



NEDBANK
PRIVATE

Private Clients

A complete private
banking experience.

see money differently





A complete private banking experience

Are you a specialist in your field who is climbing the corporate ladder, pursuing entrepreneurial ventures, or simply looking for a private banking experience that emphasises convenience, quality and flexibility? Private Clients is the answer.

With dedicated relationship bankers, tailored financing, investment options and access to local and international wealth services, we provide a seamless banking experience for you and your family.

Our offering is designed to enable you to pursue your financial aspirations and grow with your needs, while giving you the rewards and lifestyle perks you deserve.

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Experience a banking solution that emphasises convenience, quality and flexibility.
- 2 The travel and lifestyle perks that you deserve**
Access a wide range of lifestyle and travel benefits and exclusive offers curated for you. Earn Greenbacks based on how you manage your money and access exclusive benefits..
- 3 Investment solutions and advice that grows with you**
Plan for the future, achieve your financial goals and make your money work for you.
- 4 Finance that lets you dream big**
Our credit approach and lending specialists are geared towards the needs of both up-and-coming and established clients.
- 5 Insurance you can count on**
Protect your assets, life, family and financial commitments with tailored cover and specialist support.



A banking offering that works as hard as you do



Day-to-day banking benefits

- A choice of banking packages.
- Bundles with free transactions: unlimited swipes, debit orders, and ATM withdrawals and deposits.
- Automatic membership to **Greenbacks** – SA's most rewarding programme.
- Travel benefits that include local and international airport lounge visits, travel insurance and free delivery of your forex.
- Discounts for your spouse and free banking for your children.



World-class digital channels

Download the **Money app** or log in to **Online Banking** for sophisticated banking functionality. You can access the following:

- Local and international payments.
- Tax certificates, bills and traffic fine payments, and licence renewals.
- Airtime, electricity, LOTTO tickets and voucher purchases.
- A broad range of investment options.
- New product applications and onboarding.
- The option to switch between your personal and business profiles.



Support when you need it

- Your dedicated relationship banker is there to handle even the most complex requests.
- Our service desk provides round-the-clock support.
- Financial planners or wealth advisers will assess your financial position and guide you on your local and offshore investment decisions or help you draft your will.
- Our credit teams can handle complex situations and provide quick turnaround times.

Your relationship banker is your dedicated partner

Your relationship banker is there to provide personalised guidance, proactive support and access to a team of specialists across lending, investments and wealth solutions.

By taking the time to understand your unique circumstances and aspirations, your relationship banker partners with you and your family through every stage of your financial journey.

Their role is to help you make informed decisions and ensure your banking experience is seamless, coordinated and tailored to your needs.



Choose from 3 banking packages

Private One

- One account.
- One credit facility.
- All the perks for a fixed monthly fee.
- Includes a single credit facility at a personalised interest rate*. Enjoy up to 40 days' interest-free credit, plus we'll pay you interest on your positive account balance.

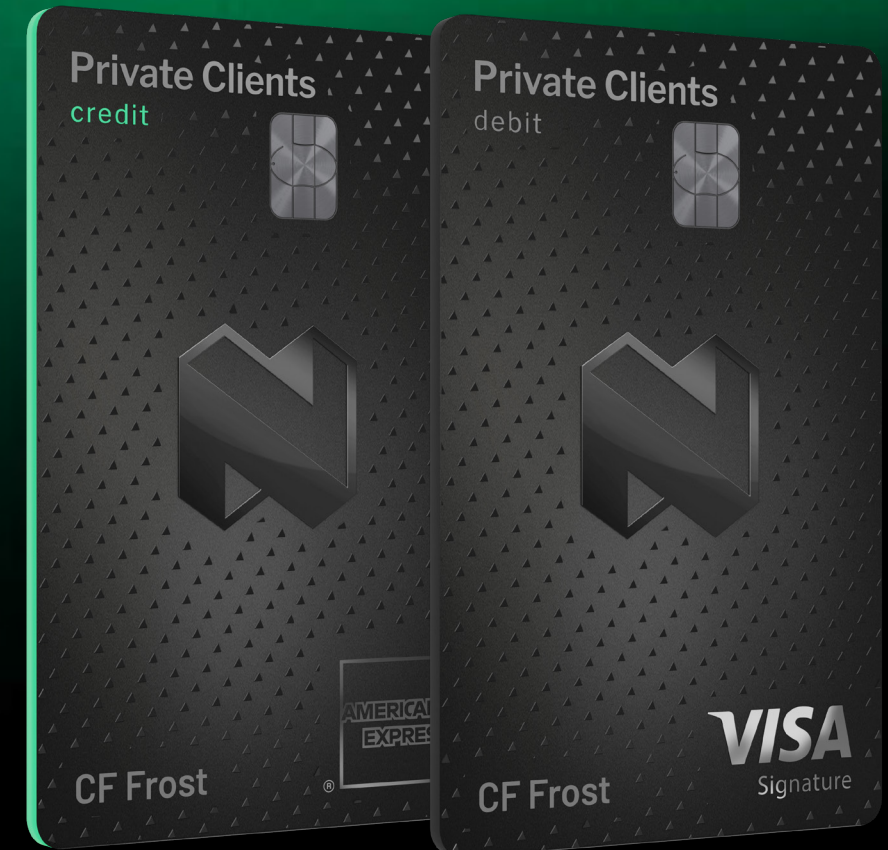
Private Bundle

- An account with an optional overdraft and credit card facility, plus all the perks, for a fixed monthly fee.
- You can enjoy up to 55 days' interest-free credit on eligible spending on your card purchases, and a personalised interest rate on your overdraft.

Private PAYU

The option of a Pay-as-you-use Account, where you pay only for the banking services and transactions you use.

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





Tailored pricing

Young professionals



If you are under 30 and have a 4-year or honours-equivalent qualification, we know you are going places.

Be fast-tracked

Get all the banking, rewards and lifestyle benefits of our Private Clients offering at a 50% reduced monthly service fee*.

Enjoy tailored finance

With the support of your dedicated relationship banker, credit decisions will be personalised to your unique circumstances.

You can get:

- a 109% loan as a first-time homebuyer; and
- up to 100% vehicle finance for a vehicle that costs less than R400 000.

Speak to a financial adviser

Your financial growth comes with important decisions and responsibilities. A well-thought-through financial plan will help you achieve your goals.

55 years and over



From the age of 55, you can benefit from rebates on your monthly services fees of 30%, 40%, or 50%*.

How to qualify

You need to have a Private Bundle or One account and maintain an average monthly balance of R300 000 in any Nedbank investment*.

Rebates based on age

Age	Rebate
55-64	30%
65-74	40%
75 and older	50%

Family banking



We know family is important. That's why we invite your spouse to share in your private banking experience at half the price. Children bank for free.

Your spouse

Your spouse will save 50% on their monthly fees* while enjoying all the benefits when you join Private Clients. Set up a family banking group and link your spouse using the Money app.

Your children

Children under 18 can bank for free and download the Money app to enjoy limited digital access.

Each child of a Private Clients account holder qualifies for their own allocation of local lounge visits so that you can enjoy holidays as a family.

* Terms and conditions apply.

Travel and lifestyle perks that you deserve



Lounge access

Enjoy complimentary lounge access for you and your family when you travel domestically and abroad.

In South Africa

Bidvest Premier lounges

Get unlimited access for local travel and departures from South Africa. Children under 2 enter free.

The following airport lounges are accessible at the international terminals of OR Tambo International Airport and King Shaka International Airport:

- Mashonzha Lounge at OR Tambo International Airport
- Shongololo Lounge at OR Tambo International Airport
- Umphafa Lounge at King Shaka International Airport

If your children bank with Nedbank, they will receive 4 lounge visits each calendar year.

Outside South Africa

DragonPass lounges

Get 10 visits per calendar year.

Your guests count towards your total allocation, and only 1 guest is allowed per visit.

Access your international lounge allocation using the Visa Airport Companion app.

Supplementary cardholders receive the same benefits.

Access partner discount, travel perks and the latest promotional offers here:





More rewards with Greenbacks

Earn up to 2% cashback

Complete monthly goals to move through 5 reward levels. The more active you are, the higher your Greenbacks level, the more cashback and partner discounts you can unlock.

Use your American Express Card for the highest cashback, with no spending cap. Earn up to 1% cashback on the first R20 000 spent per month when you use your Visa cards.

Benefit from exclusive discounts

Flights

- Get up to 80% off on selected flights.
- Get 6 local tickets and 1 international ticket.

Groceries

Get up to 30% cashback at Checkers from level 3 when you pay with a linked American Express Card at participating Checkers stores.

Tech

Get up to 10% off on selected Apple and Samsung devices.

Fuel

Get 25 cents per litre back at bp when you pay with a linked card.

Movies

Get up to 60% off at Nu Metro, plus get selected combo discounts.

Airtime

Get up to R300 in free airtime per month with Nedbank Connect.

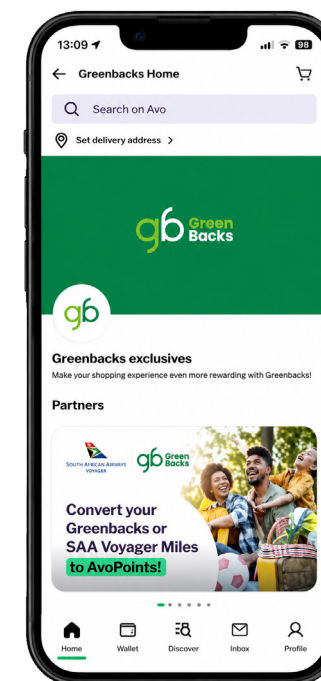
Use Greenbacks your way

Access the Money app to monitor your reward level and earnings.

You can use your points to spend on Avo, top up your investment or cover your bank fees, or you can donate them to a charity.

Learn more at nedbank.co.za/greenbacks

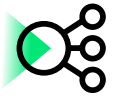
Reward rates, spending caps and qualification criteria depend on your Greenbacks level and the offer terms.



* Terms, conditions and qualifying criteria apply.



Unique investments to suit your lifestyle



Flexible investment options

Choose from savings, money market accounts, unit trusts and more complex investments, guided by your relationship banker and aligned to your risk appetite and goals.

Private Clients receive preferential rates on Platinum Invest and a Platinum Fixed Deposit. Your banker can source tailored rates above R250 000, with dedicated investment-centre support above R10 million.



Online share trading

With no minimum balance, low monthly admin and brokerage fees, as well as access to lots of free research and educational courses, you can start small and grow bigger at your own pace.

If you are looking for a managed solution and need advice, we can put you in touch with a professional stock broker.



Foreign currency account (FCA)

With an FCA you can:

Access favourable exchange rates, diversify savings across more stable currencies, save for travel in the currency you will spend, and earn monthly interest on your balances.

Available currencies

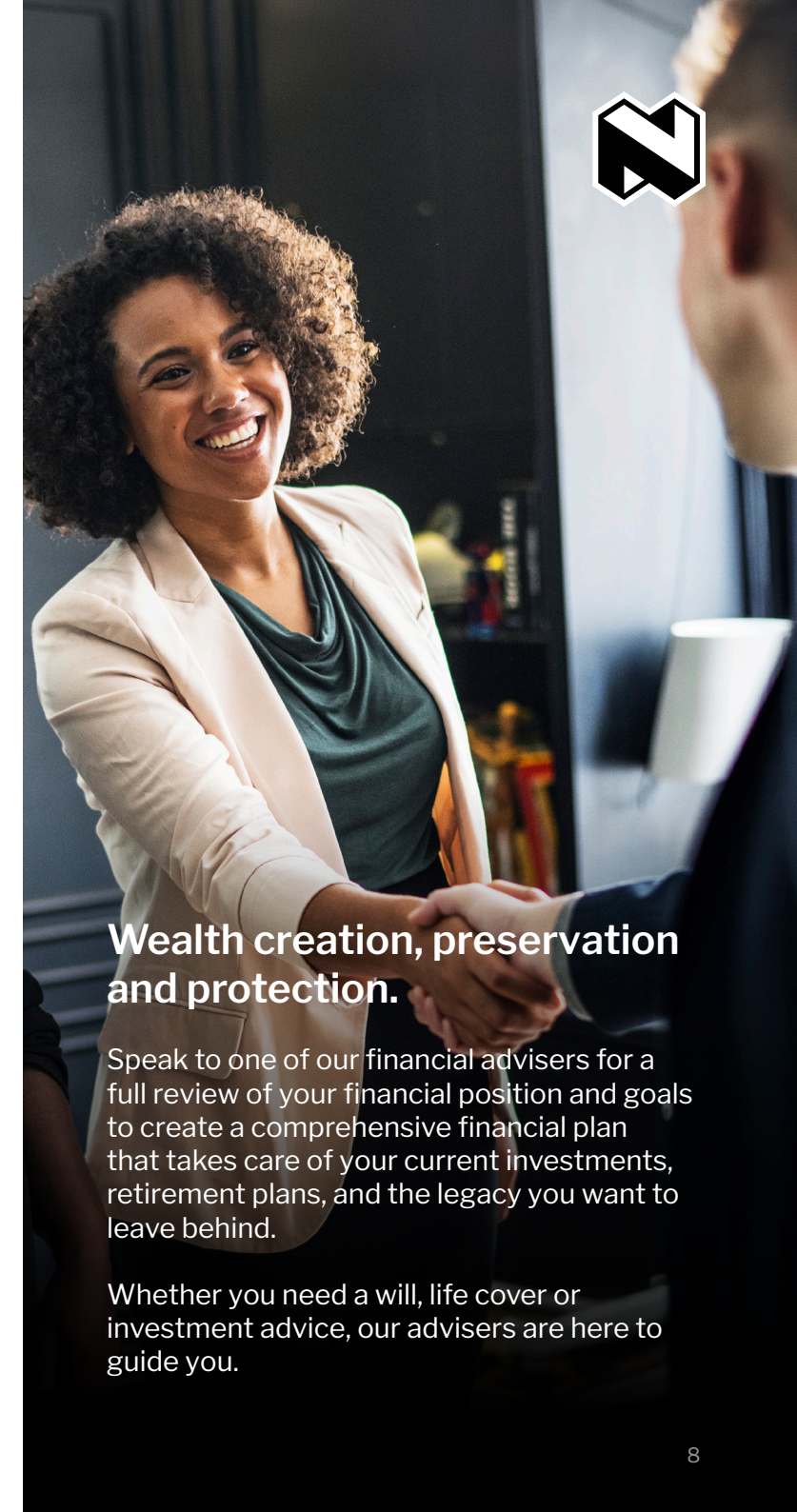
US dollar (USD), British pound sterling (GBP), Euro (EUR), Australian dollar (AUD), Canadian dollar (CAD), Hong Kong dollar (HKD), Japanese yen (JPY) and Israeli shekel (ILS).



Nedgroup Investments

Nedgroup Investments offers hand-picked independent managers in each fund category and partner with them to offer a range of expertly managed funds across all asset classes.

Invest in unit trusts, retirement annuities or tax-free investments locally, or cut through the noise with our best of breed international investment options.



Wealth creation, preservation and protection.

Speak to one of our financial advisers for a full review of your financial position and goals to create a comprehensive financial plan that takes care of your current investments, retirement plans, and the legacy you want to leave behind.

Whether you need a will, life cover or investment advice, our advisers are here to guide you.



Financing that lets you dream big



Overdraft

This unsecured facility, offered at a personalised interest rate, is ideal for financing specific needs or managing short-term cash-flow constraints.



Revolving credit facility

Access up to R1 million in approved credit, use what you need, repay it and access it again within your approved limit. Transfer funds through the our app, Online Banking or with help from your banker. Repay at least 3.5% of the outstanding balance or R250, whichever is higher, and settle the facility early without penalties.



Buying or building a home

Contact your relationship banker for a quote or get an instant indicative bond amount online. We offer:

- 100% bonds up to the value of R7.5 million;
- 109% loans of up to R5 million for first-time homebuyers; and
- 110% loans to cover both the purchase of a new home and a solar installation through Avo Solar or Nedbank-approved suppliers.



Vehicle finance

If you are in the market for a passenger vehicle, motorbike or leisure asset such as a boat, your banker can help.



Share-trading facility

Unlock funding by using your share portfolio as collateral. This gives you access to additional capital without selling your investments, which allows you to take advantage of market opportunities while keeping your portfolio invested. Qualifying criteria and terms and conditions apply.



Business or practice finance

We have extensive experience in serving small businesses. Whether you have just started a side hustle or are already in business, we can help. We offer a comprehensive suite of payment, investment and finance solutions, as well as beyond banking services. Open a business account at [Small Business Services | Nedbank](#)

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



Switching to an alternative energy solution is now easier than ever

Nedbank can support your move to alternative energy by helping you source and install a reliable backup solution or provide finance for your preferred provider.





Insurance you can count on

A broad range of protection for your assets, life, family and financial commitments, with digital access and specialist support.



MyCover

Protect the assets you rely on

Cover for buildings, household contents, vehicles, valuables and personal legal liability. It includes value-added services such as roadside assistance and home-emergency support.



MyCover Life

Assurance for tomorrow

- No medical examinations.
- Cover from R100 000 to R3 million.
- Up to 10 beneficiaries.
- Cover in less than 5 minutes.



Credit Life Insurance

Protect your family from debt

Covers eligible home loans, vehicle finance, personal and student loans, overdrafts and credit cards. It can also cover repayments for a period following retrenchment or temporary disability, or settle the outstanding amount following a valid claim.



MyCover Funeral

Flexible, affordable funeral cover

Choose individual, family or build-your-own cover. Custom plans can include up to 29 dependants, with cover available from R50 per month. Specialised insurance options are also available.

Insurance specialists collaborate with your banker to deliver a seamless experience from onboarding to claims handling. Use the Money app or Online Banking, or ask your banker to connect you with an insurance specialist.

Call Nedbank
Insurance on
0800 333 111





Your dedicated relationship banker can discuss your specific needs and help you switch to Nedbank. Experience a seamless process for you and your family.

We are available 24/7 to answer your private banking questions or arrange an appointment.

Contact us

- Calls within South Africa: 0800 55 22 22
- Calls from outside South Africa: +27 (0)31 820 5454
- Email: privateclients@nedbank.co.za

You can also apply on the Nedbank Money app.