



▶ Private Clients

**A complete
private-banking
experience.**

Digital when you want it. Human when you need it.

Are you a specialist in your field who is climbing the corporate ladder, pursuing entrepreneurial ventures, or simply looking for a private-banking experience that emphasises convenience, quality and flexibility?

Private Clients is the answer.

With dedicated relationship bankers, tailored financing and investment options, and access to wealth services, we provide a seamless banking experience for you and your family. This offering is designed to enable your financial aspirations and grow with your needs, while giving you the rewards and lifestyle benefits you deserve.

Content

- 3** **A banking package that works as hard as you do**
Experience a banking solution that emphasises convenience, quality and flexibility.
- 6** **Lifestyle perks for the entire family**
Access the rewards and lifestyle, travel, and household banking benefits that you deserve.
- 7** **Making better money choices with Greenbacks**
Earn Greenbacks based on how you manage your money and access exclusive benefits.
- 9** **Unique investments to suit your lifestyle**
Plan for the future, reach your financial goals and make your money work for you.
- 10** **Finance that lets you dream big**
Our credit approach and lending specialists are geared towards the needs of both up-and-coming and established clients.
- 11** **Ways to bank that suit your hours**
Choose from a range of world-class, secure banking channels that enable you to stay on top of your finances, no matter where you are.

A banking package that works as hard as you do



Day-to-day banking benefits

- Contactless-enabled debit and credit cards delivered to your door free of charge.
- Unlimited swipes, debit orders, and ATM withdrawals and deposits.
- Greenbacks membership: Greenbacks is our money management programme that rewards you every time you make good money choices.
- Travel benefits, including unlimited local and 10 international airport lounge visits, travel insurance and free delivery of your forex.
- The ability to open your account on the Nedbank Money app, via Online Banking or at nedbank.co.za/apply.

To view the full range of travel benefits, visit private-clients.nedbank.co.za.



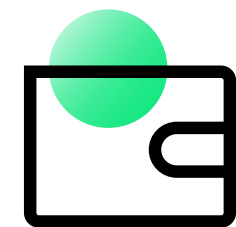
International banking

- Hedge your position against currency fluctuations with our foreign currency account.
- Make or receive international payments via the Money app or Online Banking.
- Our wealth advisers can facilitate international investments and an offshore bank account.



Round-the-clock relationship access

- Your dedicated relationship banker manages your banking relationship and is trained to handle even the most complex requests and appreciate your personal circumstances. You can reach them by email, phone or appointment.
- Private consultants can be reached for account maintenance and service-related requests round the clock either by phone, email or in-app chats.
- You can manage your account your way through the Money app and Online Banking.



Specialist advice for lending, investments and financial planning

Whether you need access to your dedicated credit team, direct dealing with treasury or financial planning to ensure that your financial future is secure, your dedicated relationship banker will liaise with the relevant specialists to ensure that you get the best possible deal.



Tailored offerings for young professionals and those 55 years and over

For young professionals

If you are under 30 years old and have a four-year qualification, we know you are going places.

Get fast-tracked

Get all the banking, rewards and lifestyle benefits of our Private Clients offering at a 50% reduced monthly service fee*.

Tailored finance

With the support of your dedicated relationship banker, credit decisions are personalised to your unique circumstances, and you can get:

- a 105% loan as a first-time homebuyer; and
- a 100% loan of less than R400 000.

Financial advice

Your financial growth also comes with important decisions and responsibilities.

We will give you access to a wealth adviser who will assess your financial position and your future goals to help you determine the optimal portfolio. We will even draw up a will for you for free.

For 55 years and over

From the age of 55 years you benefit from significant rebates off your monthly fees.

To qualify

You need to remain on the Private Bundle or Private One Accounts and maintain an average monthly balance of R300 000 in any Nedbank investment. Qualifying investments include 32Day Notice, money market and call or term accounts.

Every month you meet these criteria, we will automatically pay the appropriate amount into your account, for example:

- 30% back for those aged between 55 and 64 years;
- 40% back for those aged between 65 and 74 years; and
- 50% back for those aged 75 years or over.

* The 50% discount on your monthly service fee is available until you reach the age of 30. Terms and conditions apply.



Choose the banking package that best suits you

Private One

One account. One credit facility.
All the perks for a fixed monthly fee.

Includes a single **credit facility**
at a personalised interest rate.

Enjoy up to 40 days' interest-free
credit, plus we'll pay you interest
on your positive account balance.

Private Bundle

A bank account with an **optional overdraft
and credit card facility**, plus all the perks.

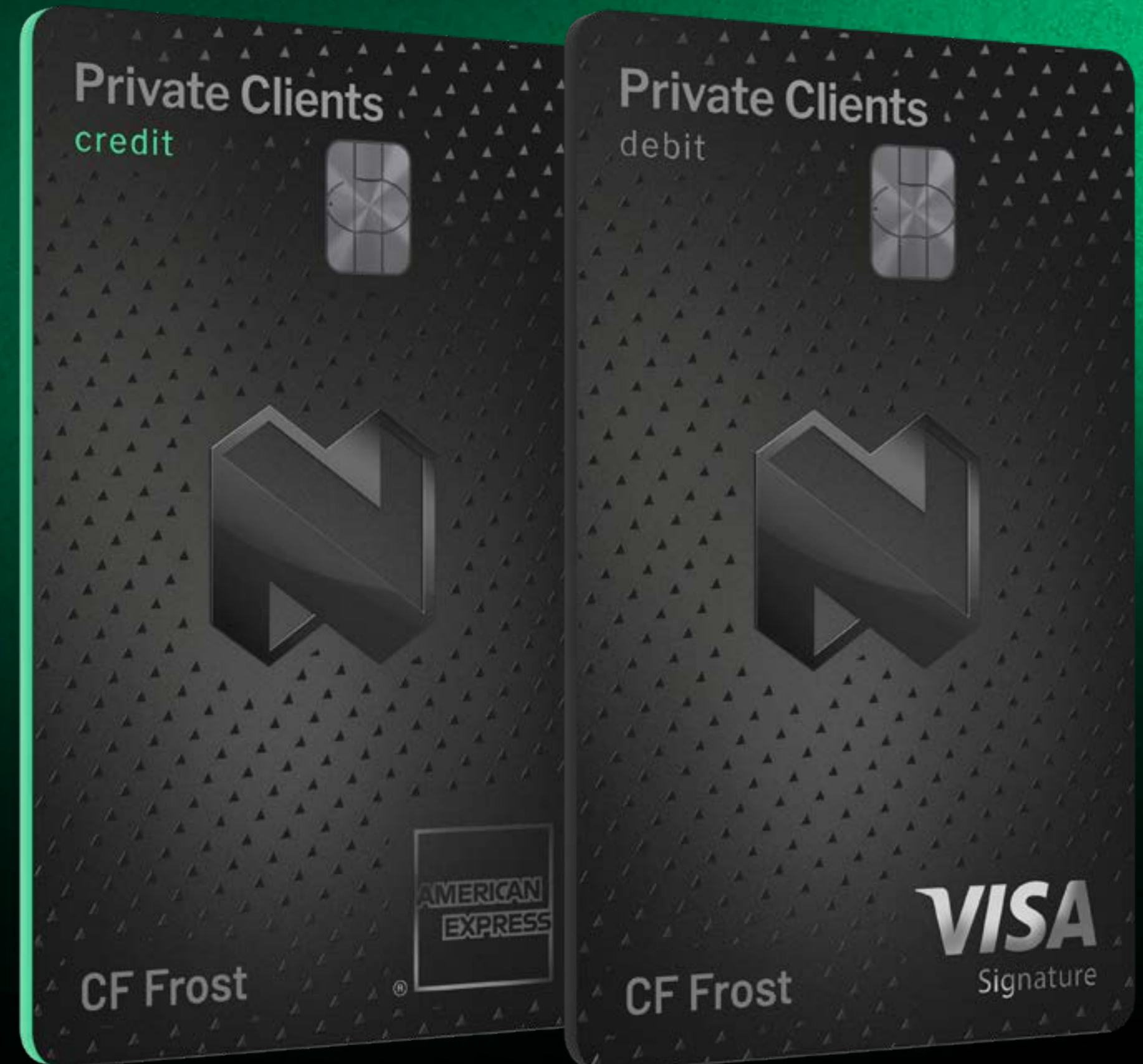
Enjoy up to 55 days' interest-free credit
on your card purchases and a
personalised interest rate on your
overdraft.

A pay-as-you-use option is also available.

We offer a 50% monthly fee discount to young professionals.

We will pay up to 50% of the monthly fee back to those 55 and over with investments at Nedbank.

All credit applications are subject to final credit approval, and terms and conditions apply.



Lifestyle perks for the entire family

Your relationship banker is equipped to provide the right banking solutions to suit the various members of your household.

As an extension of our offering to you, your family qualifies automatically to experience the same great benefits, including the following:

- Access to your dedicated relationship banker for their banking needs.
- Secondary Private Clients cards for your spouse, at no additional cost. This means that your spouse can access airport lounges and earn Greenbacks rewards at the same level as you do.
- Accounts for your children (at school or university) and even for your domestic worker(s).

Futhermore, we take a household view when assessing your credit application(s).

Local and international travel benefits for the entire family:

- Get unlimited free access to Bidvest Premier airport lounges when flying locally or departing from South Africa. Simply swipe your Private Clients debit or credit card at reception.

- Enjoy 4 local airport visits for children every calendar year at local and international Bidvest departure lounges (children under 2 enter for free).
- Enjoy 10 international airport lounge visits per calendar year at over 800 LoungeKey lounges. You may take along 1 guest at each visit.
- Pay for your flights using your Visa Signature Card and automatically get \$750 000 in travel insurance, or R3 million if you use your American Express® Card.
- Order foreign currency (banknotes and/or the Nedbank Travel Card), and we'll deliver it to your door.
- The Nedbank Travel Card enables you to preorder and prepay for multiple foreign currencies so you can swipe at no additional costs. You can load up to 8 major currencies at the same time.
- Global concierge services will ensure that no matter where you are, it's easy to enjoy exclusive offers, discounts and deals, including hotel and car hire benefits.

Register for Family Banking to qualify for a monthly spouse rebate.

Your spouse can get **50% off on their monthly fee back*** if they bank with Nedbank and are registered for Family Banking.

Register on the Money App or Online Banking. Go to Lifestyle and select **Family Banking** to get started.

***Young professionals or clients over 55 years that already enjoy a discount or rebate do not qualify.**

With Kids Digital Banking, you can give your children the tools to make smart financial decisions from a young age.

Empower your kids to manage their money better through the Money app. All they need is a MiGoals4Kids account.

Available for children under the age of 16.

Children 16 and older can download the Money app and open a Nedbank account and start banking independently.

Earn Greenbacks for making good money choices

Greenbacks is a money management programme that rewards you for making better money choices. Earn Greenbacks based on how you manage your money and get access to exclusive benefits.

Greenbacks is made up of different goals linked to your Nedbank products or accounts.

A goal is a combination of expertly tested, best-practice money choices designed to help you manage your money in the best way possible and build towards your financial future.

How does it work?

There are 4 goals and up to 5 levels. Each goal has behaviours that you must demonstrate every month. These behaviours are linked to your everyday banking.

You must perform the same behaviours every month to maintain your level and the rate at which you earn Greenbacks.

Your level will be calculated monthly and will depend on your banking behaviour.

So, if you miss the mark one month, you can try to get back on track the next month.

Level up with every goal you achieve

| Maintain a Nedbank transactional account | Meet both transactional goals | Transact with your card | Maintain a personal loan, vehicle loan, home loan* or overdraft | Maintain a saving or investment account |
|---|--|---|--|--|
| Maintain an 'active' account by making a monthly deposit into the account. You also need to: | | Transact (tap, scan, dip, swipe or use for online transaction) using any of your Greenbacks linked Mastercard or Visa card, American Express Credit Card or Greenbacks-linked American Express debit Card: | Pay your loan instalments on time and in full every month and make sure you do not exceed your overdraft limit. If you do not have a loan with Nedbank, apply to level up. | Across your Nedbank investment portfolio: 1 increase your savings or investment balance by a minimum of R3 000 over three consecutive months; or 2 keep a monthly balance of at least R100 000. |
| <ol style="list-style-type: none"> 1 have at least 2 debit orders* deducted from this account; or 2 make 3 money-out transactions* using one of our digital platforms like: | Booster level: Achieve both the debit order goal and the money-out goal. | <ol style="list-style-type: none"> 1 at least three times a month; or 2 at least to the value of R 5000 a month. | | |
| Money app, Online Banking or Cellphone Banking at least 3 times a month. <small>Note: Interaccount transfers do not qualify.</small> | <small>* Money-out transactions include buying prepaid airtime, data or electricity; playing the LOTTO or paying your bills via Bill Payments or Send money.</small> | | | |
| = 1 Level | = 1 Level | = 1 Level | = 1 Level | = 1 Level |

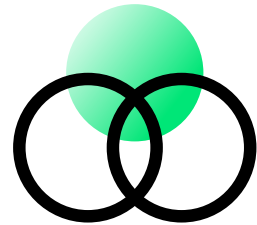
*This fee is only applicable for pay as you use account holders. Terms and conditions apply.

What can I do with my Greenbacks



Withdraw Greenbacks as cash

You can withdraw your Greenbacks as cash at any Nedbank ATM.



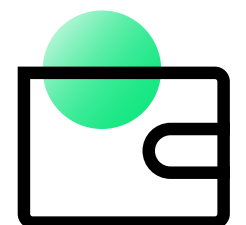
Invest your Greenbacks

Transfer your Greenbacks into an existing notice investment or unit trust account.



Shop on Avo

With Avo you get access to pretty much any kind of product or service you can imagine, all in one app.



Bank your Greenbacks

Use your Greenbacks for fees and charges.



Donate your Greenbacks

You can pay it forward and donate your Greenbacks at any time to one of our Affinity programmes.



Buy airtime, data and electricity

Easily buy airtime, data, or electricity with your Greenbacks online.

Get exclusive discounts on electronics, flights and more.



Get up to 30% off flights

Up to 16 domestic and 4 international



Get up to 10% off Apple devices

Up to R100 000 spend cap per year



Get up to 10% off Samsung devices

Up to R100 000 spend cap per year



Get 50% off at Nu Metro

Download the Avo SuperShop app from your app store or visit avo.africa/?dashboardKey=GBE.

Use your Greenbacks-linked American Express® Card and earn uncapped Greenbacks.

American Express is accepted by over 250 000 merchants.

Unique investments to suit your lifestyle



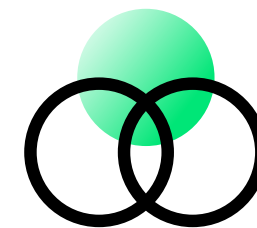
Flexible investment options

Your financial growth comes with important decisions and responsibilities. We offer a wide range of investment options, from simple savings and money market accounts, to unit trusts, share trading and other more complex investment options.

The choice is yours, and your relationship banker is there to guide you based on your specific risk appetite, cash flow needs and required returns.

Enjoy preferential interest rates when investing in our Platinum Invest or Platinum Fixed Deposit – exclusive to Private Clients and small-business clients.

Your banker can source tailored rates for investments over R250 000. For investments over R10 million, professional services from Nedbank's dedicated investment centre are available to you.



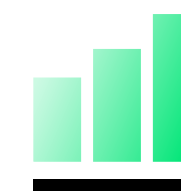
Wealth creation, preservation and protection

We will give you access to a wealth adviser to assess your financial position and future goals.

Your financial planner will consider different retirement scenarios, calculate the various costs and design an investment portfolio that will suit you and your household.

We offer a comprehensive service, including will drafting (free of charge) and contingent-liability cover; education planning for your children; and estate and retirement planning.

Download our *Money Management Essentials Guide* to learn more about how to navigate your financial future to avoid unnecessary financial pitfalls.



Stockbroking services

We offer a choice of investment approaches depending on your skills, desired level of involvement and risk appetite. You can trade online independently, or we can introduce you to your own professional stockbroker.



International banking, payments and travel

Diversify your portfolio or hedge your position against currency fluctuations with our foreign currency account. Invest in 1 of 8 foreign currencies.

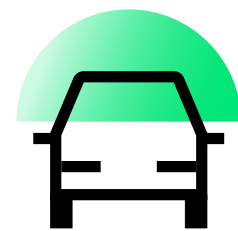
Global banking specialists are available to assist you with global investments or an international bank account. You can manage your inward and outward payments via the Nedbank Money app.

Financing that lets you dream big



Overdraft or bridging finance

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



Vehicle finance

If you are in the market for a passenger vehicle, motorbike or leisure asset such as a boat, we can help.



Buying or building a home

Are you buying, renovating or building your dream home? We have the right financial solution for you. Contact your relationship banker for a quote or get an instant bond indication online. We offer 100% bonds up to the value of R7,5 million, 105% loans up to a maximum of R2,5 million to first-time homebuyers and 110% loans to cover both the purchase of a new home and your solar installation (Avo Solar or Nedbank-approved suppliers only).



Starting your own business or practice

We have extensive experience in serving small businesses. Whether you have just started a side hustle or are already in business, we can help. We offer a comprehensive suite of payment, investment and finance solutions, as well as industry specialisation and services that go beyond banking. Register your business and open a business account in one seamless step at nedbank.co.za/smallbusiness.



Insurance

Make sure that your assets are protected against unforeseen events. Nedbank Insurance can manage your individual, household and business insurance needs and factors in all the details to ensure that you are covered.



Switching to an alternative energy solution is now easier than ever before.

Alternative energy solutions

Whether you need help with the entire process of sourcing and installing a reliable backup solution, or already have a quote and just need the funding, Nedbank is here to assist you.

Avo Solar

Access tailored solar solutions financed by Nedbank. Our offerings include top-tier solar brands, installed by bank-approved professionals, complete with a 10-year warranty and a certificate of compliance.

Use a Nedbank-approved supplier

Visit our website for a list of Nedbank-approved solar service providers. Contact any of these service providers for a needs-based analysis, engineering proposal and a quote on the energy solution that will suit your lifestyle and pocket.

Use your own supplier

Find your quote or a preferred supplier you like to work with. While some of the Nedbank finance solutions require you to make use of a Nedbank-approved supplier, we also offer finance to individuals and businesses for solar providers not on our approved list.

Ways to bank that suit your hours



Relationship banker

Your dedicated relationship banker is here to support you. They are well equipped to understand your needs, give value-added and relevant financial advice, offer information about product features and services, resolve queries and manage your credit applications efficiently. You can see your banker's details and book an appointment on the Money app or Online Banking.



Consultants offer round-the-clock support

Your dedicated contact centre team is a committed, dedicated team on call for you 24 hours a day. They can be contacted for enquiries about banking, lost cards, credit cards, investments, home loans and vehicle finance.

Calls within South Africa: 0800 55 22 22
Calls outside of South Africa: +27 (0) 31 820 5454
Email: privateclients@nedbank.co.za.

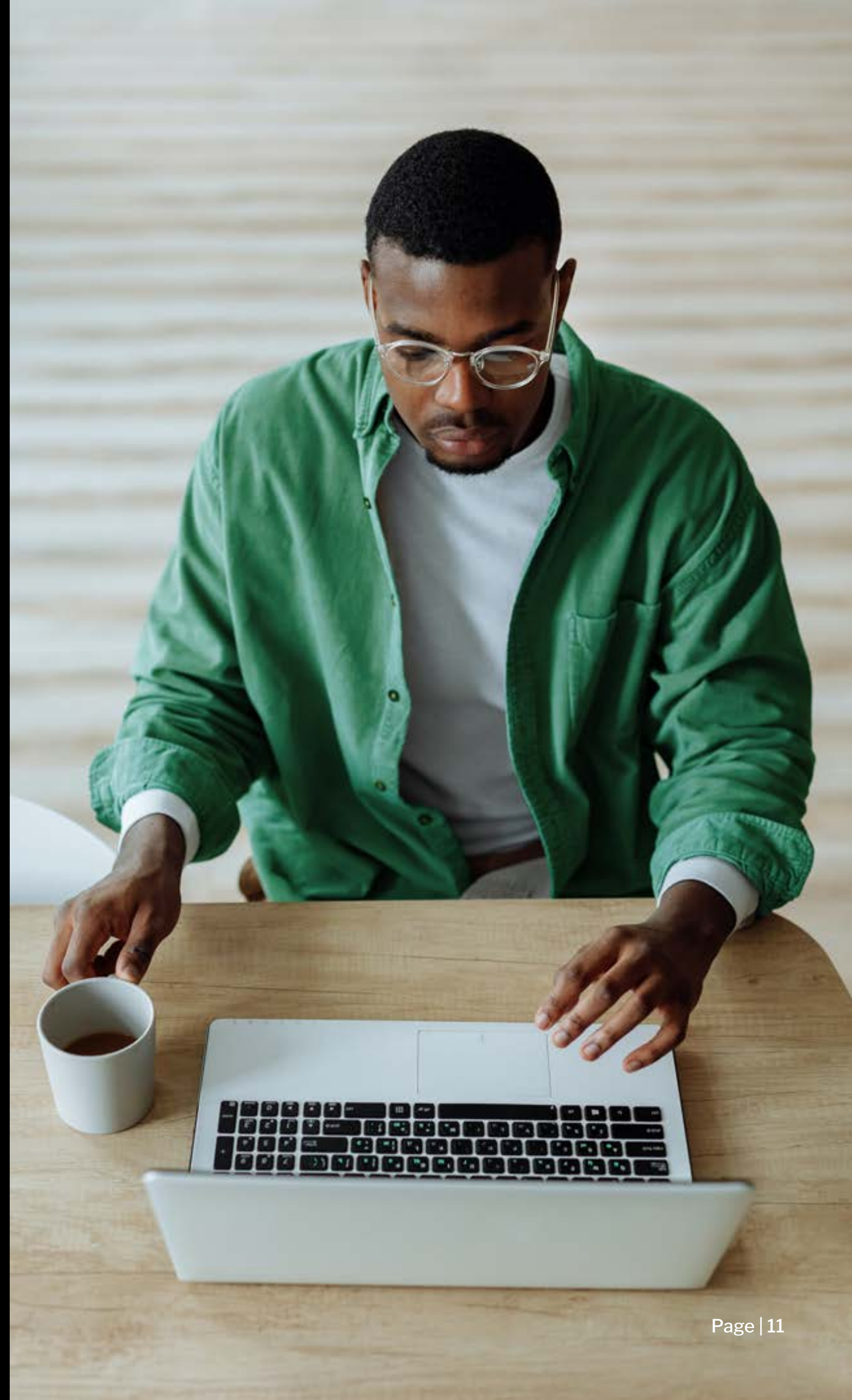


Money app and Online Banking

Nedbank's world-class Money app and Online Banking channels are easy to use, rich in functionality and, of course, highly secure, enabling you to manage your money on the go.

Click or scan here to learn more about our digital banking offerings.

<https://personal.nedbank.co.za/bank/digital-banking.html>






Your dedicated relationship banker can discuss your specific needs and help you switch to Nedbank.
Experience a seamless process for you and your family.

We are available round the clock for answering banking questions or to arrange an appointment.

-  Phone us today:
- Calls within South Africa: 0800 55 22 22
 - Calls outside of South Africa: +27 31 820 5454

 Email us: privateclients@nedbank.co.za.

-  Apply online:
- Nedbank Money app
 - Online Banking
 - private-clients.nedbank.co.za

see money differently

Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16).

NEDBANK