

## Contents

- Day-to-day banking
  Daily management of money flows
  made secure and easy.
- 7 Investments to suit your business requirements
  Plan for the future, reach your financial goals and make sure your cash works as hard as you do.
- Flexible finance for your business Obtain funding to unlock growth or bridge short-term cash flow needs.
- Industry expertise with tailored offerings
  Unique solutions and expert knowledge for
  clients operating in the agricultural, medical and
  franchise sectors.
- Insurance and risk management solutions Ensuring business continuity and peace of mind, knowing that all your risks are covered.
- Banking and Beyond services
  Practical tools and support to help
  you manage your business.



# Day-to-day banking

### **Banking packages**

### **Startup Bundle**



For 6 months

**Zero monthly maintenance fees** 

The following is included in the 6-month period, after which pay-as-you-use pricing will apply:

- 25 transactions.
- Cash withdrawals of up to R5 000 a month at a Nedbank ATM.
- Cash deposits of up to R10 000 a month at a Nedbank ATM.
- Business debit card.
- eNotes (SMS notifications).

#### All clients enjoy the following:

- · Access to the Money app and Online Banking.
- A dedicated relationship banker.
- · Access to SimplyBiz for networking, deals and support.

**Apply online** 

### **Business Bundle 50**



#### R310 a month

Includes 50 day-to-day transactions with unlimited interaccount transfers, up to 5 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.

A cash deposit benefit of R50 000 through a Nedbank ATM or Intelligent Depositor device.

### **Business Bundle 100**



### R450 a month

Includes 100 day-to-day transactions with unlimited interaccount transfers, up to 10 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.

A cash deposit benefit of R100 000 through a Nedbank ATM or Intelligent Depositor device.

### The following services are included in your Business Bundle at no additional cost:

- Access to the Money app and Online Banking.
- A Nedbank Business Cheque Card.
- A choice of credit card Small Business or Nedbank Rewards Revolve.\*\*
- eNotes (SMS notifications).
- · Greenbacks membership.

**Apply online** 

### **N5000**



### R75 a month

An interest-bearing account designed for organisations operating primarily to maintain a specific cause. This includes non-registered trusts, estates, societies, body corporates, clubs, and charitable organisations.

Pay zero monthly maintenance fees when you maintain a monthly balance of R50 000 or more.

#### You also get the following:

- Access to the Money app and Online Banking.
- Free card swipes
- Free account payments
- Free debit and stop orders
- 50% off on inter-account transfer fees

Debit transactions must be for at least R500.

**Learn more** 

### **Business pay-as-you-use**



Pay-as-you-use pricing **R75** a month

Full transactional capabilities for a low monthly maintenance fee.

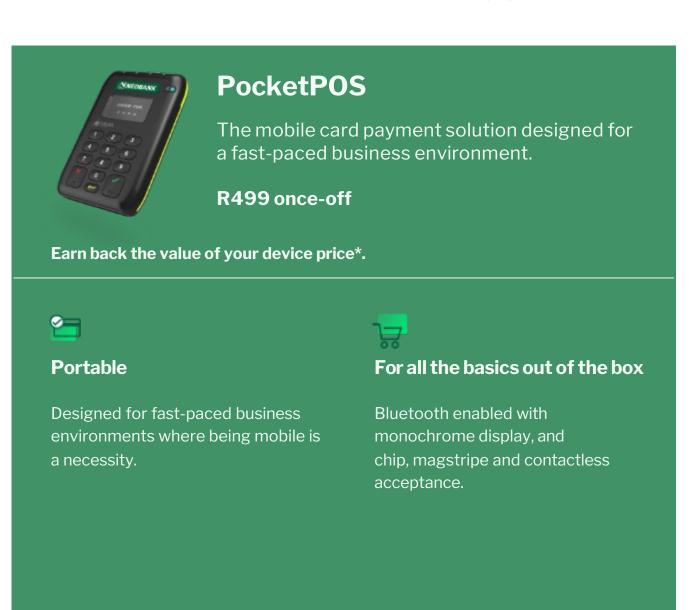
**Apply online** 

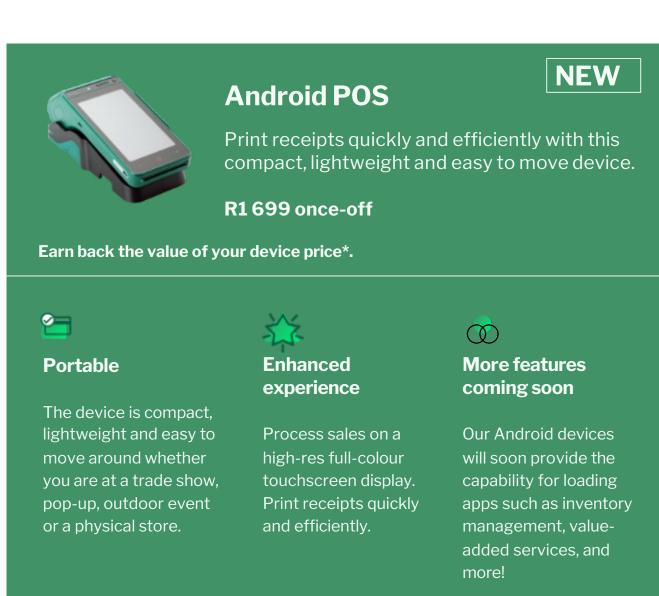
# Day-to-day banking

### Industry leading card-acceptance solutions and support for receiving payments.

Get a Nedbank point-of-sale (POS) device with same-day settlement with a Nedbank current account and up to 100% money back on your device after 3 months.

Choose from a PocketPOS or Nedbank Android POS payment solution with a merchant service commission rate of 2,5% for all transactions (American Express, Visa and Mastercard).





### \* Earn back the value of your device price when you accept more payments.

To earn back the rebate into the account when you accept more payments, your average number of transactions processed via the device must be consistent over the first 3 months after purchasing the POS device.

Terms and conditions apply.

	PocketPOS	Android POS
25% of the purchase price	R4 250 to R8 500	R13 750 to R27 500
50% of the purchase price	R8 500 to R17 000	R27 500 to R55 000
Full refund of the purchase price	Over R17 000	Over R55 000

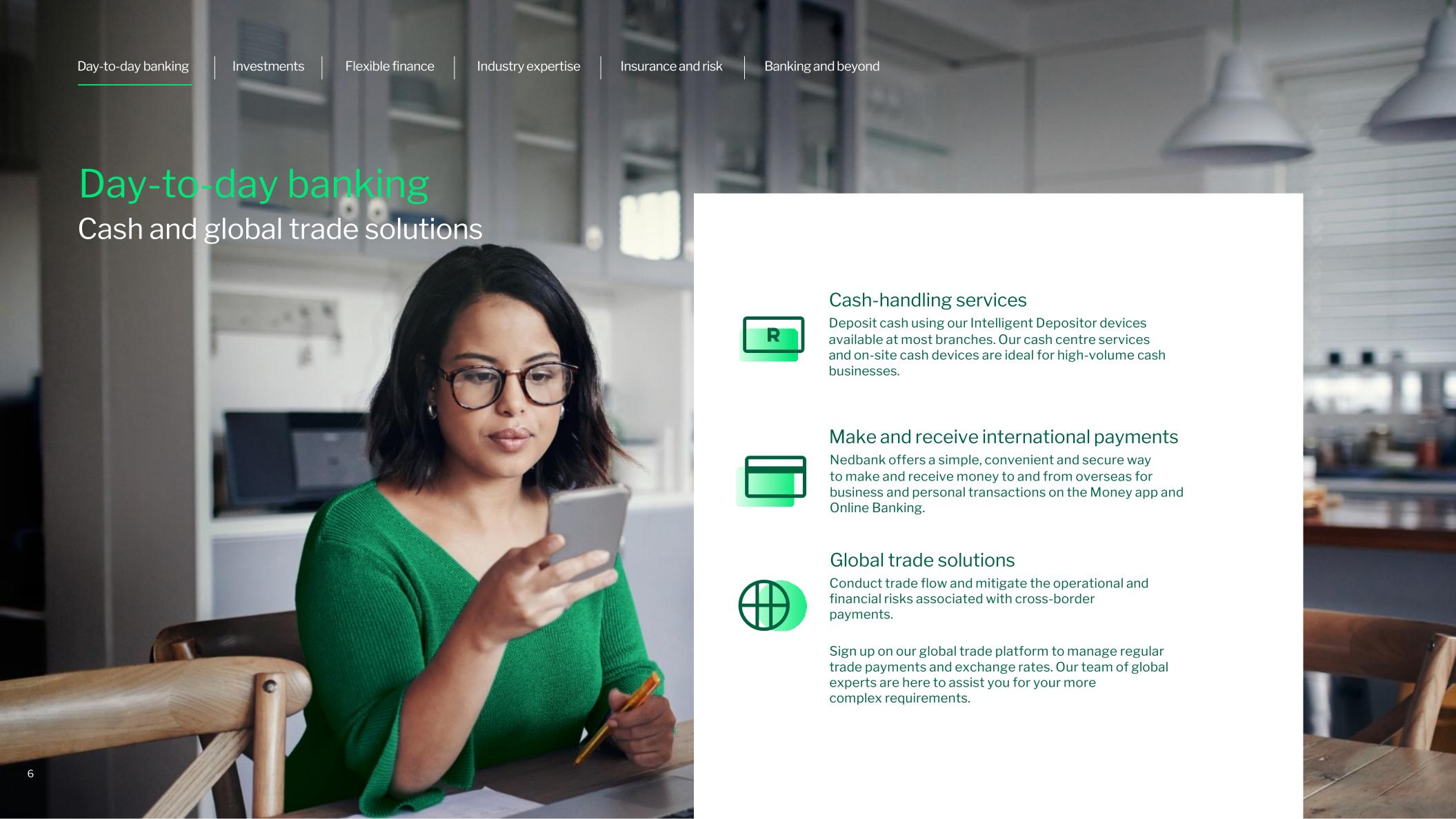


### Scan-to-pay

A secure and easy way to accept payments using your customer's cellphone.

Available as stand alone or FREE with PocketPOS and Android POS.

Apply for a POS device via Money app in under 5 minutes and access self-service features when you bank with Nedbank.



# Investments to suit your business requirements

Make your surplus cash in your business work as hard as you do by using our broad range of investment solutions. You can easily open, fund and manage your investments from the Money app or Online Banking.

We also offer specialist investment solutions for legal practices and businesses required to hold funds on behalf of their clients.

# Investment solution to manage surplus cash in your business

Savings, notice and fixed deposits Invest surplus cash in your business to optimise your return while meeting your working capital and liquidity requirements.

Pick from our broader range of retail deposits with varying terms and notice periods. Enjoy preferential rates on our platinum range of investments – exclusive to Small Business Services and Private Clients.

Available for existing clients through Online Banking or the Money app.

#### **Tailored investment solutions**

Invest with Nedgroup Investments in a broad range of local and off-shore unit trusts or open a stockbroking account for your business to trade.

For comprehensive financial advice your relationship banker will introduce you to one of our business financial advisors.

For larger investment amounts you can access our direct dealing treasury desk.

# Specialised investment solutions for legal practices and businesses holding funds on behalf of their clients

#### NedTrust

Benefit from an interest-bearing current and investment accounts specifically designed for legal practices to comply with the Legal Practice Act, 28 of 2014.

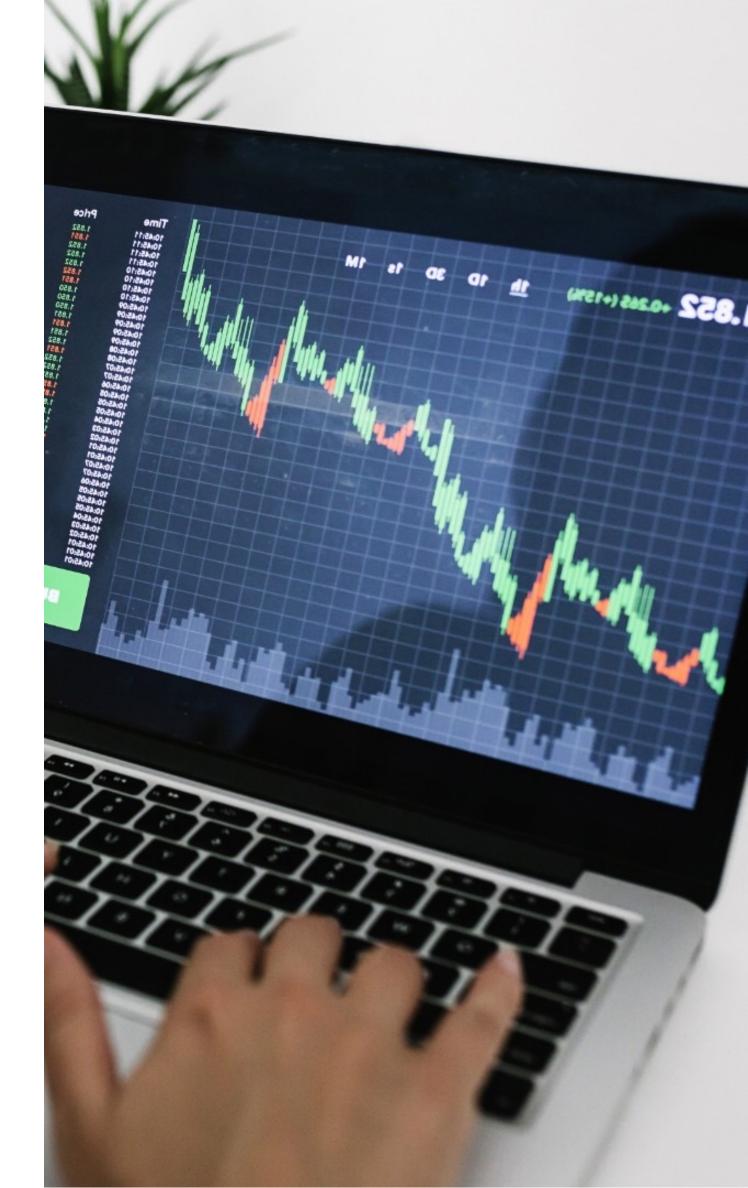
### **Key features and benefits**

- Credit interest is paid monthly on a section 86(2) account.
   Nedbank can perform the calculation and reconciliation of interest and charges on behalf of the attorney and pay the net interest automatically to the Legal Practitioners Fidelity Fund.
- On a section 86(4) account, 5% of the interest earned on the account is automatically paid to the fund.

#### **Corporate Saver**

Corporate Saver is our funds administration system, specifically designed for business clients who manage third-party funds.

The system is widely used by attorneys, estate agents and financial intermediaries to efficiently and profitably administer estate, trust and transitional funds, as well as individual investment deposits for their clients.



# Flexible finance for your business

# Boost your cash flow and free up working capital

Cash flow is the lifeblood of every business. As your financial partner, we can improve your cash flow cycle, unlock additional cash flow or offer facilities to cater for unforeseen events.

We will help you select the best financial solution, from traditional overdrafts and credit card facilities to innovative products. We offer products such as invoice discounting (which can unlock up to 80% of your debtors book).

### **Expand your business**

Buying more vehicles? Expanding your operations? Moving to bigger premises? Let us finance your vehicles, equipment and owner-occupied property on flexible terms and rates.

 $\label{thm:explore} \textbf{Explore term loans, buyouts or other specialist solutions.}$ 

For more complex financial needs, talk to us about our specialist finance solutions.

### **GAP Access**

Get an advance with no interest charges and with flexible repayment terms.

As a POS user, you can get a cash advance with flexible repayment terms. You can qualify for between R30 000 and R1,5 million, depending on the turnover through your POS device. Repayments oc- cur daily and are paid back as an agreed percentage of your card POS transactions over six or nine months.



# Industry expertise with tailored offerings

We have specialists with in-depth knowledge to understand your unique challenges.

### **Agriculture**

Whether your business is in horticulture, fieldcrops, livestock, or a secondary agri-related business, we look at providing solutions to unlock growth opportunities and help you meet the challenges in the agriculture sector. We can help you with:

- banking solutions;
- finance options;
- · investments:
- insurance and more.

Contact us: industry@nedbank.co.za.

### **Franchising**

Nedbank Franchising provides you with a bigger-picture business partner who understands your business ambitions. Our unique approach enables us to deliver, through a single contact point, an integrated franchising solution centred on three fundamental principles:

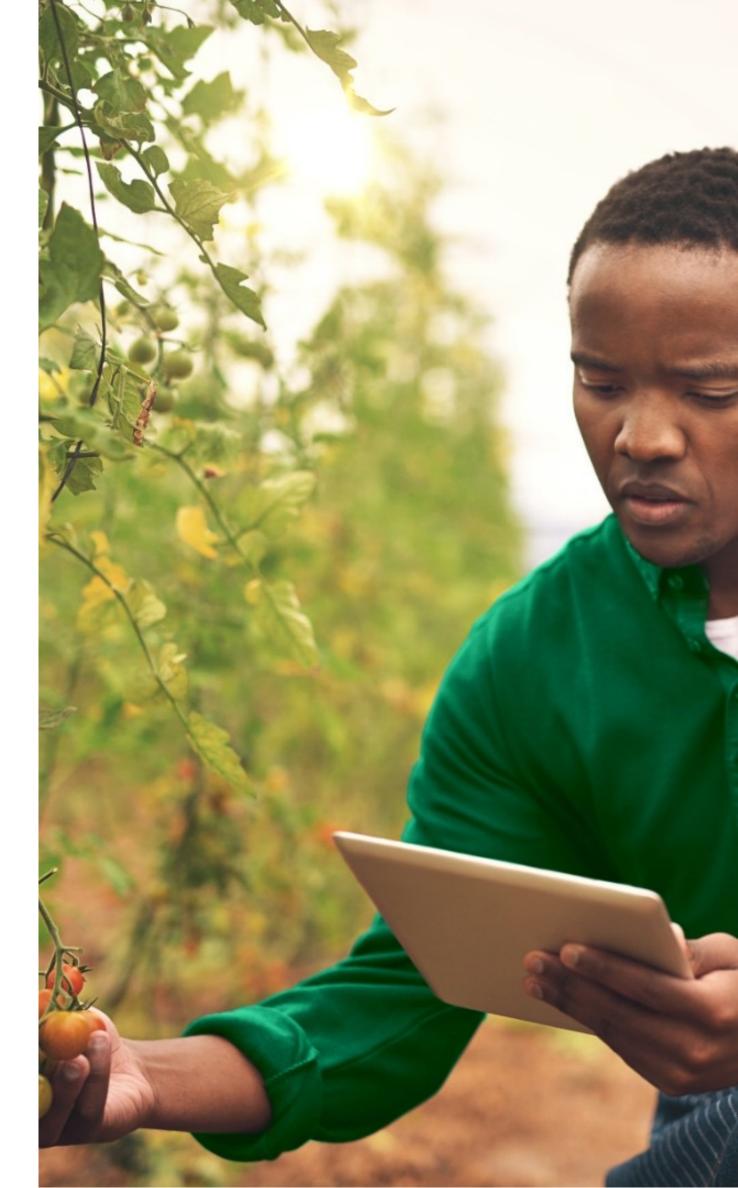
- localised decision-making with national support;
- access to specialised expertise; and
- customisation of funding and banking solutions.

### **Medical-practice banking**

Whether you are starting a practice or investing in new premises or equipment, we have a wealth of industry solutions to support you, such as:

- financing of specialist medical equipment;
- a medical-practice account that can be used to manage the daily transactional needs of your practice, such as receiving medical-aid payments;
- point-of-sale devices at tailored rates; and
- investment or insurance options to meet the needs of your practice.

Contact us: medical@nedbank.co.za.



# Insurance and risk management solutions

Whether you own a small, medium, or large business, our dedicated risk advisors can tailor an insurance solution for your needs and risk requirements.

These solutions will be provided by our selected business partners.

**Learn more** 

General business cover

Commercial and corporate property

Heavy commercial vehicles



Construction

Engineering

Agriculture

Debtors insurance Fuel retail

General liability cover **Professional liability** cover

**Directors and officers** liability cover

Contact us for tailor-made solutions that are carefully designed around the unique needs of your business.

Call 0860 333 111 to get a quote.



# **Banking and Beyond services**

### Your guide to business essentials

As your banking partner, we want to help you understand and handle the complexities of starting and running a business. So, we have developed a guide to help you do this.

The Essential Guide for Small-business Owners touches on some of the fundamental decisions every business owner faces. This will help you to be better prepared for your engagements with the bank and avoid common mistakes when setting up your business.

**Download** 

### **Business registration services**

To register a company with up to three owners (SA citizens) we recommend using the CIPC online BizPortal service.

Visit BizPortal

In addition to the traditional banking solutions, Nedbank also offers practical tools to support you on your business journey.

### MoneyTracker

Want to see where your money is going? Track your finances, set budgets, create and manage invoices, and more with MoneyTracker – a free money management tool available on the Money app and Online Banking.

Read more

### **Accounting partners**

With Nedbank's direct feeds, small-business clients can get on with doing what they're really passionate about – running their business. Direct feeds allow small businesses and their accountants to import transactions automatically and directly from their Nedbank accounts to their accounting software.

You do not need third parties to enable data flows, so there are no delays setting up or refreshing data, giving you complete control. This will significantly reduce the time you spend importing your bank data manually.

**Read more** 

### **Avo Business**

Sell your products and services on Avo, Nedbank's e-commerce platform. Simply open an Avo merchant account, create your product catalogue and start selling.

Sign up

# Banking and Beyond services

### Six free ways SimplyBiz gets business behind small businesses.

SimplyBiz is the free one-stop platform for business owners, as you start, run and grow your business. Get advertising, discounted vouchers, masterclasses, templates, pitch decks, troubleshooting chats with experts and more.



### **Get connected**

Network and get access to a library of articles, webinars and exciting competitions in Community.



### **Get advertising**

Market your product and services to other businesses in Directory.



### **Get leads**

Generate leads and advertise new business opportunities in Marketplace.





### **Get funding**

Explore funding options with Nedbank, investors and crowdfunding in Funding.



### **Get discounts**

Get discounts for you and your staff and find relevant apps to support your operations in Business Solutions.



### **Getskills**

Get vital skills, toolkits and one-on-one coaching for every stage of your business lifecycle in Academy.

Small businesses are the lifeblood of our economy. Through your hard work, passion and dedication, you contribute to the growth and well-being of our communities and our country.

# At Nedbank, we vote small business and salute you!

	re available round the clock for answering banking ions or to arrange an appointment.
	0800 116 400
	smallbusinessservices@nedbank.co.za
₩ '	nedbank.co.za/smallbusiness
For sole proprietors and businesses with up to three directors.  Apply Online	
	ore complex business needs, let our ted Small Business desk call you back.
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