



▶ Non-resident and Embassy Banking

**World-class private
banking solutions
for diplomats and their
households.**

Are you a diplomat looking for a private banking experience?

We are here to help you take advantage of opportunities in South Africa.



Our offerings

For the embassy or consulate:

- affordable transactional and electronic banking solutions (Business Bundle or pay-as-you-use options);
- payment solutions (Masterpass and merchant services);
- high-return investment options (with tailored pricing);
- exchange control services and SARB reporting; and
- cross-border or foreign exchange specialists.

For diplomats and their households, day-to-day banking benefits include:

- contactless-enabled cheque and credit cards, delivered to your door free of charge;
- unlimited swipes, debit orders and ATM withdrawals and deposits;
- Greenbacks, our money management programme that rewards you every time you make good choices with your money;
- travel benefits, including unlimited local and ten international airport lounge visits, travel insurance, free delivery of your forex and 50% discount on the prestigious American Express® Platinum Charge Card (for the first year only).

Local and international travel benefits for the entire family include:

- free and unlimited access to Bidvest Premier airport lounges when flying locally or departing from South Africa. Simply swipe your Professional Banking Cheque or Credit Card at reception;
- four local airport visits for children each calendar year at South Africa's local and international Bidvest departure lounges (children under two enter for free);
- ten international airport lounge visits per calendar year at over 800 LoungeKey lounges. You are entitled to take in one guest with each visit;
- \$750 000 automatic travel insurance when paying for your flights using your Visa Signature Card;
- banknotes and/or a travel card delivered to your door when ordering foreign currency;
- access to international lounges, concierge services, and exclusive hotel and car hire benefits through Nedbank's prestigious American Express® Platinum Charge Card;
- Professional Banking clients qualify for a 50% discount on the first year's annual fee.

For employees:

- Choose the right banking solutions for each individual.



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 that 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).



Overdrafts

This is ideal for financing specific needs or managing short-term cash flow constraints.



Vehicle finance

If you are in the market for a car, Nedbank is here to support you. Contact your relationship banker to get a provisional answer in minutes.



Local transactional 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 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:

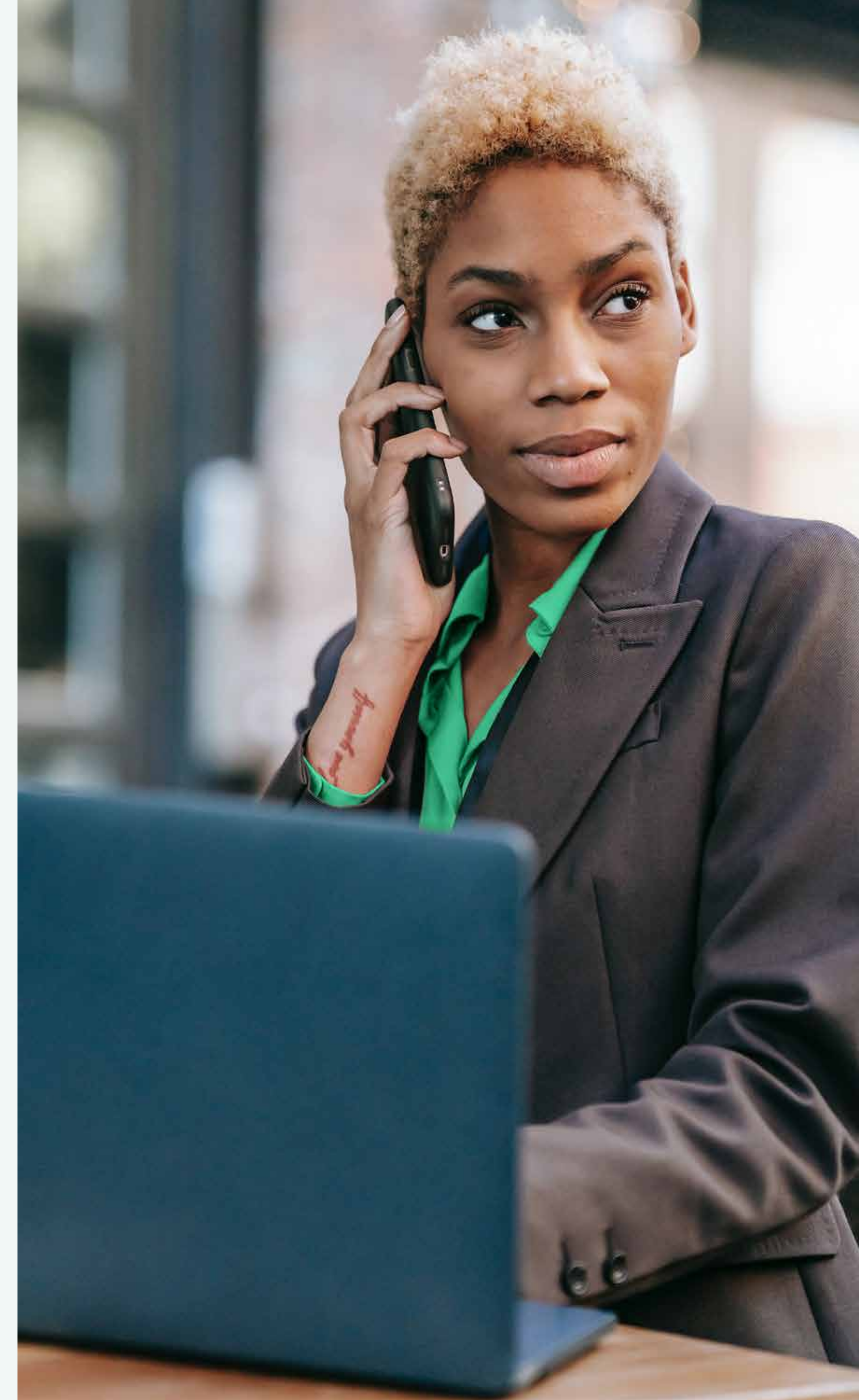
- foreign-owned businesses in South Africa and their employees and their households;
- embassies, consulates and non-governmental organisations (NGOs);
- offshore investors; and
- South African individuals who are abroad temporarily or emigrating.

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 diplomats and their households.

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

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