



# Superior savings and investment options

see money differently

**NEDBANK**  
PRIVATE WEALTH



### 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.

### 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.

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

### 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 wealth 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 4](#) 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 wealth 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	MoneyTrader	Electronic Fixed Deposit	Electronic OptimumPlus**	EasyAccess Deposit	Electronic 32Day Notice	Tax-free Fixed Deposit	Platinum Fixed Deposit	PlatinumInvest
<b>Description</b>	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.	Invest a lump sum of at least R100 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate with access to a portion of your money when you need it. Your lump sum is guaranteed.	The Platinum Invest account offers competitive, tiered interest rates with the flexibility to make additional deposits and access your funds within 24 hours whenever you need them.
<b>Minimum initial deposit</b>	R500	R50 000	R1 000	R1 000	R25 000	R250	R1 000	R100 000	R500
<b>Can you make additional deposits?</b>	Yes – minimum R100	Yes – minimum R5 000	No	No	No	Yes – minimum R100	No	No	Yes – minimum R100
<b>Access to your money</b>	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.	You can make three withdrawals totalling 30% of original capital, with a minimum withdrawal of R10 000.	You must give one business day's notice to make a withdrawal, and each withdrawal must be at least R100.
<b>Rates</b>	<ul style="list-style-type: none"> <li>• Highly competitive rate linked to money market conditions.</li> <li>• Interest rates are tiered, so the higher your balance, the higher your rate.</li> </ul>	<ul style="list-style-type: none"> <li>• Highly competitive rate linked to money market conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed fixed-interest rate if your balance is above R25 000.</li> </ul>	<ul style="list-style-type: none"> <li>• Interest rates are tiered, so the higher your balance, the higher your rate.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive, market-related fixed interest rate.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive, market-related interest rate based on how much you invest and for how long.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>	<ul style="list-style-type: none"> <li>• Interest rates are tiered, so the higher your balance, the higher your rate.</li> <li>• Capital and interest are guaranteed – you always get out more than what you put in.</li> </ul>
<b>Interest paid out or reinvested</b>	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.	Interest is calculated and paid out monthly, quarterly, half-yearly, annually or on expiry.	Interest is calculated and paid out monthly.
<b>Fees***</b>	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	Third party payment fees. Penalty fees in the event of an early withdrawal. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.	Cash deposit fees and third-party payment fees. 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.

\*\* This is the same as the Electronic Fixed Deposit, but is for clients 55 years and older.

\*\*\* 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.

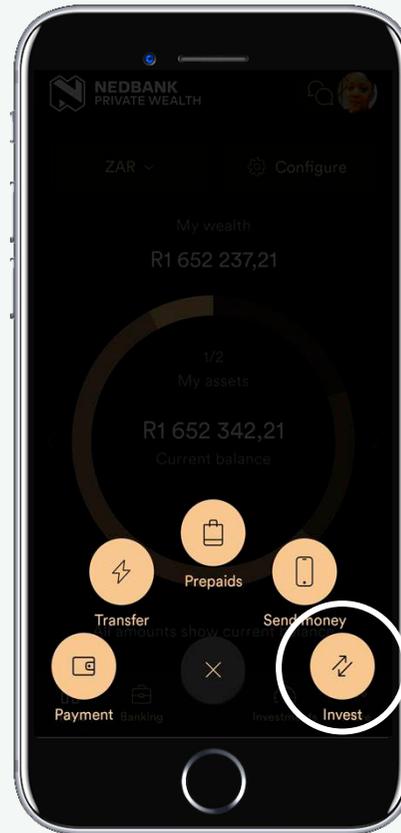
1

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



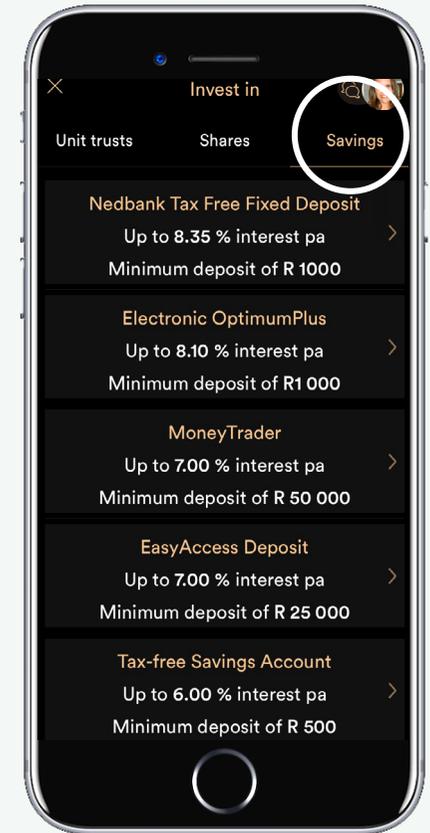
2

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.



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





[nedbankprivatewealth.co.za](https://nedbankprivatewealth.co.za)

There is an inherent risk in investing in any financial product. The information in this communication, including opinions, calculations, projections, monetary values and interest rates, are guidelines or estimations and for illustration purposes only. Nedbank Private Wealth is not offering or inviting anyone to conclude transactions and has no obligation to update the information in this communication.

While every effort has been made to ensure the accuracy of the information, Nedbank Private Wealth and its employees, directors and agents accept no liability, whether direct, indirect or consequential, arising from any reliance on this information or from any action taken or transaction concluded as a result. Subsequent transactions are subject to the relevant terms and conditions, and all risks, including tax risk, lie with you.

Nedbank Private Wealth recommends that, before concluding transactions, you obtain tax, accounting, financial and legal advice.

Nedbank Private Wealth includes the following entities:

Nedbank Ltd Reg No 1951/000009/06 (NCRCP16) (FSP9363).

Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/01 (FSP828).

Nedgroup Private Wealth Stockbrokers (Pty) Ltd Reg No 1996/015589/07 (NCRCP59) (FSP50399), a member of JSE Ltd.

**NEDBANK**  
**PRIVATE WEALTH**