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Standard Bank *IT CAN BE*™

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SOLUTIONS FOR ACCOUNTING PROFESSIONALS

Taking care of you and your practice.

At Standard Bank, we understand the fine balancing act involved in maintaining your client portfolio, while managing your practice and nurturing your personal wealth.

That's why we've created a dedicated offering for Accounting Professionals that caters to both your personal and professional requirements.

We make it our business to take care of your financial needs, so you can focus on the financial needs of your clients.

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Partner Funding

SPECIALISED SOLUTIONS FOR ACCOUNTANTS IN PRACTICE

Specialised gold-tier solutions for growing your Accounting or Auditing Firm.

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Edge

Partner Funding

BUSINESS SOLUTIONS FOR ACCOUNTANTS IN PRACTICE

Specialised solutions for medium-sized Auditing Firms and Accounting Practices.

Introducing Edge

Built to support Accountants and Entrepreneurs by providing Accountants access to their Entrepreneurs' key financial information, as well as business-related solutions.

Partner Funding Solutions

Built to support Partner equity buy-ins & outs more efficiently, leveraging the strength of medium-sized Auditing Firms.

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Partner Funding

EDGE

Specialised solutions for Accounting Practices and Auditing Firms.

HERE'S HOW EDGE CAN ASSIST YOU

Do you need quick access to your Entrepreneurs' bank statements, saving you time in the preparation for monthly reporting cycles?

- Edge provides quick access to your Entrepreneurs' current and historic bank statements in any format compatible with your accounting package (via CSV).

Do you need quick access to key banking documentation for submission to SARS or to perform the necessary financial reconciliations?

- Edge will give access to any of the following documentation: FICA, Confirmation of Banking Details, Letter of Good Standing, Tax certificates such as IT3B and IT3C, facility agreements and Amortisation schedules.

Do you need support in growing the business of your Entrepreneurs' through access to funding or other banking solutions?

- The Edge team has a sector specialist that will help you map out the growth aspirations of your Entrepreneurs'; assist with facilitating your Entrepreneurs' lending needs and ensure that the best solution is packaged for your client.

Do you need a central point to channel ALL the banking needs of ALL the Entrepreneurs you service?

- The Edge team understands that you service large portfolios of customers on a daily basis. We have quick responsive service from a central mailbox which will assist you with all your queries relating to your onboarded Entrepreneurs:
  - We assist with opening bank accounts in hours
  - Provide you with access to all the banking documentation required to help setup, maintain and manage your Entrepreneurs' businesses
  - Introduce you to 'beyond banking' solutions that support the growth of the Entrepreneurs
  - Assist with facilitating lending applications for banked and unbanked Entrepreneurs.

The Edge service is free until we launch the digital platform in March 2023 which does all the above and more with a click of a button.

Reach out to your Relationship Manager for more information or sign-up by sending an email to edge@standardbank.co.za

PARTNER FUNDING

Fund the equity buy-ins and buy-outs of your partnership structure.

Our Partner Funding solution is tailored to provide ring-fenced credit facilities to Professional Services Corporate Clients to assist with their partners equity buy-ins into the firm, as well as finance to cover partners exiting and retiring partner settlements and buy-outs.

This solution is designed to solve the financial and administrative pressures related to managing payment schemes for a sizeable number of individual loan accounts.

THE BENEFITS

- Your Professional Firm has the flexibility of structuring your repayment of the loan to suit your business cash flow requirements
- This ring-fenced offering allows your Professional Firm ease of execution, streamlined admin and consistent – potentially favourable – rates across all partners
- Allows for better cash flow management
- Our Partner Funding mechanism offers a preferable method of financing a long-term borrowing need, compared to an overdraft
- The scheme limit creates an efficient and effective way to manage the buy-ins of new partners who join the firm, making it easier to access capital to fund the buy-ins
- Opportunity for preferential pricing.*

*Terms and Conditions apply.

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TRANSACTIONAL BUSINESS BANKING SOLUTIONS

Seamless, secure, and convenient day-to-day banking solutions for your practice.

BANKING SOLUTIONS FOR YOUR PRACTICE

Business bank account options for secure and convenient day-to-day transacting.

MYMO BUSINESS ACCOUNT

Simple affordable, no-frills banking for start-up practices or new divisions.

MONTHLY FEE:

R 5

BENEFITS INCLUDE:

- Pay as you transact pricing
- Save for an important goal and earn interest
- Schedule how much you would like to save per month
- Receive card payments through PocketBiz
- eStatements for easy filing
- Notifications on transactions via MyUpdate
- Support from a dedicated team of business bankers.

BUSINESS CURRENT ACCOUNT

Enjoy secure 24/7 transacting and boost your practice's cashflow with tailored business lending solutions.

MONTHLY FEE:

R 85

BENEFITS INCLUDE:

- 24/7 access to the BizDirect support team
- Secure electronic transfers, pre-paid purchases and payments
- Custom payment and collection solutions
- Cross-border and international business support
- eStatements for easy filing
- Notifications on transactions via MyUpdates.

BIZLAUNCH ACCOUNT

All the functionality of a standard current account, but with the added benefit of bundled pricing.

MONTHLY FEE:

R 219

BENEFITS INCLUDE:

- Free online, cellphone and telephone banking
- Fast and secure electronic transfers
- Online banking payment approvals
- Electronic future-dated payments
- Unlimited debit orders and pre-paid top-ups
- Visa premium business benefits
- Access to a variety of company credit cards offering up to 55 days' interest free settlement terms
- eStatements for easy filing.

*Monthly fees correct at time of publishing and subject to change at any time.

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WAYS TO BANK

During practice hours, you need to be focusing on your clients, not your banking needs. Our various ways to bank ensure you can enjoy secure, self-service banking 24/7.

BUSINESS ONLINE

Manage all your enterprise banking on this standalone, secure platform. From simple transactions and transfers, to local and cross-border trade deals and forex payments, you have full control over how you handle your finances.

INTERNET BANKING

Create your online profile to unlock the full range of DIY banking features, and start managing your money from any device.

BANKING APP

Manage your accounts and limits, make payments and send money safely on your smartphone or tablet. Visit the app store to download the latest version of our app.

ATMs

Pay your bills and change your overdraft limit without visiting a branch, and make cash deposits outside of normal banking hours.

CELLPHONE BANKING

Enjoy the convenience of anytime, anywhere banking from your phone, with free inter-account transfers, payments and pre-paid top-ups.

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THIRD PARTY FUND ADMINISTRATION

Use our electronic Third Party Fund Administration (TPFA) to invest and manage funds on your clients' behalf, while providing them the advantage of earning favourable interest rates.

TPFA FEATURES INCLUDE:

- Open and close accounts on their clients' behalf
- Change certain client details
- Invest clients' funds at competitive rates
- Perform basic banking transactions (get balances and statements)
- Deposit funds at branches
- Perform funds transfers (make payments)
- Perform inter-account transfers
- Load and collect administration fees
- Access online reporting (including opening and closing reports) and month-end statements.

ISSUE GUARANTEES WITH EASE:

- The system allows accountants to issue immediate electronic property guarantees against funds held.
- It allows accountants to draft, issue, maintain and pay out property guarantees from their office.
- The system also has the functionality for the accountant to recover a guarantee issue fee.

OTHER BENEFITS OF THE TPFA SYSTEM:

- Secure internet-based system.
- No monthly management fee for using the TPFA system.
- Specialised TPFA support helpdesk to help with TPFA enquiries.

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EXECUTOR'S ACCOUNT

Manage the financial records of your client while winding up their financial affairs.

An Executor's Current Account is a transactional account solution that allows you as an appointed executor, liquidator or curator to deposit, withdraw and make payments to third parties via various channels.

This investment and trust account solution offers an automated sweeping facility that deducts the net interest figure and sweeps it to the Law Society of your choice.

BENEFITS INCLUDE:

- This offering enables liquidators and estate administrators to open, administer and close insolvent estate and estate late accounts electronically from their office.
- Daily statements can be printed from your office.

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LIQUIDITY MANAGEMENT

Our Liquidity Management solutions are designed to help turn your practice's idle funds into working cash.

We can structure a solution to assist you in managing your practice's liquidity effectively, whilst achieving optimal profitability.

BENEFITS INCLUDE:

- We help you leverage unused or excess funds where balances can be pooled or swept to provide an overall group credit position for your nominated accounts.
- The interest is then calculated on the group credit balance and is paid into your nominated account.
- This will enable you to manage your cash balances and achieve your short-term investment goals.

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INVESTMENT SOLUTIONS

Flexible account options that enable you to earn interest on your positive balance.

Our Liquidity Management solutions are designed to help turn your practice's idle funds into working cash.

BENEFITS INCLUDE:

- We can structure a solution to assist you in managing your practice's liquidity effectively, whilst achieving optimal profitability.
- We help you leverage unused or excess funds where balances can be pooled or swept to provide an overall group credit position for your nominated accounts.
- The interest is then calculated on the group credit balance and is paid into your nominated account.
- This will enable you to manage your cash balances and achieve your short-term investment goals.

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ESCROW SERVICES

Reduce the risk of fraud when brokering the buying or selling of assets or services with our Escrow solution.

As a buyer, you can safeguard your funds in an Escrow account until the seller delivers what was promised.
As a seller, you can have peace of mind as the trade will only start once the buyer has the agreed funds.

BENEFITS INCLUDE:

- A seller will not be paid if they misrepresent what they're selling, and the buyer will not receive the product/service if they don't have the agreed funds.
- You have the ability to split a single transaction into progress payments or separate milestones.
- Enjoy complete transparency through email and SMS notifications during each stage of the transaction lifecycle.
- You have the ability to freeze the trade if you're not satisfied and if issues cannot be resolved, we will refer it to the Small Claims Court or Arbitration.
- Registration is free and the Escrow fee is as low as R115.
- Our digital service also ensures a fast, seamless process.

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CASHLESS PAYMENTS

A range of simple solutions that allows you to accept cashless payments from your clients.

MERCHANT ONLINE

- Merchant Online, simplifies your life and business by giving you total control over your practice's transaction administration, from a single, secure online application.
- Suitable for all practices, this tool is available 24/7, allowing you to easily download merchant statements, view batches and transactions, and download customised reports in your own time.

ONLINE PAYMENT SOLUTIONS

- Our online payment solutions enable you to accept secure card payments on your business' website, mobi-site or app, 24/7.
- You can accept all authenticated credit and debit cards, as well as SnapScan™ and Masterpass™ transactions, ensuring you never miss a sale, and that you can reach more clients and grow your business.

SNAPSCAN WITH INTEGRATED BILL PAYMENTS

- Our SnapScan solution allows you to receive digital payments from your clients, without them having to swipe their cards or use cash.
- It's as simple as a client 'snapping' your unique QR code with their smartphone.
- Display your unique QR code at reception, or print it on the statements you send to your clients.
- All your client needs to do is snap the code on their statement and the amount owed will automatically appear on their smartphone screen, simplifying the payment process for them and reducing payment errors for you.

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FOREX SOLUTIONS

Buy, send or receive foreign exchange at competitive rates.

Our banking solution includes a variety of foreign exchange services that are available for all your personal or practice foreign exchange needs.

BENEFITS INCLUDE:

- Order the Forex you need and travel with ease
- Send and receive money in your preferred currency, wherever you are, whenever you need it
- Convert and transfer, send and receive with the digital wallet app.
- We can also assist you in securing foreign exchange currency at the time of the transaction, or for a transaction in the future, by using one of the forex solutions below:
  - Foreign Exchange Spot Transaction
  - Forward Exchange Contracts
  - Currency Options.

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UCOUNT REWARDS FOR BUSINESS

Earn 3 600 Rewards Points if you are a UCount Rewards member for your practice and personal banking.

EARN REWARDS POINTS

When using your Standard Bank Business Credit or Debit Card for qualifying purchases, you will earn:

- **Card Rewards:** Up to 1.25%* on all card purchases.
- **Fuel Rewards:** Up to R5* per litre of fuel and oil at Caltex.
- **Travel Rewards (Domestic):** Up to 40%* on all domestic flights booked through the UCount Rewards Travel Mall, no matter which airline.
- **Travel Rewards (Car Hire):** An instant 10%* discount on car hire from Europcar booked through the UCount Rewards Travel Mall.
- **Retailer Rewards:** Up to 2.5%* at our Rewards Retailers.

REDEEM REWARDS POINTS

Redeeming is just as easy as earning:

- Fill up with Fuel and Oil at Caltex.
- For great deals online and in-store at our Rewards Retailers.
- For local travel deals at the UCount Rewards Travel Mall.
- By investing your Rewards Points into a Notice Deposit Account.
- For access to Bidvest Premier Lounges at South African airports.
- Donate to charities, purchase vouchers, airtime and data at the UCount Rewards Online Redemption Mall.
- By funding a student on FEENIXTM, our crowd-funding platform.

* Terms and conditions apply.

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Business Overdraft

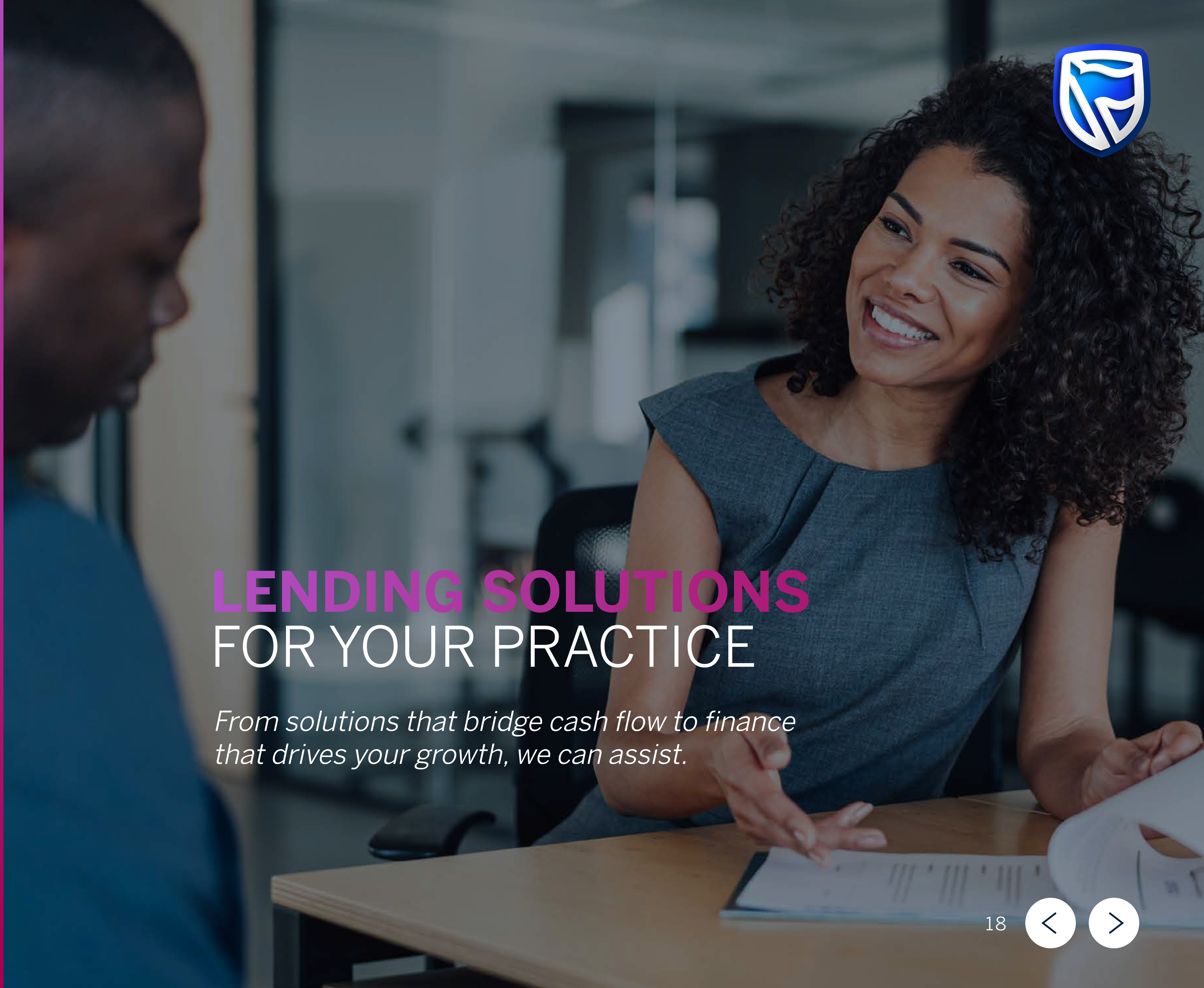
Business Revolving Credit Facility

Business Term Loan

Medium-Term Loan

Commercial Property Finance

Asset Finance



LENDING SOLUTIONS FOR YOUR PRACTICE

From solutions that bridge cash flow to finance that drives your growth, we can assist.

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Commercial Property Finance

Asset Finance

LENDING SOLUTIONS FOR YOUR PRACTICE

Quick and convenient access to finance when your practice needs it.

BUSINESS OVERDRAFT

- The ideal way to manage your cash flow and make provision for unforeseen expenses.
- You only pay interest on the balance used.

BUSINESS REVOLVING CREDIT FACILITY

- A line of credit for working capital or bridging finance.
- You pay a minimum monthly repayment and your credit limit is automatically restored once you have repaid 15% of the loan amount.
- You can withdraw funds within your agreed limit without having to reapply.

BUSINESS TERM LOAN

- This facility offers a lending solution with a fixed monthly payment for a minimum period of 3 years.
- The loan is prime linked, which means if the prime interest rate changes, the period of the loan will be adjusted accordingly.

MEDIUM-TERM LOAN

- This facility offers you a lending solution customised for your practice, with a fixed maturity period of between 3 and 10 years.
- The tenure of the loan is fixed. This means if the prime interest rate changes, the loan repayments will be adjusted accordingly to ensure the loan is settled in full upon maturity date.

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Commercial Property Finance

Asset Finance

COMMERCIAL PROPERTY & ASSET FINANCE

Finance solutions to expand your practice and its offerings to your clients.

COMMERCIAL PROPERTY FINANCE

- Now may be the time to consider purchasing your own commerical property, or expanding your existing practice with additional space.

Our team of Commercial Property Specialists is on hand to partner with you to find the right solution to suit your specific financing needs and provide you with guidance every step of the way.

ASSET FINANCE

- Flexible finance, tailored to meet your practice's needs.
- Our asset finance options include:
  - Installment sales agreements
  - Lease and rentals.

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Key Person Assurance

Professional Indemnity Insurance

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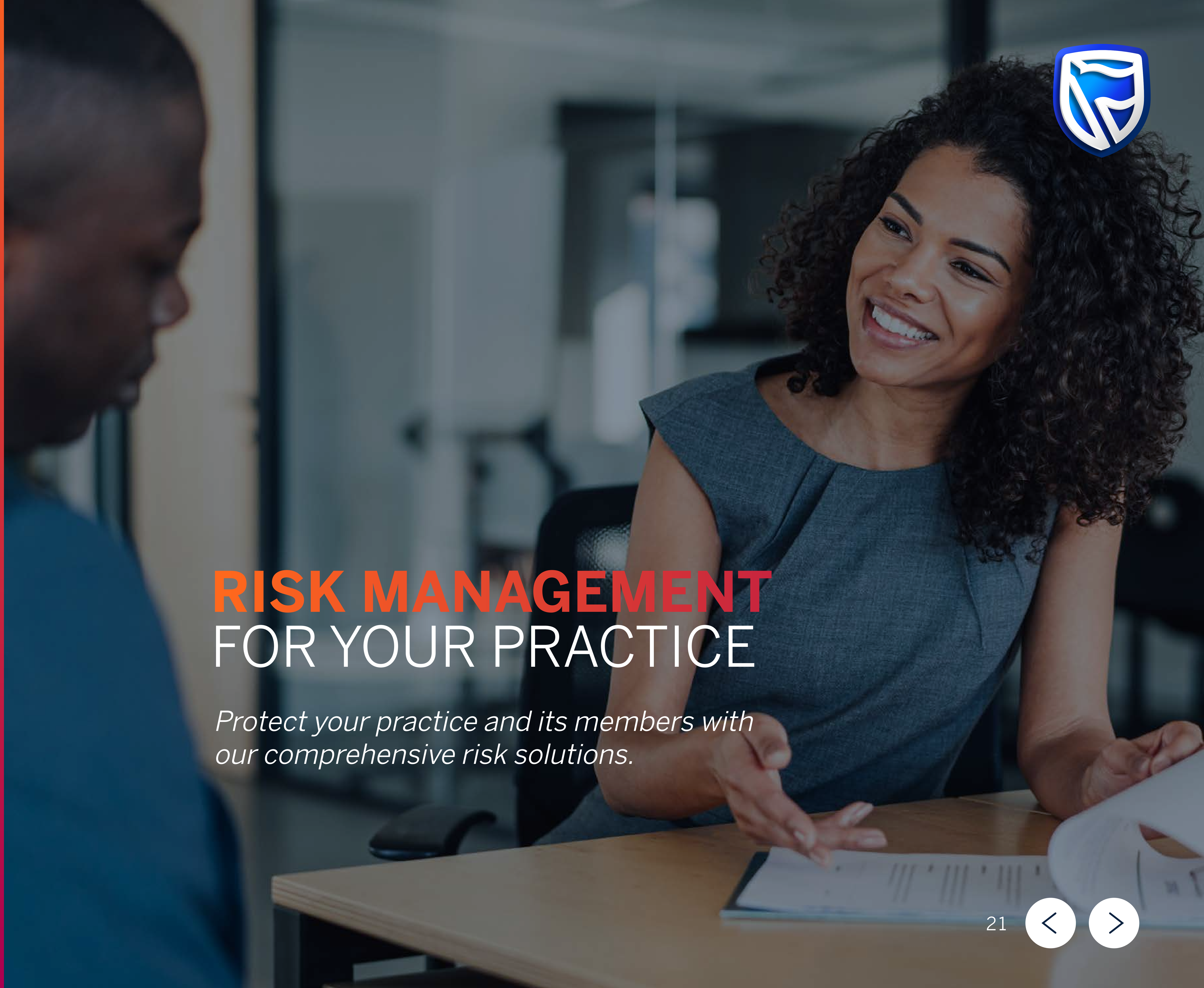
Legacy Planning



RISK MANAGEMENT FOR YOUR PRACTICE

Protect your practice and its members with our comprehensive risk solutions.

BUSINESS ASSURANCE OVERVIEW

As a business owner you need to prepare for all risks that could affect both your business and personal life.

HAVE YOU CONSIDERED THESE RISKS?

1. Does your business have an overdraft?

- If so, what would happen to your business's credit facilities if you or a business partner were to become disabled?

2. Has anyone in your business signed a personal guarantee to raise funds for the business?

- If so, what would happen to your personal estate if you were to become disabled or suffer an untimely death?

3. Does your business have a mortgage bond over a property?

- How are you protecting this valuable asset in the event of you or a business partner's untimely death?

4. Does the success of your business depend on the skills, experience and training of key staff members?

- What would happen if one of these key staff members become disabled or suffer an untimely death? Would your business be able to withstand the loss in profit?

5. Do you have a business partner?

- What would happen to your business if your partner should be disabled or suffer an untimely death? Are you prepared to liquidate or re-organise your business if this happens?

6. Do you still need to make provision for you and your staff members to retire comfortably?

If you answered **yes** to any of these questions, reach out and we'll do a detailed business needs analysis and recommend solutions to ensure your business is protected and remains sustainable.

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BUY AND SELL AGREEMENTS

You want to ensure business continuity should you or a business partner become disabled or suffer an untimely death.

BENEFITS INCLUDE:

- Buy and Sell Agreements enable your business to continue to grow despite the loss of a business partner, by providing you with the means to buy the interest of your exiting business partner:
  - Through an insurance and investment policy, capital will be made available to you and the surviving co-owners to purchase the interest of a deceased or disabled co-owner.
  - This means your practice can continue to move forward without incurring additional cash-flow pressures that may otherwise affect the profitability of your business.

If you are using a Life Insurance solution as an underlying mechanism; the premium you will pay will secure the sum insured needed to buy or to sell your share of the business interest in the event of death or disability.

Reach out to your Relationship Manager for more information

KEY PERSON ASSURANCE

Ensure your business continues to remain profitable despite the loss of a key employee.

Should your business be reliant on the skills and experience of key employees to run and grow your business, then the loss of a key employee could result in loss of profitability, or even business closure.

You cannot afford any business or financial disruptions should any of your key employees become deceased or become unable to work due to illness or injury.

BENEFITS INCLUDE:

- Our Key Man Assurance solution offers cover for the loss of a key employee or business partner, providing you with the funds to recruit another individual and allowing you to maintain your competitive edge within your field of specialisation.
- Key Man Assurance will:
  - Ensures continued existence and development of the business.
  - Cover the life of key employees and pays out a lump sum upon their death or disability.
  - Pay out funds to provide compensation for loss of profits.
  - Provide you with capital to recruit suitable employees.

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PROFESSIONAL INDEMNITY INSURANCE

Don't let malpractice claims erode your wealth.

BENEFITS INCLUDE:

- Standard Bank Insurance Brokers (SBIB) work with leading Professional Indemnity Insurance providers to deliver the best terms for your practice.
- Professional Indemnity Insurance is designed to protect accounting professionals against claims made by a client alleging that they have suffered a loss as a result of non-performance, breach of contract or professional negligence in the services provided.

Don't let malpractice claims derail your practice. Talk to us today.

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FINANCIAL PLANNING

Protect and grow your wealth through careful financial and legacy planning.

ARE YOU AT RISK?

You may be at risk if you answer 'yes' to any of the questions below:

- Does your practice have an overdraft?
- Has anyone in your practice signed a personal guarantee to raise funds for your practice?
- Does your practice have a mortgage bond over property?
- Does the success of your practice depend on the skills, experience and training of key staff members?
- Do you have other partners within your practice?
- Do you still need to make sure you and your members retire comfortably?

Our financial planners will take the time to get to know you, your family and your practice's needs to create a financial plan that meets your goals.

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LEGACY PLANNING

We are here to help you plan your affairs, build your legacy and ensure your loved ones are provided for.

When it comes to your legacy, timing is essential. Don't delay the process of planning how your will distribute your assets. Talk to us today.

OFFERING INCLUDES:

- **Drafting & Safe Keeping of Wills:** We will ensure your will is kept safe, your legacy is protected and your wishes are effectively carried out.
- **Estate Planning:** A comprehensive plan to enhance your financial security and provide structure for the efficient management of your estate.
- **Estate Administration:** Our professional team has the knowledge and empathy required to administer your estate with care – ensuring that all of your wishes and instructions are carried out.
- **Trust Drafting & Administration:** We ensure the safe-keeping, protection, administration and care of your assets, on behalf of your beneficiaries.

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Delivering energy security to power up your practice.

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Sector Support For Your Clients

Personal Banking Solutions

POWERPULSE

Introducing a seamless legal, technical and funding solution to help your business navigate the complex process of Solar PV installation from start to finish.

If you're not a specialist in the field of renewable energy, evaluating quotes from different vendors is also challenging as it can be tricky to accurately assess your needs, compare the recommended components, ascertain the quality of the proposed technology and warranties, vet suppliers and calculate costs versus expected return on investment.

PowerPulse is open to all businesses in South Africa and use of the platform is free.

BENEFITS INCLUDE:

PowerPulse by Standard Bank is a digital solution designed to help companies cut through this fog by guiding you through the end-to-end process of commercial Solar PV.

PowerPulse delivers a complete and seamless legal, technical and funding solution. It removes unnecessary friction and delays, risks, cost overruns, and transaction costs to reach cash-neutrality as quickly as possible by:

- Assessing the economic feasibility of solar, based on your specific needs
- Connecting users with credible, pre-vetted Engineering, Procurement, and Construction (EPC) providers
- Coordinating site visits and briefing sessions
- Providing three proposals with a comparison report to assist you in your selection process
- Assistance with finalising a Service Level Agreement (SLA)
- Specialist financing solution for Solar PV projects starting at R250 000, with no upper limit.

For more information, email powerpulse@standardbank.co.za

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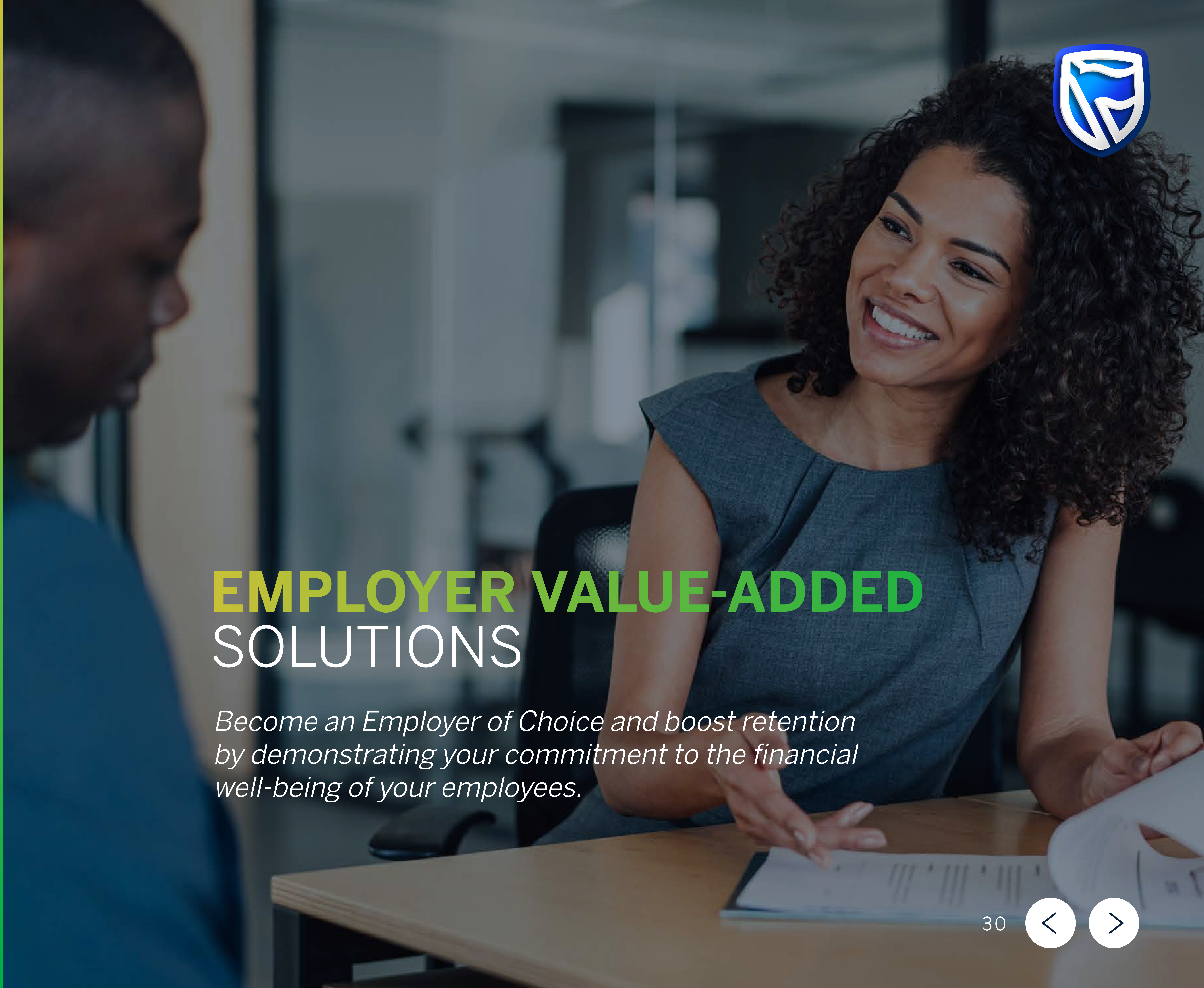
Floatpays For Employee Financial Wellness



EMPLOYER VALUE-ADDED SOLUTIONS

Become an Employer of Choice and boost retention by demonstrating your commitment to the financial well-being of your employees.

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YOUNG PROFESSIONALS OFFERING

Partner with us to enhance retention by extending exclusive banking perks to your trainees and junior associates.

YOUR YOUNG PROFESSIONALS WILL ENJOY THESE BENEFITS:

- Exceptional benefits on a Professional Banking Account at a competitive monthly fee of R225 per month.
- Access to a dedicated private banker supported by a team of specialists for day-to-day banking needs.
- Travel stress-free with 12 free Domestic Bidvest Lounge visits per year.
- Credit cards at prime less 0.25%. Annual Platinum Diners Club Card fee included. Plus earn UCount Rewards Points for using your Standard Bank Debit or Credit Card on qualifying purchases.
- Vehicle finance at up to prime less 1%, for an extended period of up to 84 months, and access to affordable leasing options. Unemployment cover also available.
- A Home Loan at up to 110% Loan-to-Value on a maximum amount of R1.5 million.

PLUS:

- View our free online property guide, LookSee, to make informed decisions when you purchase your new home. Get access to property valuations, costs involved, area and sales trends, and nearby amenities.
- Start your online share trading portfolio by getting R1 000 seed capital and use it well with reduced trading fees.
- Get a holistic view of your financial life with the My360 App, where you can also get goals-based investment strategies from Robo Advice.
- Do your banking online or on our Banking App for free.
- Get your monthly account fees back in airtime when you sign up for Standard Bank Group mobile at R52 a month.
- Exclusive LTE offer R112 per month gets you the router, 20GB anytime data per month and 20GB once-off data bundle.
- Tailored financial education through Leadership Academies with access to Thought Leaders and Subject Matter Experts as well as access to events and webinars tailored to Professionals.

Reach out to your Relationship Manager for more information

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EMPLOYER VALUE-ADDED SOLUTIONS

EVB Partnering with you to bring your staff holistic financial solutions, exclusive offers and benefits.

- As an extension of our benefits to you, we offer you a value proposition that brings universal banking to your employees with a focus on financial wellness in the form of Employer Value Banking (EVB).
- Our EVB Team works with you to tailor a unique package of financial services and solutions that your practice can offer to employees as part of your overall staff benefits package.

There is no cost for your employees to participate, only rewards — for both; your practice and your employees.

BENEFITS INCLUDE:

- **Dedicated EVB Manager and Exclusive Benefits:** Single point of contact partnering with you to bring your staff competitive, personalised holistic financial solutions, exclusive offers and benefits focused on their needs.
- **Convenient Banking – Digitally and On-Site:** Saving time and increasing productivity, through convenient banking brought to your staff digitally and through our Bank days on your premises, reduces employee downtime.
- **Hassle-free Banking for Foreign National Staff:** by giving them ease of transact ability and helping them build their wealth.
- **Increased Profitability and Satisfied Staff:** Evident correlation between employee satisfaction and business profitability.
- **Free Financial Fitness Programmes:** Online 'Managing your Finance' webinar sessions and onsite Financial Fitness workshops help your employees achieve a healthy financial position and achieve their financial goals.
- **BEEE Rating and CST through FEENIX:** Feenix crowdfunding is a reliable and safe way to perform community service outreach whilst maintaining your BEEE ratings.

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Floatpays For Employee Financial Wellness

FLOATPAYS FOR EMPLOYEE FINANCIAL WELLNESS

Enhance your employee value proposition with Floatpays.

Floatpays helps your staff build financial wellness through on-demand earned wage access, savings, financial education and practical tools to better manage their personal finances.

BENEFITS INCLUDE:

- Financially stressed employees lose more work time and are less engaged and less productive than those who are financially well. At no cost to you the employer, Floatpays can help your employees build their financial wellness, ensuring you attract, retain and engage the best people for your business.
- Here's how it works:
  - Employees can access a portion of their earned-but-unpaid income at any point in the pay cycle to cover unplanned expenses, without the need to take out a loan.
  - Employees can be financially prepared for an emergency through monthly contributions that are deducted directly from their paycheque into an interest-bearing savings account, powered by Standard Bank. They can earn 4% interest per month* and can set, change or pause contributions at any time using the app or via USSD.
  - Employees also get access to a free budgeting tool and education to improve their ability to manage their finances and reduce their finance-related stress.

PLUS:

- There is no cost to the employer as our revenue is generated from transaction fees charged on withdrawals.
- No impact on cash flow as Floatpays funds the withdrawals during a pay cycle and recoups this cost from the employer at the end of the pay cycle.
- Floatpays integrates directly with your payroll system through API technology and takes just 30 minutes to set up.
- The employer can set and change withdrawal rules, such as limits, frequency, and cut-off dates, directly through the Floatpays Employer Portal.

*Interest rate correct at time of publishing and subject to change at any time.

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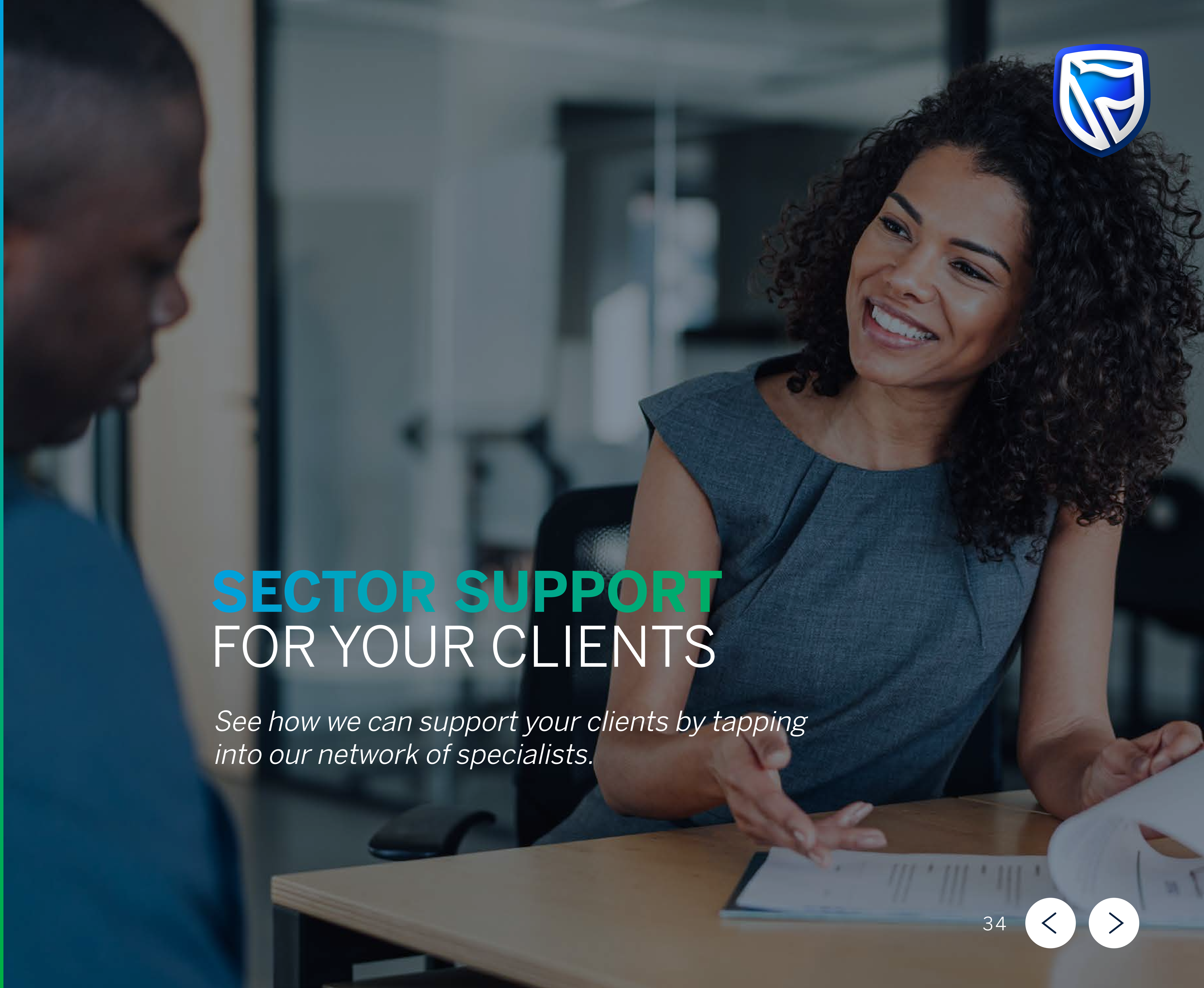
Contact Our Sector Specialists



SECTOR SUPPORT FOR YOUR CLIENTS

See how we can support your clients by tapping into our network of specialists.

CONTACT OUR SECTOR SPECIALISTS

We'll connect you and your clients to our specialist sector and service experts. Send us an email or contact your Relationship Manager to request more information.

SPECIALIST SECTORS

- AFRICA-CHINA @
- AGRICULTURE @
- EDUCATION @
- FRANCHISING @
- HEALTHCARE & VETS @
- LEGAL
- NATURAL RESOURCES @
- PUBLIC SECTOR
- TRADE @

SPECIALIST SERVICES

Please contact your Relationship Manager for details on these specialist services.

- SHARI'AH BANKING
- IMPORT
- EXPORT
- TRADE CLUB
- TRADE FINANCE
- TRADE SUITE

@ Email us for more info

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Signature Banking For You & Your Family

Wealth Banking

PERSONAL BANKING SOLUTIONS

Personal banking for you and your family – to build your wealth and secure your future.

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Wealth Banking

PRIVATE BANKING

Our Private Banking offers a relationship that really sees you and works to make your everyday life a little richer.

BENEFITS INCLUDE:

- Access to a dedicated Private Banker, supported by a transactional banker. 24-hour access to our virtual Private Banking team
- Access to our Insurance and Wealth Advisory specialists
- Get a holistic view of your financial life with the My360 App where you can also get goals-based investment strategies from Robo Advice
- Offshore Banking, to protect and grow your wealth. Offshore Banking offers you a cross-border banking solution for your global banking needs
- Boutique investment management through Melville Douglas with a wide range of investment solutions
- Discounted rates through our Online Share Trading platform
- Enjoy a fixed and competitive monthly management fee, which includes a transaction bundle, and can get a secondary account at a reduced fee
- Competitive rates for our lending products
- 12 Domestic Bidvest lounge visits annually
- Insurance benefits include automatic basic travel insurance, ATM robbery insurance, and Purchase Protection. To access these value-added benefits simply download the Priceless.com® App.

If you earn a minimum of R58 000 per month, you can enjoy the superior benefits and services of Private Banking.

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Wealth Banking

SIGNATURE BANKING FOR YOU & YOUR FAMILY

Enjoy the finest lifestyle, travel and family benefits along with premium service from our best-in-class Relationship Bankers.

As a Signature Banking Client, you'll have access to a dedicated Private Banker, supported by a transactional banker. 24-hour access to our virtual Private Banking team.

BENEFITS INCLUDE:

- Preferential rates on our lending products
- Signature Family service, and includes up to five family members
- Access to our Insurance and Wealth Advisory specialists
- Offshore Banking, to protect and grow your wealth. Offshore Banking offers you a cross-border banking solution for your global banking needs
- Boutique investment management through Melville Douglas with a wide range of investment solutions
- Enjoy a fixed and competitive monthly management fee, which includes a transaction bundle, with the option of a secondary account at a reduced fee
- Enjoy free forex delivery to an approved business address in Gauteng, Cape Town, Durban and Pietermaritzburg
- 24 International lounge visits annually
- Our dedicated Signature Travel desk is available to assist you with travel bookings
- Up to 20% off on Emirates flights when you book through the Leisure desk
- Car rental discounts with Avis, Hertz and Rentalcars.com
- Insurance benefits include automatic basic travel insurance, ATM robbery insurance, and Purchase Protection. To access these value-added benefits simply download the Priceless.com® App.

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Signature Banking For You & Your Family

Wealth Banking

WEALTH BANKING

Tailored solutions to build, manage and protect your wealth – for today, tomorrow and generations to come.

EFFORTLESS BANKING

- Full-service on- and offshore Private Banking with exclusive lifestyle benefits
- Tailored Insurance for Life, disability, short-term, income protection and travel insurance
- Foreign exchange
- Home and vehicle finance

YOUR LEGACY & YOUR PASSIONS

- Estate and legacy planning
- Wills and beneficiary care
- Domestic and offshore trusts
- Offshore company structures
- Deceased estates
- Charitable foundations and philanthropy services
- Emmigration services
- Intergenerational planning

SOLUTIONS TO GROW YOUR WEALTH

- On- and offshore specialised lending in different currencies with tailored repayment profiles
- Equity derivative structuring

SOLUTIONS TO PRESERVE YOUR WEALTH

- Discretionary and advisory investment management
- Global strategic asset allocation process
- Single manager and multi-manager solutions
- Online share trading
- Goals based investing / assets and liabilities matching
- Family office solutions
- Lifelong cash flow modeling
- Pre- and post-retirement solutions
- Tax investment accounts
- Wealth 360 App

Our advisory, insurance and investment solutions are tailored to you and your family's unique aspirations.

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THANK YOU

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