

MAKE

PROFESSIONAL BANKING

HAPPEN

MAKE
THINGS
HAPPEN


NEDBANK





Making banking more professional for you.

Whether you are operating as a **specialist in your field**, quickly **climbing the corporate ladder** or simply **looking for a professional banking experience** that emphasises **convenience, quality** and **flexibility**, our **Professional Banking** package is the **answer**.

With **dedicated relationship bankers, tailored financing options** and **24/7 service**, we offer a **seamless** banking experience for **you and your family**. This offering **enables your financial aspirations**, comes with the **rewards and lifestyle benefits** you deserve and is flexible to grow as your needs grow.

For a single monthly fee you enjoy the benefits of Professional Banking, including access to all of the following:



Benefits that matter

Enjoy all the benefits of relationship banking, including platinum status and local and international travel benefits. Plus get reward and lifestyle benefits that work as hard as you do.



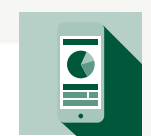
Finance that lets you dream big

Finance your vehicle, home or business aspirations. Our dedicated team of credit assessors are here to support you.



Unique investments to suit your lifestyle

Reach your financial goals while also making sure your estate is protected – we'll even draft a will for you for free.



Banking to suit your business hours

Because your schedule doesn't keep average banking hours, neither do our services. With access to worldclass self-service channels, you'll always have easy access to your portfolio.



A unique household approach

We take the needs and security of your dependants seriously – that's why your family can enjoy all the benefits of Professional Banking.



Get fast-tracked into a banking experience that supports your aspirations.

For the **young professional**

If you are **under 30 years old** and hold a **four-year qualification**, we know you are going places. To help you in the early stages of your career Nedbank offers you all the benefits of our Professional Banking package at a **50% reduced monthly service fee***.

Ask about our **tailored finance options** for your first car and home. With the support of your **dedicated relationship banker**, credit decisions are personalised to your unique circumstances and you can get:

- **100% loans**** for home loan applications of less than R1,5 million.
- **100% loans**** for vehicle finance applications of less than R400 000.

As a young professional you are **building a portfolio of financial assets**. Your financial growth also comes with important decisions and responsibilities. We'll give you access to a **financial planner** to assess your financial position and your future goals, consider different retirement scenarios, calculate the various costs and assist you to determine **the optimal portfolio for your circumstances**. We'll even draw up a **will for you for free**.

As you **gain experience**, get the banking experience that comes with the **benefits that matter** and is **flexible enough to grow as you grow**.

* Discounted monthly service fee available until you reach the age of 30 years.

** All credit applications are subject to final credit approval and terms and conditions.



**Rewards
and lifestyle
benefits that
work as hard
as you do.**



Benefits that matter

For a single, all-inclusive monthly fee you get to enjoy all the benefits of relationship banking, including the following:

- **Platinum** Cheque, Garage and **Credit Cards**, delivered free of charge.
- **Credit card limit*** at a preferential interest rate, delivered to your door.
- **Overdraft facility*** to assist with managing your cashflow.
- **Unlimited swipes**, debit orders, ATM withdrawals and deposits as well as 'No-funds alert', so you will always know if your account is running low.
- **Travel benefits** such as:
 - **Free Bidvest airport lounge access** in South Africa's domestic and international departure lounge;
 - **travel insurance** on flight bookings with your Platinum Credit Card;
 - free **delivery** of your forex; and
 - **50% off** the annual card fee of an American Express® Platinum Charge Card, which offers concierge services and exclusive benefits to the global traveller!
- **Greenback rewards**, giving you rewards on your everyday card spend.

We'll provide you with a **hassle-free onboarding experience** from the **comfort of your office**.

* All credit applications are subject to final credit approval and terms and conditions.



Financing your
personal and
professional
aspirations.



Finance that lets you **dream big**

Vehicle finance

If you are in the market for a **better car**, Nedbank is here to **support you**. Contact your relationship banker to **put the financing you need in place**.

Buying or building a home

Are you **buying, renovating or building** your dream home? We have the right finance solution for you. **Contact your relationship banker** to put the financing you need in place or **apply online**. We offer **100% bonds** on home loans **up to R3 000 000***.

Starting your own business or practice

With a **wealth of experience** in financing the needs of **many types** of businesses, we can provide **expert advice and guidance**. Talk to us about **getting your business off the ground** with a **startup offer**. We have **all the value-added services** to help you succeed.

Insurance

Nedbank Group Insurance Brokers can manage your **individual, household and/or business insurance needs** and factor in all the required details to **make sure you are covered**.

* All credit applications are subject to final credit approval and terms and conditions.



**Expert advice
in managing
your financial
responsibilities.**



Unique investments to suit your **lifestyle**

Investing

Nedbank offers a wide range of investment options, from **simple savings** and **money market accounts** to **unit trusts, share trading and other more complex investment options**. The choice is yours and your relationship banker is there to guide you based on your specific risk appetite, cashflow needs and required returns.

Wealth creation, preservation and protection

Our **financial planning specialists** can design an investment portfolio that will suit you and your household. We offer a **comprehensive service** including:

- financial planning, such as will drafting (offered free of charge) and contingent liability cover;
- education planning; and
- retirement planning.

MyFinancialLife™

This service is available at no charge. It helps you keep track of your finances and you can **watch your net worth** grow by consolidating all of your accounts (even those at other institutions) into a single view. Use the **built-in retirement calculator** to determine your position on retirement.



Banking
at **your**
fingertips.



Banking to suit your **business hours**

Because **your schedule doesn't keep average banking hours**, neither do our services. You have a choice of worldclass, secure banking channels that allow you to stay on top of your finances no matter where you are.

Your dedicated **relationship banker** is there to **partner with you** in ensuring the financial fitness of you and your household. He/She is well equipped to:

- **understand** your needs;
- provide value-added and relevant **financial advice**;
- offer **education** on product features and services;
- resolve **enquiries**; and
- manage your **credit applications** efficiently and **so much more**.

Contact us at the **Nedbank Contact Centre** on **0860 555 222** or send an email to **professionals@nedbank.co.za**. A committed, dedicated team is on call for you **24 hours a day**. Contact us with enquiries relating to banking, lost cards, credit cards, investments, home loans and vehicle finance.

Nedbank internet banking and the Nedbank App Suite™ make sure you have easy access to your bank accounts no matter where you are. Specific functionality includes:

- Access to **full service banking** to view balances, make transactions and transfers and load beneficiaries.
- **Calculation of repayments** on your vehicle finance, home loans as well as forex rates.
- Ability to **buy and sell shares** on the JSE.
- Access to contact lists, locations of ATMs or branches and **so much more**.



**Relationship
banking
for the whole
family.**



A unique **household** approach

If you can enjoy the benefits of Professional Banking, then **we want your family to experience the same.**

As part of our offering we **automatically** include members of your family.

Your family will enjoy the following benefits:

- **Access to your dedicated relationship banker** for their banking needs.
- A household view on your credit applications – we take the **value of you and your household into account** when assessing your credit application.
- **Secondary platinum cards** for your spouse – this means your spouse can **access airport lounges** and **earn Greenback rewards** at the same level as you.
- **Accounts for your children at school or university and even for your domestic worker(s)** – your relationship banker is equipped to provide the right banking solutions to suit the various members of your household.

We take the **needs and security of your dependants** seriously.

Go professional

Relationship bankers are available to discuss your **specific banking** needs and to provide you with a seamless banking experience.

Contact us today on **0860 555 222** to arrange an appointment.

Alternatively email us at **professionals@nedbank.co.za**.

For more information on our offering please visit **nedbank.co.za**.

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