



NEDBANK

MAKING

INVESTMENT OPPORTUNITIES

HAPPEN

Corporate Saver is an internet-based administration system for intermediaries who manage large amounts of money on behalf of their clients.





Corporate Saver is a userfriendly, internet-based administration system designed to enhance Nedbank's business relationship with intermediaries who manage large amounts of money on behalf of their clients.

Corporate Saver enjoys leadership in the attorney and financial services markets, where there is a significant need for the efficient and profitable management of estate, trust and transitional funds and individual investment deposits.

As a secure, flexible and high-yielding online banking system for intermediaries managing third-party funds, Corporate Saver offers you the opportunity to gain greater control over investable money. Corporate Saver's success is its ability to allow your firm to perform basic banking procedures and reporting, and to give your investors the benefit of increased yields.

Nedbank is able **to offer flexible and competitive pricing** through a customised investment approach to the portfolio and **a deeper understanding of the market** and individual client needs.

Corporate Saver, offering a complete database and control system, that provides a full range of individual banking investments, from **call accounts** to **12-month fixed investments**, including **prime-linked** and **notice deposits**.

How does Corporate Saver work?

Corporate Saver is accessed over the internet and allows investment-related transactions with Nedbank's full range of investment products. You connect with Corporate Saver through your existing internet infrastructure. The Corporate Saver software is stored on a central server at Nedbank in Johannesburg. This server allows both you and your clients to view Corporate Saver information 24 hours a day, seven days a week.

For monetary transactions the transactional window for agents is from 07:00 to 17:00. From the 24-hour server the information is replicated in the live Nedbank environment. This technology allows you and your clients to access information at any time from any location through the internet.

Briefly, the process for deposits and withdrawals is as follows:

Deposits	A client gives you an instruction to invest in one of the Corporate Saver products. Funds for the investment are paid into your trust account if you are an attorney or estate agent investing trust funds in terms of section 78 and section 32. Non-trust investments funds are deposited directly into the client's call account at a Nedbank branch or by electronic funds transfer (EFT).
Withdrawals	The client issues you with an instruction for the withdrawal of funds. Through the Corporate Saver internet site, the withdrawal is captured on the system together with the payment instructions and then authorised. Funds are transferred to the designated account without any further interventions.

Fulltime support

Sound relationships are important to us, and this explains our approach to client service. For this reason, fulltime support staff are allocated to your account. It is the responsibility of the portfolio manager to assist you with administrative enquiries, product development opportunities and general marketing and sales ideas for the product.

Administration fee

Corporate Saver provides you with the opportunity to deduct administration fees from the deposit balances of your clients. These fees are calculated as either a percentage of capital or a percentage of interest earned.

Nedbank pays interest to the client, who in turn pays the agent an administration fee in accordance with the mandate held. The Corporate Saver system facilitates this process automatically. The fee structure is determined in consultation with your client in terms of a written mandate. Mandates are compulsory and will be periodically checked by Nedbank in accordance with Nedbank's regulatory requirements.

The percentage levied is determined by you and can be set to apply to the entire client base or to an individual client only. This ensures that you have maximum flexibility in managing your clients' deposits.

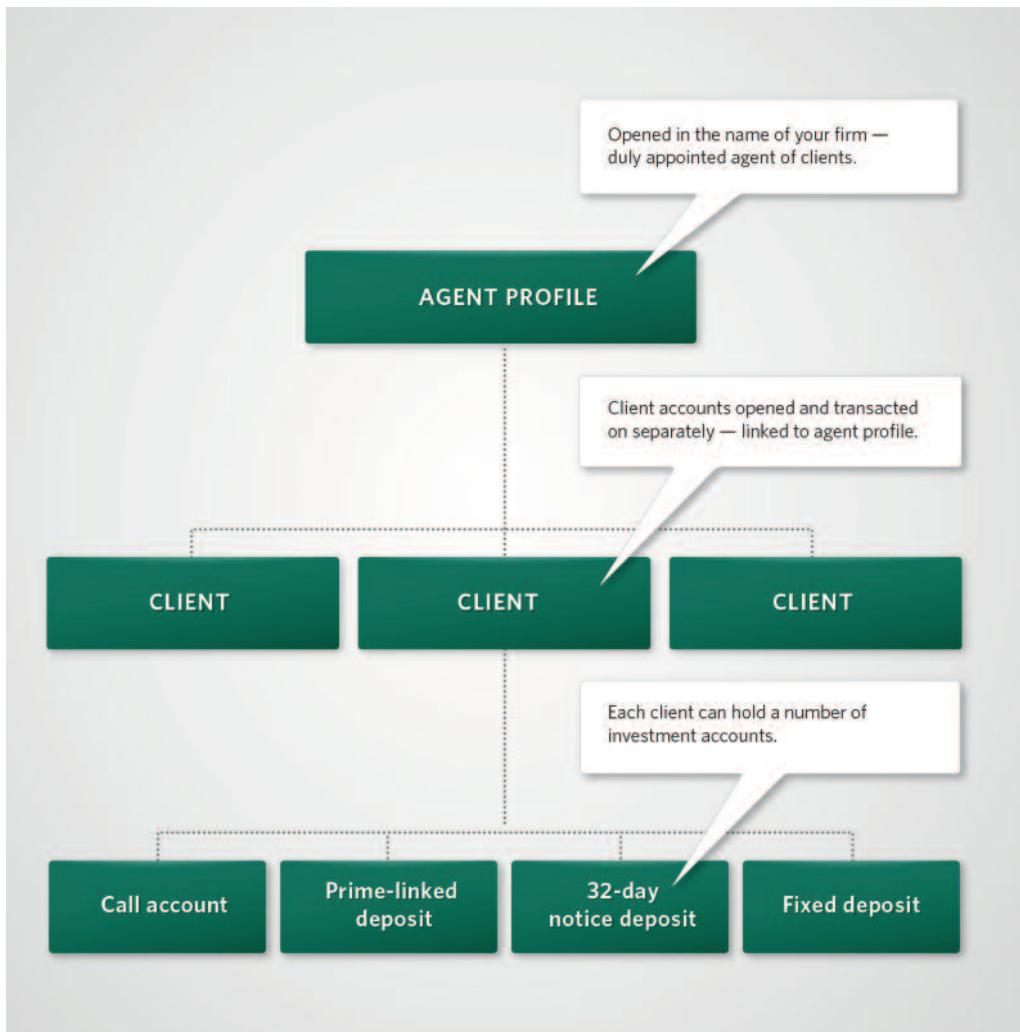
There is also the option of structuring a sliding scale of administration fees that would be levied in accordance with balance parameters determined by you.

More than just a system

A dedicated service and support team will help you ensure the efficient and profitable management of:

- trust investments;
- estates;
- insolvencies;
- investment deposits;
- transitional cash; and
- property guarantees in the case of attorneys.

Corporate Saver gives your staff **greater flexibility**, **streamlines processes** and **prevents delays**.



Operational risk management

Extensive measures are in place to ensure efficient and secure Corporate Saver operations.

These measures include:

- security of internet access and the provision of firewalls;
- a clear segregation of duties and user rights; and
- an extensive audit trail that provides a transaction history on a rolling 18-month basis.

Reports can be downloaded in Excel or CSV formats. Your client information is kept on a separate database. A detailed maturity programme helps you achieve the best yields and is a further feature of a system that allows you to control cashflow through your own bank account.

Management controls

All beneficiaries and EFTs require specific authorisation within predefined limits of authority. Daily reports are available to manage transactional activity.

Proven track record

Corporate Saver is a **market-leading, secure, userfriendly banking system** for the effective management of third-party funds.



Nedbank 135 Rivonia Campus

135 Rivonia Road Sandown Sandton 2196
PO Box 1144 Johannesburg 2000 South Africa
Tel: +27 (0)11 294 4444
Website: nedbank.co.za
Email: business@nedbank.co.za

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