

# SUPERIOR SAVINGS AND INVESTMENT OPTIONS



Click on the tabs to switch to the relevant set of accounts you would like to view.

## FIXED DEPOSIT ACCOUNTS

## NOTICE DEPOSIT ACCOUNTS

A RANGE OF FIXED DEPOSIT AND NOTICE DEPOSIT ACCOUNTS THAT CONNECT YOU WITH COMPETITIVE RATES OF RETURN AND FLEXIBLE ACCESS TO YOUR MONEY. OPTIONS INCLUDING 'ELECTRONIC' OFFER PREFERENTIAL INTEREST RATES WHEN YOU INVEST VIA THE APP OR ONLINE BANKING.

	Fixed deposit accounts				
	Fixed Deposit	Electronic Fixed Deposit	EasyAccess Deposit	Optimumplus <small>(this is the same as the Fixed Deposit, but is for clients 55 years and older)</small>	Electronic Optimumplus <small>(this is the same as the Electronic Fixed Deposit, but is for clients 55 years and older)</small>
<b>Description</b>	Invest a lump sum of at least R5 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R1 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R25 000 for 12 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed. It offers you all the benefits of a fixed deposit, plus the option to access 50% of your original capital when you need it.	Invest a lump sum of at least R5 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R1 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.
<b>Minimum initial deposit</b>	R5 000	R1 000	R25 000	R5 000	R1 000
<b>Can you make additional deposits?</b>	No	No	No	No	No
<b>Access to your money</b>	No access during the investment term.	No access during the investment term.	Access to 50% of your capital with 24 hours' notice – no impact on your rates and no penalties. Maximum of two withdrawals each year of a minimum of R1 000 each. Your balance must stay above R25 000 to carry on earning interest.	No access during the investment term.	No access during the investment term.
<b>Rates</b>	<ul style="list-style-type: none"> <li>Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> <li>Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking.</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed fixed-interest rate if your balance is above R25 000.</li> </ul>	<ul style="list-style-type: none"> <li>Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> <li>Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking.</li> </ul>
<b>Interest paid out or reinvested</b>	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest can be paid monthly, quarterly, half-yearly or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.
<b>Fees</b>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply.</li> <li>Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply.</li> <li>Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply.</li> <li>Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply.</li> <li>Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply.</li> <li>Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>

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	Notice deposit accounts				
	JustInvest	Nedbank MoneyTrader	32Day Notice Account	Nedbank Electronic 32Day Notice Account	Tax-free Savings
<b>Description</b>	A money market investment account that offers competitive, tiered interest rates linked to market conditions. You can access your money with 24 hours' notice.	A money market investment account that offers competitive, market-linked returns. You earn the same rate regardless of your balance. You can access your money with 24 hours' notice.	A 32-day notice deposit for as little as R250 that offers competitive interest rates and short-term flexibility. Your funds are guaranteed.	A 32-day notice deposit for as little as R250 that offers competitive interest rates and short-term flexibility. Your funds are guaranteed.	The Nedbank Tax Free Savings Account provides you with an opportunity to save your money and enjoy the proceeds, tax free.
<b>Minimum initial deposit</b>	R500	R50 000	R250	R250	<ul style="list-style-type: none"> <li>R500.</li> <li>Current legislation stipulates that the annual contribution limit is R36 000 and the lifetime contribution limit is R500 000 per individual.</li> <li>If you contribute R36 000 per financial year, the interest earned on the deposit will be tax free.</li> </ul>
<b>Can you make additional deposits?</b>	Yes – minimum R100	Yes – minimum R5 000	Yes – minimum R100	Yes – minimum R100	Yes – minimum R50
<b>Access to your money</b>	You must give one business day's notice to make a full or partial withdrawal, and each withdrawal must be at least R100. You must maintain a minimum balance of R500.	You must give one business day's notice to make a full or partial withdrawal, and each withdrawal must be at least R5 000. You must maintain a minimum balance of R50 000.	You must give 32 days' notice to make a full or partial withdrawal, and each withdrawal must be at least R100.	You must give 32 days' notice to make a full or partial withdrawal, and each withdrawal must be at least R100.	A minimum of 24 hours' notice to access funds, minimum R50. Amounts that are withdrawn may not be replaced as they will be added to the contributions for the financial year.
<b>Rates</b>	<ul style="list-style-type: none"> <li>Highly competitive rate linked to money market conditions.</li> <li>Interest rates are tiered, so the higher your balance, the higher your rate.</li> </ul>	<ul style="list-style-type: none"> <li>Highly competitive rate linked to money market conditions.</li> </ul>	<ul style="list-style-type: none"> <li>Interest rates are tiered, so the higher your balance, the higher your rate.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>Interest rates are tiered, so the higher your balance, the higher your rate.</li> <li>Capital and interest are guaranteed – you always get out more than what you put in.</li> <li>Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking.</li> </ul>	<ul style="list-style-type: none"> <li>Competitive, tiered interest rates.</li> </ul>
<b>Interest paid out or reinvested</b>	Interest is calculated daily and can be capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	You can choose to have your interest paid out monthly or capitalised.
<b>Fees</b>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply. Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply. Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply. Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions.</li> <li>Certain transactional fees may apply. Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly fees or commissions. Refer to the fees pricing brochure at <a href="http://nedbankprivatewealth.co.za">nedbankprivatewealth.co.za</a>.</li> </ul>

Nedbank Private Wealth, an authorised financial services provider through Nedgroup Private Wealth Pty Ltd Reg No 1997/009637/07 (FSP828), a registered credit provider through Nedbank Ltd Reg No 1951/000009/06 (NCRCP16), a member of JSE Ltd through Nedgroup Private Wealth Stockbrokers Pty Ltd Reg No 1996/015589/07, an authorised financial services provider (FSP50399) and a registered credit provider (NCRCP59).