

SUPERIOR SAVINGS AND INVESTMENT OPTIONS

MEETING YOUR NEED FOR CERTAINTY, CAPITAL GROWTH AND INCOME.

With our global reach, local presence and banking scale, we are well-positioned to connect you to savings and investment products and services that enable you to diversify your portfolio, earn great rates of return, and access your money when you need it.

see money differently

SOUTH AFRICA | UNITED KINGDOM | GUERNSEY
UNITED ARAB EMIRATES | JERSEY | ISLE OF MAN

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).

CONNECTING YOU WITH COMPETITIVE RATES OF RETURN AND FLEXIBLE ACCESS TO YOUR MONEY

Whether you need immediate access to your money or are happy to leave it to grow, we can connect you to a range of short-, medium-, and long-term options to meet different savings and investment objectives. These include different rates of return, liquidity, underlying investment exposure and levels of capital protection.



SHORT-, MEDIUM-, AND LONG-TERM SAVINGS AND INVESTMENT OPTIONS

Many options provide capital protection and a preferential interest rate if you invest online or through our app. Please refer to the comparative table on page 2 to decide which one may be best for you.

	1 When you need access to your money.	2 The rate of return you wish to earn on your money.
What is important to you?	Knowing that you can access your money immediately or within a specific timeframe.	This is generally related to how long you can leave your money with us and/or how much you invest.
Ways to achieve this	Some bank savings options are more flexible in terms of: <ul style="list-style-type: none"> giving you access to your money when you need it; allowing you to make withdrawals; and enabling you to add to your initial investment. 	There is a range of rates of return. These may be: <ul style="list-style-type: none"> linked to the prime interest rate or the money market fund rate; tiered based on your balance; or varied based on your investment and how long you choose to invest.
Potential returns and risks	<ul style="list-style-type: none"> The less flexible options compensate you with a higher rate of return. Most of the bank savings options provide guaranteed capital protection. 	



WE ALSO OFFER A RANGE OF OPTIONS THAT PROVIDE ACCESS TO LOCAL AND INTERNATIONAL MARKETS

A diversified range of longer-term investment options, providing market-related capital growth, income or a combination of the two.

We offer a range of local and international investment options that include:

- unit trusts, and
- dividend-yielding investments.

Please speak to your relationship manager about these options.

We can connect you to the most suitable option for your needs.

Each of the investment options have different:

- minimums, objectives, timeframes for investing, withdrawal limits, and other features and benefits; and
- exposure to underlying market investments and instruments to achieve a desired risk/return profile.

Market-linked underlying investments do not provide capital protection unless this is explicitly guaranteed by the product terms.

INVEST VIA OUR APP. IT IS CONVENIENT, QUICK AND PAPERLESS.

Please refer to page 3 to see how quick and easy it is.

CONNECTING YOU TO A RANGE OF OPTIONS WITH PREFERENTIAL RATES WHEN YOU INVEST VIA THE APP

WHAT TO CONSIDER:

- How much you wish to invest.
- How long you can remain invested and if you think you may need to access some or all of your money, and when.
- Whether you want to be able to add to your initial investment.
- Whether capital protection is relatively more important to you than capital growth and/or income.

If you are not sure what is right for you, your relationship manager can help you translate your needs and goals into a solution that will provide an optimal outcome and ensure that your portfolio remains diversified to reduce risk.

OPTIONS INCLUDING 'ELECTRONIC' OFFER PREFERENTIAL INTEREST RATES WHEN YOU INVEST VIA THE APP

Nedbank options*	JustInvest	Nedbank MoneyTrader	Electronic Fixed Deposit	Electronic Optimum Plus (this is the same as the Electronic Fixed Deposit, but is for clients 55 years and older)	EasyAccess Deposit	Nedbank Electronic 32Day Notice Account	Nedbank Tax-free Fixed Deposit
Description	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.	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 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.	A 32-day notice deposit for as little as R250 that offers competitive interest rates and short-term flexibility. Your funds are guaranteed.	Invest a lump sum of at least R1 000 for 12 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed and your interest is tax-free. It is important to know that you can invest a maximum of R36 000 per year, or R500 000 over your lifetime.
Minimum initial deposit	R500	R50 000	R1 000	R1 000	R25 000	R250	R1 000
Can you make additional deposits?	Yes – minimum R100	Yes – minimum R5 000	No	No	No	Yes – minimum R100	No
Access to your money	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.	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.	You must give 32 days' notice to make a full or partial withdrawal, and each withdrawal must be at least R100.	No access during the investment term.
Rates	<ul style="list-style-type: none"> • Highly competitive rate linked to money market conditions. • Interest rates are tiered, so the higher your balance, the higher your rate. 	<ul style="list-style-type: none"> • Highly competitive rate linked to money market conditions. 	<ul style="list-style-type: none"> • Competitive, market-related interest rate based on how much you invest and for how long. • Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> • Competitive, market-related interest rate based on how much you invest and for how long. • Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> • Guaranteed fixed-interest rate if your balance is above R25 000. 	<ul style="list-style-type: none"> • Interest rates are tiered, so the higher your balance, the higher your rate. • Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> • Competitive, market-related fixed interest rate. • Capital and interest are guaranteed – you always get out more than what you put in.
Interest paid out or reinvested	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 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 or capitalised monthly.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly or on maturity.
Fees**	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> • No monthly fees or commissions. • Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.

* These are the product rules that apply specifically to investments made via the app.

** Terms and conditions apply.

HOW TO INVEST IN ONE OF OUR SAVINGS OPTIONS VIA THE APP

INVESTING VIA OUR APP IS CONVENIENT, QUICK AND PAPERLESS.

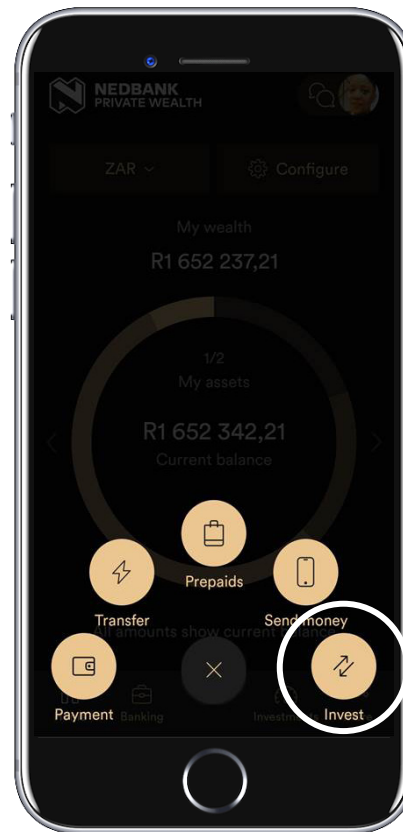
1

Once you have logged in to the Nedbank Private Wealth app, click on **Transact** at the bottom of the screen.



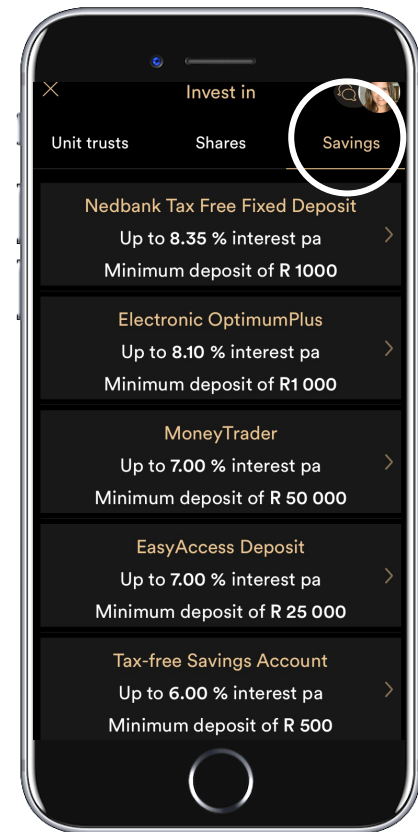
2

Select **Invest** from the menu.



3

Click on **Savings**, accept our terms and conditions, and confirm which savings options you wish to invest in. Complete the transaction details, including accepting the terms and conditions.



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

