control consultants.

Dedicated relationship banking

We offer specialist support for both the business and individual needs of diplomats, their households and employees.



World-class banking solutions for international investors with local interests.

Relationship bankers are available to answer any questions
or to arrange an online consultation.

 Email us at NREB@nedbank.co.za today.