

Transforming Tourism
31 October 2017



BRINGING THE BANK TO YOU.

We'll bring all the tools and expert advice you need to become financially fit – to your doorstep.

see money differently

NEDBANK

Why Nedbank

We are money experts who do good



Nedbank@Work



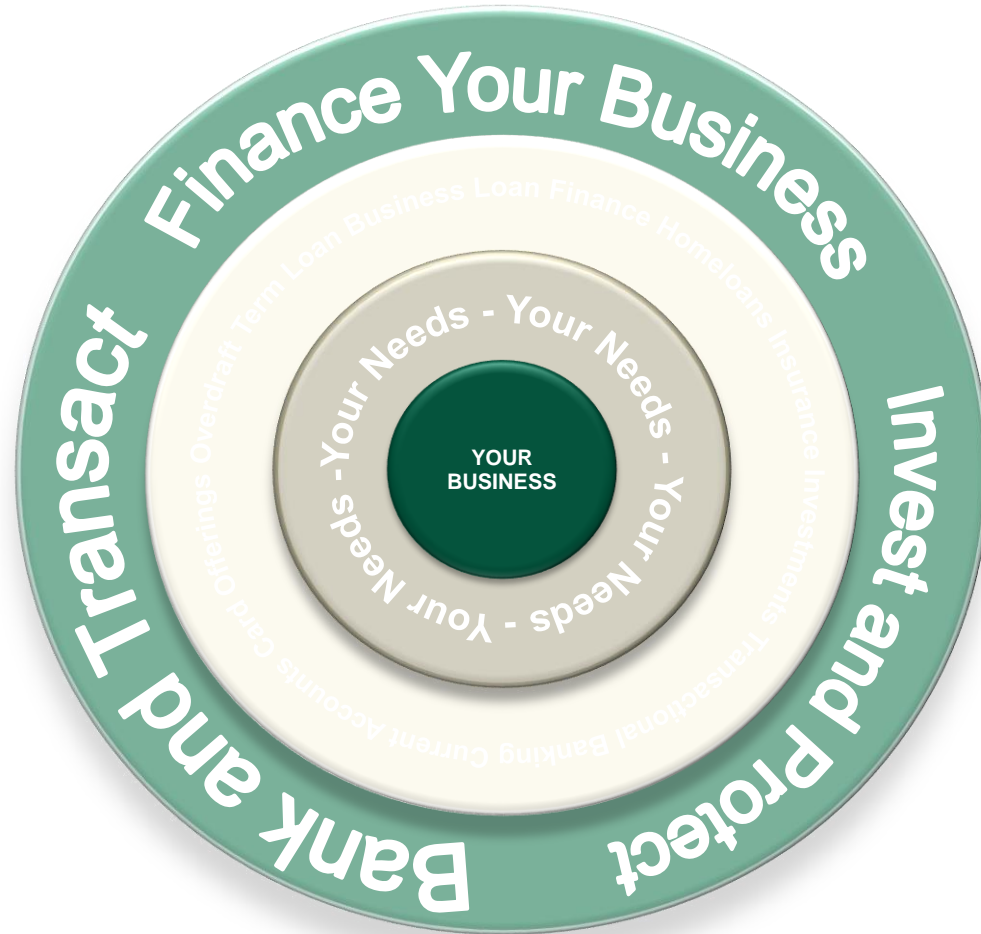
The Nedbank Banking Solution



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OUR APPROACH



Understanding your world



Financing needs

What are the financial pressures of your business, staff and you



Employee view

Conducting an electronic analysis of staff within the company to understand the "footprint"



Top challenges

What are the burning issues at the moment?



Growth

What do you predict to be areas of expansion in your company?



Opportunity

How do we make financial fitness happen for your staff?



Lending Solutions



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FLEXIBLE FINANCE FOR YOUR BUSINESS

Boost your cash flow and free up working capital

- Traditional overdrafts and credit card facilities
- Innovative products
- GAP access

Expand your business

- Finance for property, vehicles, equipment and machinery
- Flexible terms and rates

Term loans, buy-outs and other specialist solutions

Home Loan



Nedbank offers a home loan options, based on the different types of purchases you could make as a home-owner. The application process is quick and easy – and with Nedbank Instant Bond Indicator you get instant answers – from how much you could qualify for and a full credit check on the spot.



Ordinary Home Loans

Whether you're buying your dream home or upgrading your existing one, a Nedbank ordinary home loan gives you the flexibility and finance you need to make your home sweet home happen.



Home Vision

Register a bond for higher than the purchase price and access the excess later.



NedRevolve

Savvy home owners who pay more than their monthly instalment can access surplus funds to improve, renovate or upgrade their homes with Nedrevolve from Nedbank.



Readvance

Access funds that you have already repaid into your existing Nedbank home loan for home renovations, or anything else you need, from school fees to holidays and everything in between.



Building Loan

From building your dream home from scratch to upgrading your existing one, a Nedbank building loan helps you finance the construction, additions and improvements to your home sweet home.



Further loan

When you want to improve your home, you can apply for a further loan from Nedbank.



Nedbank home loans service offering

- Receive 1% Cash Back on an approved home loan amount when applying online
- 30% discount on attorney bond registration fees and an attorney will come to them

✓ 1% Cash Back
✓ 30% discount

Our innovative online channel provides client with other benefits such as:

- A real-time response on their credit and affordability for a home loan amount via **Instant Bond Indicator (IBI)** within just **three minutes**, allowing them to shop with confidence
- A simple and easy to use **online application** process
- Ability to apply **anytime, anywhere** at their convenience
- **Bond approval in hours**

The **1% cash back** is capped at R15000 and must be deposited into a Nedbank transactional account upon registration of the bond, and subject to the Nedbank account being funded with a salary deposit within 45 days of the bond being registered ([Nedbank Home Loans 1% Cash Back Offer](#))

Offering to Affordable Housing Clients

- **Waiving of initiation fee of R5,985.00**
- **30% discount on Attorney bond registration costs**
- For all applicants that earn a **gross monthly income of R22 000 (joint or single)**.
- Property purchase price R700 00.00 and below
- **No extra charge** to the client.
- This offering is the 1st in the market.
- Most banks capitalize the fee into the contract amount, which can increase monthly repayments or the term of the loan

✓ R 5 985
✓ 30%
discount

Consumer Education

- Recent research has shown that Consumer Education is key to successful home ownership in the affordable Housing market.
- Levels of indebtedness are the highest in the lower and rising middle class.
- There has been a growing interest in home ownership in South Africa amongst the rising middle class, but not enough educational drive from financial institutions on home ownership and home loan.
- To fill this gap Nedbank Home Loans conducts home ownership awareness programme in Gauteng, directed specifically at the affordable housing market .
- The workshops can be tailor-made to the targeted audience and be conducted at the employers premises across Gauteng.
- The workshops aims to educate consumers on the benefits of home ownership and demystify the myth that a home loan application process is complex.

✦ How a home loan work

✦ Money management

✦ The benefits of owning a home

Vehicle finance

Smooth frictionless motor finance with MFC, a division of Nedbank

With MFC you get access to the following Motor Finance benefits and services:

- **Step-by-step guide on** how to finance your vehicle in 6 easy steps
- **Motor finance calculators:** affordability, monthly instalments, your credit report
- **Private-to- Private Sales:** MFC partners with various service providers in delivering an efficient process to purchase a vehicle from a private seller. Facilitating safe, secure and hassle-free private vehicle sales.
- **Finance options:** there are a number of ways to finance your car through MFC. The option you choose will depend on your financial goals and your lifestyle.
- **MFC auction House:** MFC holds regular auctions of various vehicles at various locations throughout the country.
- **Additional Cover:** MFC offers a range of value-add products that can be added to your finance agreement at the time of applying for finance to assist in the care and maintenance of your vehicle:

MFC Extended Warranty | MFC Tyre and Rim Warranty | MFC Power-up Service Plan | MFC Preowned Vehicle Warranty | MFC Service Plan | MFC Warranty | Gap Credit Shortfall



Contact MFC on 0860 104 526 or visit mfc.co.za

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How do we deliver value to you?



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VALUE-ADDED SERVICES AND TOOLS CONTINUED...

The Essential Guide for Small Business Owners

Nedbank has developed an essentials guide for small businesses to assist business owners with some basic decisions every business owner faces:

- Where to start and dealing business basics
- How to prepare for engagements with the bank
- Key financial information and understanding financial ratios for your business

Access the guide on nedbank.co.za website



Since SimplyBiz was relaunched, over 7 500 business owners have registered on the platform and over 1 000 discussions have taken place.

GET AN EXPERT REPLY TO YOUR BUSINESS QUESTION WITHIN 24 HOURS

A team of experienced entrepreneurs are online to respond on the topics that matter to your business, including:

- Where should I advertise to get the attention of potential customers?
- How do I keep going when fuel prices go up?
- Should I sign a short- or long-term lease on my premises?
- How do I know I'm making the right choice when I hire?

GET EXPOSURE FOR YOUR BUSINESS

This is an ideal opportunity to:

- Position yourself as an expert in your field by answering the questions of other small-business owners; and
- Take advantage of thousands of potential B2B opportunities.

Register or update your profile on SimplyBiz.co.za* for networking opportunities, discussions, support, mentorship, advice and expert answers to your questions within 24 hours!

Kind regards

SimplyBiz Team

DAY-TO-DAY BANKING AND PAYMENT SOLUTIONS

SAVE UP TO 40% ON BANKING FEES

Are you starting out, in the early stages of building your business or simply looking for a comprehensive banking solution that adds to your bottom line?

Nedbank has extensive experience in serving small businesses. We've used our expertise to provide you with a banking package that will save you valuable time and could save you up to 40% on your monthly banking fees.

BIG VALUE FOR SMALL BUSINESSES

SBS BUNDLE ACCOUNT

Let Your Money Up Its Game
For Your Small Business
With a Business Bundle from Nedbank

 BUSINESS BUNDLE

see money differently


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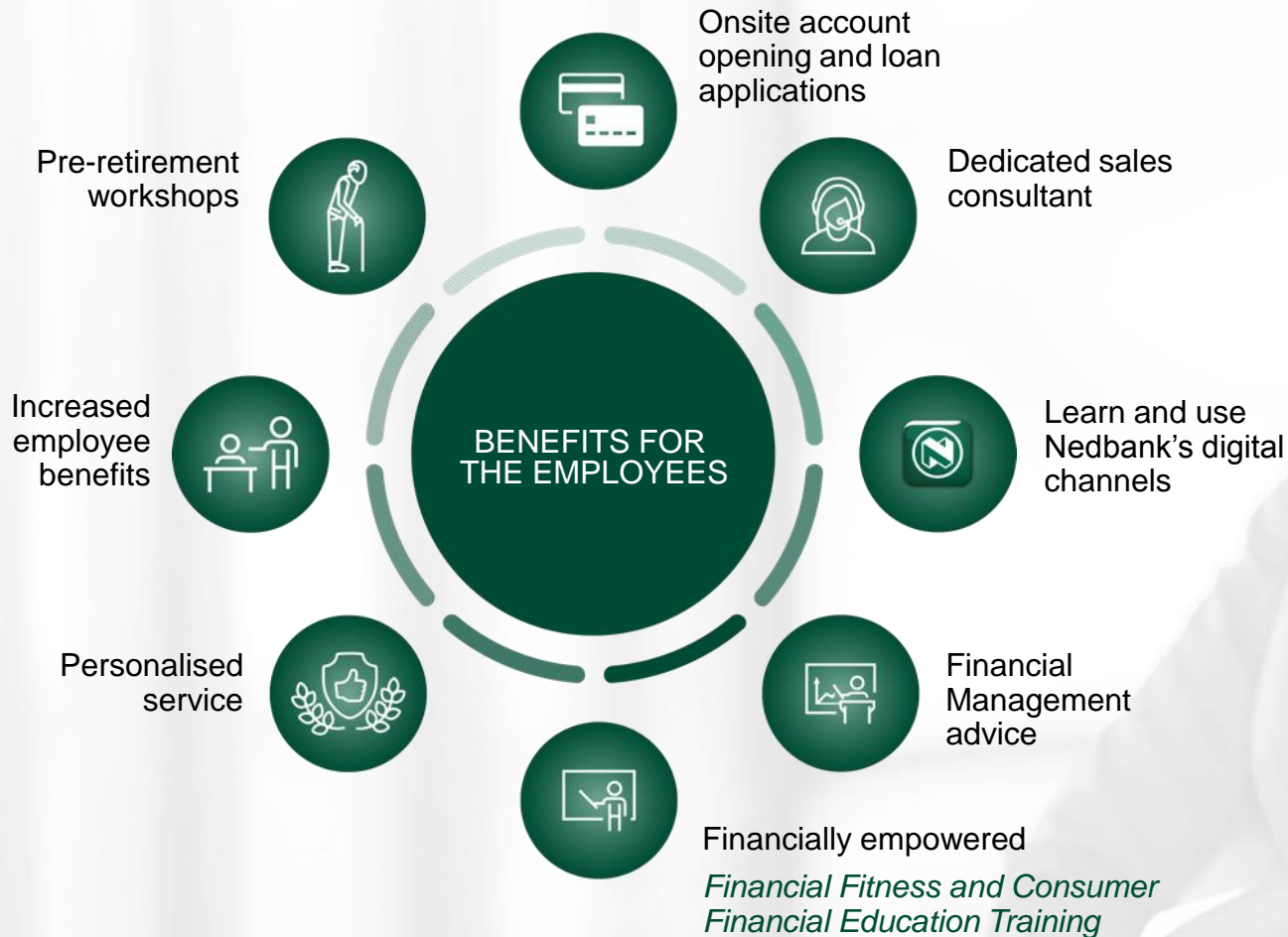
NetBank Business and NBB Mobile



In conjunction with Nedbank Accounting

Benefits for your employees

When you offer real banking convenience, tailored to individual needs, in the comfort of the workplace you get your staff committed to their jobs and not worried about their finances.



Consumer Financial Education & Financial Fitness

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Consumer Education



EMPLOYERS

- Ability to reduce number of garnishee orders on the system due targeted interventions.
- Increased productivity due to less financial-stress induced downtime.
- Enhanced “employer value proposition”.

EMPLOYEES

- Enables consumers to make more informed decisions about their finances and lifestyles.
- Free financial literacy course to implement in their work and social lives.
- Link/registration to a free website to help them with implementing what they have learnt.

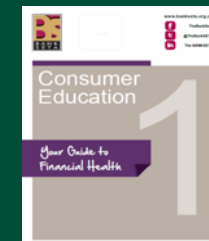
We offer the following training to consumers:

Understanding credit

- Making decisions to borrow
- Costs of credit
- Your rights as a consumer
- Creditworthiness and affordability
- Reason for decline of credit
- Role of credit bureaus
- Keeping a healthy credit profile
- Managing my loan

Maintaining Financial Health

- Steps to achieving financial goals
- Budgeting for financial health
- Importance of savings



Consumer Education

With Nedbank Workplace Banking your employees will get Consumer Education training in the operations and workings of the financial system, products and service, enabling employees to make more informed decisions about their finances and lifestyles.

Training includes:

- **Personal budgeting** – this aims to help the consumer manage their finances by drawing up a personal budget.
- **Banking products and services** – this aims to help the consumer understand banking services and basic products that are available to them.
- **Buying on credit** – this aims to help the consumer know responsible use of credit and consumer rights and responsibilities

- Training modules are accredited by Banking Services SETA
- Training is aligned to SAQA standards, NQF Level 1 and 2 and NQF Level 5
- Attendees are given free training booklets for each module
- Attendees are issued with Nedbank branded certificates after completing the training
- The material offered is free of charge to the consumer
- Materials used are simple and understandable
- Materials are available in languages predominant in that region or province

Nedbank Workplace Banking Financial Fitness Programme

Purpose of the Financial Fitness

Financial Fitness is aimed at assisting employees, using the lifestage model in conjunction with information on Nedbank's products, services and value added solutions.

The Financial Fitness Programme will provide clients with the financial know how of managing their finances

The programme will provide product specific knowledge and skills to clients, enabling clients to make good financial investments, savings, credit, banking decisions and understand the accompanying consequences of their decisions.

Financial Know How to Live Your Life

FINANCIAL FITNESS MODULE CONTENT

1

- Introduction to Financial Fitness

2

- Understanding Financial Fitness: Definition and financial components

3

- Life Stage Planning : Definition of life stages, youth, scholar, single, married etc.

4

- Introduction to Transactional, Savings and Investment Products

5

- Introduction to Lending Products and when to use them

6

- Introduction to Insurance and Assurance Products

7

- Planning for the future including Retirement Planning, Wills and Trusts

Digital Channels & Value-adds



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Rewards



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Nedbank Greenbacks Rewards programme



Earn rewards every time you spend on your linked credit or cheque card. Your rewards are easy to use with a **Greenbacks SHOP Card** where you can withdraw cash at any ATM, use at over 100 000 stores, pay for fuel, shop online or even use overseas where ever American Express is accepted.

Enjoy a range of lifestyle benefits with Nedbank Greenbacks Rewards Programme. Use your Greenbacks to **Shop, Travel, Invest or Donate**.

- **Shop:** you can get your first Nedbank Greenbacks SHOP card for free, where you can spend your Greenbacks at over 100 000 stores, pay for fuel, shop online, use overseas and even withdraw cash at any ATM.
- **Travel:** book flights, cars, accommodation or exclusive travel packages using your Greenbacks.
- **Bank and Invest:** convert your Greenbacks into Unit Trusts towards whatever you want to save for, like your child's education, deposit on a house/car or even that overseas holiday. Or use your Greenbacks to pay for your monthly bank charges or card fees up to R100 a month.
- **Donate:** there is no greater reward than the gift of giving. Use your Greenbacks to donate to a wide range of charities.
- **Earn:** for every R5 spent on your linked Credit or Cheque card you earn 1 Greenbacks. If you use your Nedbank American Express® Credit Card, you earn double Greenbacks, in other words - 2 Greenbacks for every R5 spent - so you earn Greenbacks in half the time!



MyBonus



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MyBonus

Not all employers have the ability to pay bonuses to their employees. Yet, employees have a need to save for various eventualities. The MyBonus product solution provides the employer and the employee with the ability to contribute monthly towards a 13th and in some instances even a 14th 'cheque'

Features and Benefits of the MyBonus Account

- The MyBonus is a savings account offering employees a secure, attractive method of saving funds at a highly competitive rate of interest
- MyBonus is an 'opt in' savings account, offering employees a secure, attractive method of saving funds at a highly competitive flat interest rate, free of any fees and bank charges.
- A MyBonus Agreement is signed between the Employer and Nedbank to facilitate the deductions to the MyBonus accounts.
- Nedbank opens a MyBonus savings account with the employee in their name.
- Deductions are facilitated through the Company HR/Payroll department before salaries are transferred to the salary accounts, meaning employees save before they spend.
- No traditional access mechanisms are permitted, which provides a stricter savings culture. Restrictions on the account includes no debit orders, stop orders, ATM cards, over the counter withdrawals or emergency airtime.
- Unlimited additional deposits are permitted by employees and becomes part of the rules of the agreement.
- Individuals can save before they spend as the savings deduction is made after tax but before the salary is paid into the employee's account
- No monthly maintenance fees or charges



The hard part of saving is temptation

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Personal Loan

Take care of the important things in life the savvy way, with a Nedbank Personal Loan – whether it is for your child's education or enhancing your or your family's life

You could get the things you need to add real value to your and your family's lives. With a Nedbank Personal Loan you could make improvements to your home, plan for your loved ones' futures or finance a special occasion – the possibilities are endless. Whatever the opportunities that come your way, a Nedbank Personal Loan could turn them into a reality.

- Loans available from R1 000.
- Flexible repayment periods of 12 to 60 months.
- Monthly repayments debited from your bank account.
- Customised interest rate.
- Straightforward application process.
- Cash deposited directly into your bank account if you qualify.

Pre-retirement Workshops

Background

- Insights have shown that clients between the ages of 30 – 60 years have a great need to retire successful.
- They need guidance and education to assist them to make well informed financial and life decisions whilst still accumulating wealth and to retire debt free.

Objective and Focus of Pre-retirement Workshops

- The objective of the workshop is to show Nedbank and non-Nedbank clients that Nedbank understand that consumers have either achieved their goals or still in the process to achieve certain goals, but Nedbank also realise that there is still more things that they would like to do and places to see.
- In order to help/assist consumers make these goals happen, the Pre-retirement workshop addresses topic such as:
 - ✓ health & wellness ✓ vision & purpose ✓ Relationships ✓ money & financial matters ✓ Change
- The facilitators of the 2 hour workshop share with the consumers, some of the tools they may need to embrace this new and existing phase of their lives with confidence.

Target market of the pre-retirement workshops

- Employees: Between 30 – 65 years
- Employed fulltime.
- Gender: All
- Race: All





What matters to employers

More



Productive



Engaged



Financially savvy

Employees

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GO WITH THE BANK THAT VOTES SMALL BUSINESS

Nedbank continuously looks for ways to contribute to the success of the small business sector:

Small Business Index™

- Insights and trends on small business behaviour
- Raise awareness of the issues experienced by small business
- www.nedbank.co.za

Educational and motivational programmes

Prompt payment code and supplier development

Enterprise development



Proposed possible offers

In order to have a tailored approach to any business from a Business banking solution we would combine an effective Value Delivery System supported by specific CVP's:

Value Delivery System:

- We would assess the staff needs to identify common financial interests or pressures.
- We would then roll out a Financial Literacy solution in the form of Financial Fitness and Consumer Education ensuring key themes are incorporated.
- Scheduled on-site support would be provided to discuss individual financial plans and relevant supportive products.
- Channels of choice will be elevated to ensure business needs are met and understand how to use the most effective option for them. – find solution on site for face to face.
- On site service solutions will be explored in the form of Needs , based on the Owner and Business.
- Look at EDD options
- Partner with business to look at expansion, growth, networking and funding.



The background of the slide is a repeating geometric pattern in various shades of green. The pattern consists of interlocking diamond shapes, some of which are further divided into smaller triangles, creating a complex, tessellated effect.

Thank you.