

Bank and borrow optimally

Connected wealth

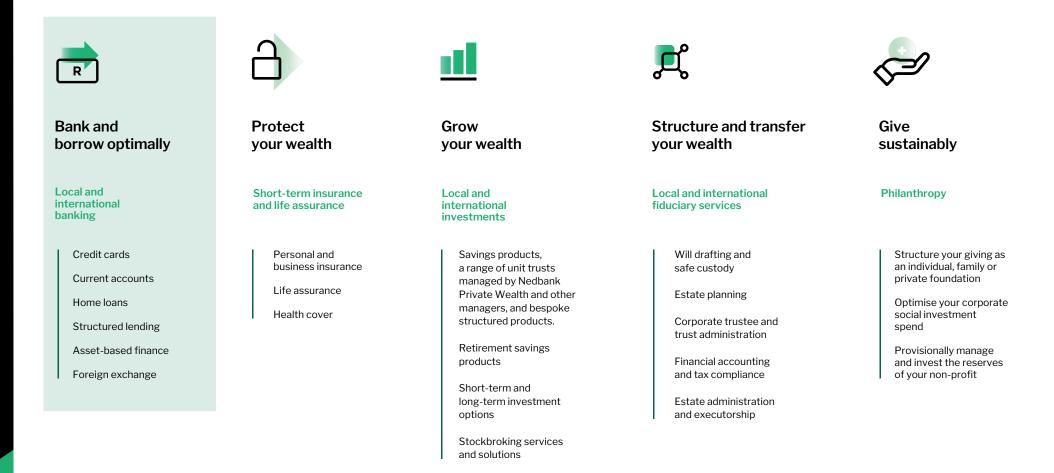
Our globally integrated, advice-led approach helps you bank and borrow better, while rewarding you for your spending.

see money differently



How connected wealth meets your needs.

With our globally integrated wealth management advice you can connect all your financial decisions today to the future you want for yourself and your loved ones. Your advisor can connect you to specialist fiduciary expertise and services to structure and transfer your wealth.



Connecting you to the financial future you want.

Our first step is to focus on understanding what is important to you and what success means to you — because everyone's circumstances, priorities and goals are different.

We will ask you about your current money habits: how you spend (and are rewarded for this), borrow, save and bank.

Together, we will then agree on a plan to ensure your financial decisions connect your current reality to the future you want.



Who are you and what is important to you?



For individuals

- You want a banking service that meets all your day-to-day financial needs.
- You want to be rewarded for your spending and saving.
- You want the best advice and terms for all your borrowing needs.



For businesses

• You want to optimise your business banking, cash flow, investments and borrowing.

Ways to achieve this



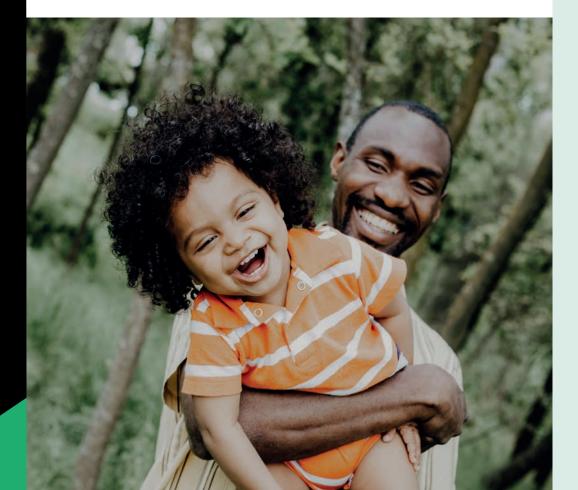
A complete wealth management solution

We will determine how best to meet your wealth management needs based on your personal preferences and the foundation and overall structure of your finances. After gaining an in-depth understanding of your needs, we will propose relevant banking solutions — with input from both local and international specialists.

One contact — supported by a team of experts.

We would all prefer to spend less time on financial admin. With our Private Wealth offering, you have easy access to your money wherever you are, across multiple accounts and jurisdictions.

Your dedicated Nedbank Private Wealth consultant is **supported by a team of local and international specialists** who provide banking, structured lending, stockbroking, fiduciary, investing, insurance, and philanthropy skills and expertise.



You have round-the-clock access to your accounts through our award-winning digital platforms.



Consolidated dashboard

View your complete wealth position (balance sheet as well as income statement) on one dashboard.



Nedbank Private Wealth service suite

Staffed by a committed team of experienced service consultants who are available all day, every day, to assist you with your day-to-day banking service needs and queries. Phone us any time on 0860 111 263.



Nedbank Private Wealth app

Our multi-award-winning app gives you a 360° view of your wealth and helps you maintain a global perspective.





Benefits



Have a consolidated view of your banking and investment accounts in South Africa and internationally, across all entities (trust/ company/personal) and currencies.



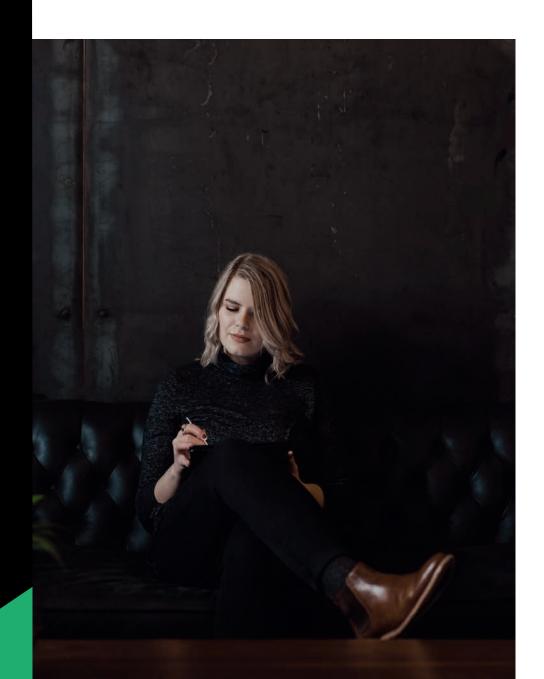
Bank, invest in tax-free investments, trade stocks and transfer your money offshore seamlessly from local bank accounts to your international Nedbank Private Wealth account.



Communicate in-app with your dedicated private banker and client service consultant.



What you can expect as a Nedbank Private Wealth client.





Detailed wealth review

To begin, you can expect a detailed, personal wealth review to ensure that we have a thorough understanding of your wealth needs.



A complete financial, lending and transactional solution

We work with you to meet your finance management needs, now and in the future, based on the foundation and overall structure of your financial affairs, and your personal preferences. Based on an in-depth understanding of your needs we offer relevant banking solutions – locally and internationally – to help you achieve your financial goals.



The expertise of a team of financial specialists

You may need different capabilities when it comes to structured deals. Our team-based approach draws on the diverse talents of individual specialists, giving you access to a variety of expertise through a single point of contact. This ensures we always have the full picture of your personal circumstances.

Our suite of products

The suite of products available to you include the full spectrum of transactional offerings, from forex to vehicle finance and much more.



Local and international banking:

Credit cards Current accounts Home loans and vehicle finance Structured lending Asset-based finance Forex International payments

The Nedbank Private Wealth suite of products:

Current account with a cheque card Visa Infinite Credit Card American Express® Platinum Card Multi/Single app card option Optional overdraft facility



Reward programmes

Our reward programmes reward you for using your money wisely and help you enjoy the lifestyle you deserve.



Some of the benefits you can expect from the Membership Rewards and Greenbacks programmes.*



Membership Rewards®*

Free enrollment.

Earn points on eligible spend – every R5 spent = 1,5 Membership Rewards (MR).

Redeem points on the many offers available on the Membership Rewards Programme, from airline miles to car rental.

Choose how you want to redeem your accumulated MR points to pay for part of or the total cost of your travel bookings through the American Express[®] Travel Service/concierge.



Nedbank Greenbacks

Free enrollment

Earn points on eligible spend – every R5 spent = 1 Greenback (GB) (capping applies)

Redeem GBs on the many offers from Nedbank Greenbacks, including:

- airline miles and shopping offers;
- · access points to spend online or at retail stores; and
- drawing cash with the Greenbacks SHOP card.

For full details of the benefits and rewards available to you visit our website.

* Available to American Express Gold, Platinum and Centurion clients only.

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Savings and investments

Once we have determined your savings and investment goals, we help you achieve them with specialist advice that tailors your investment portfolio to your individual needs.

For your convenience, you have access to a range of savings and investment accounts with preferential rates when you open an account via the Nedbank Private Wealth app.

| | JustInvest | A money market investment account that offers competitive tiered interest rates. Access to funds within 24 hours. | |
|----------|------------------------------------|---|--|
| R | Nedbank Moneytrader | A money market account that offers competitive, market-linked returns. Access to funds within 24 hours. | |
| | Electronic Fixed Deposit | Invest a lump sum from as little as R1 000 for one to 60 months and enjoy a competitive fixed interest rate. | |
| + | Electronic OptimumPlus | The same as the Electronic Fixed Deposit, but for clients 55 years and older. | |
| - | EasyAccess Deposit | Invest a lump sum from as little as R25 000 for 12 months and enjoy a competitive interest rate. Access 50% of your deposit if you need it. | |
| (**** | Electronic 32Day Notice Account | A 32-day notice account that offers flexibility and a competitive interest rate. | |
| R | Tax-free Deposit | Tax-free savings account that enables you to invest a maximum of R36 000 a year or a total of R500 000 in your lifetime. | |

Grow your money with market-linked investments

We also offer a diversified range of longer-term investment options that give you access to local and international markets.

These options provide market-related capital growth, income or a combination of the two, including unit trusts and dividend-yielding investments.





Conventional lending

We follow a client-focused, solution-based approach to your financing requirements.

Our highly experienced and qualified private bankers and lending specialists will help you meet all your short- and long-term financing needs. They will also provide personalised advice for deals that require unique structuring.

All transactions are evaluated on a deal-by-deal basis and credit decisions are personalised to your unique portfolio.

And, when you borrow through us, we will ensure that you have access to a specialist and dedicated risk advisor who can help you insure your personal and business assets appropriately.



We can help you with the following:



Vehicle and asset finance

Home loans



Overdraft and short-term facilities

Guarantees

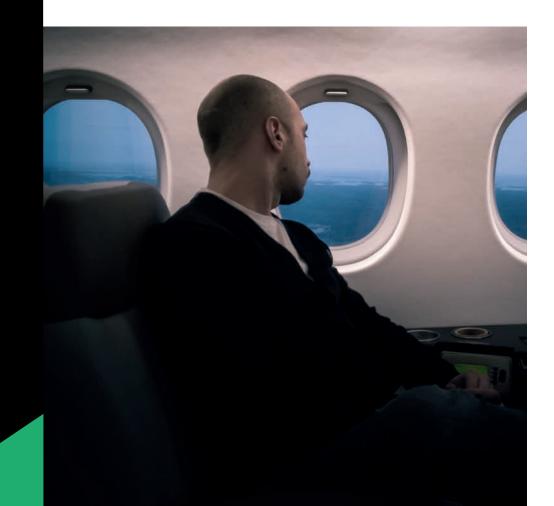


We offer property and performance guarantees at competitive rates, with standard and non-standard conditions.

Foreign exchange solutions



Whether you and your money, or just your money, are moving globally, we have invested in smart ways to help you do this quickly and effectively. You can make inward and outward international payments digitally on our app, or through Online Banking, in addition to the traditional foreign exchange products and services that you would expect from a globally integrated advisory business.



We can help you with the following:



Travel solutions

Foreign bank notes

Travel cards



International payments

Receive international payments

Make international payments



Foreign investment solutions

Foreign currency accounts

Nedbank Private Wealth international account

A range of offshore investment options

Specialised finance

We have solutions for more complex finance needs too.

We offer a personalised and flexible consolidated loan facility for aviation, investment and other complex finance requirements.

We will combine the following:

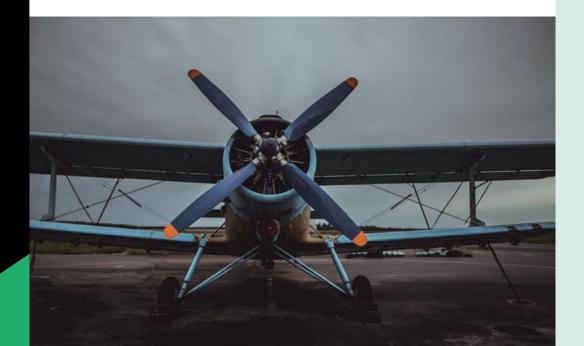
Terms

Interest rates

Repayment structures

Refinance options during the life of the deal

Security requirements – depending on the type of asset or investment that is being financed.





Structured lending

Innovative and flexible solutions to match your individual requirements.

This is a consolidated loan facility secured by a range of acceptable securities. We will collaborate with you to establish the most suitable combination of rate, term and repayment structures, subject to serviceability and security requirements.

Other product features include the following:

The option to select the legal entity for the facility that best suits the transaction and your particular financial circumstances.

A comprehensive solutions-based lending package that goes beyond the traditional product-based lending approach.

Access to development finance, aligned with environmental and social responsibility.



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Expert advice for your aircraft finance and insurance requirements.

We have partnered with industry specialists to meet your individual aviation needs, from insurance to registration of aviation bonds.

We can offer the following:

- Instalment sales
- Fixed rates and/or prime-linked rates
- Structured repayments



Find out more

If you would like to know more about how we can help you bank and borrow optimally, contact your private banker or wealth manager, or visit our website.

www.nedbankprivatewealth.co.za

DISCLAIMER

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