



Tax-free investments on our app

Investing tax-free is a great way to make every rand count and to maximise the growth on your savings. With our app, investing is quick and effortless, with no paperwork or extra admin.

Open a new tax-free investment on your phone and have the peace of mind that your money is working hard to maximise your savings. Follow the steps below to benefit.

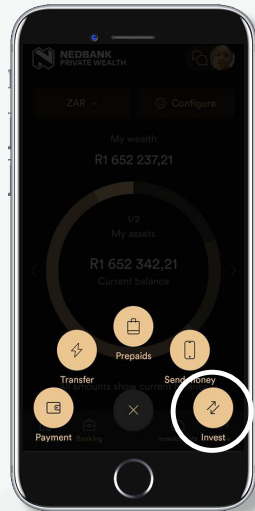
1 Transact

Once you have logged in, click on 'Transact' on the home screen.



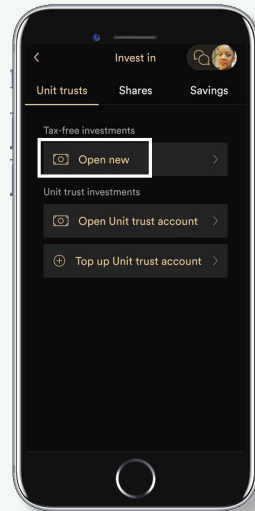
2 Invest

From the pop-up menu, select 'Invest'.



3 Open new

The 'Invest in' screen will open. From the 'Unit trust' menu, click on 'Open new' under 'Tax-free investments'.



4 Specify source

The 'Income and tax details' screen will open. Please specify the **source of the money** you are investing and your **occupation** and click on 'Continue'. (This is for FICA purposes, for your and our protection.)

5 Specify amount

The 'Open unit trust account' screen will open. Please specify the lump sum and/or debit order **amount** and **when you want to invest** and click on 'Continue'.

6 Specify fund

The 'Investment details' screen will open, showing four funds. Please specify:
• in **which funds** you want to invest; and
• **how much** you want to invest in each fund
and click on 'Continue' to complete your transaction.



How tax-free investments help you maximise your savings.

- You don't pay South African tax on any of the investment proceeds: income, interest, capital growth or dividends.
- All income generated can be reinvested into the tax-free investment without incurring any South African tax liabilities.
- The only fee is the annual management fee – there are no upfront, switching or exit fees.

You can download the app for free from the Apple and Android app stores.



see money differently

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