

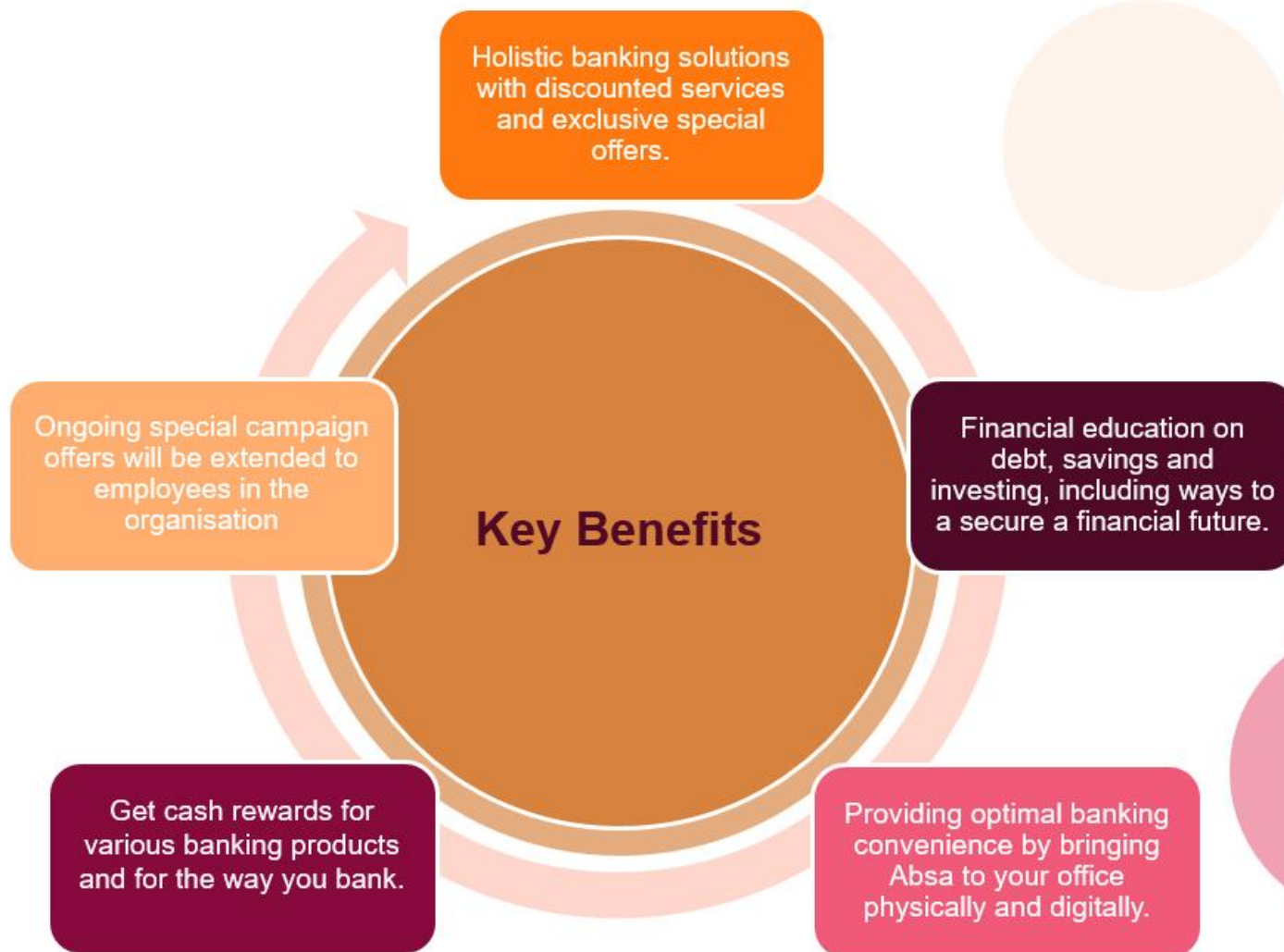


Employee Value Proposition for Food Lovers Market

11 August 2021

What is in it for your FLM employees?

Bringing employees possibilities to life with competitive, holistic banking solutions and exclusive offers, convenient banking channels, and free financial education



Employee Value Proposition

“Seamlessly bringing **employee possibilities** to life through four key capabilities”



“At Absa, we do more, so that your employee can”

1

Product and Service offerings

Life stage & Life style appropriate

- **Holistic full value retail solutions:**
 - Pulls together core and relevant offerings into one CVP
- **Transaction & Credit Cards**
 - Basic to Private banking
 - Includes Death, Retrenchment & Disability at no additional cost
 - Family: 50% off spouse, kids free
- **Lending:** C-19 debt relief for existing clients
 - Personal loans: Best rate guaranteed
 - Debt consolidation
 - Vehicle finance at discounted rates
 - Home Loan: special cash back reward
- **Savings & Investments / Islamic Banking**
- **Employee Cover Package**
- **Travel & International Banking**
- **Absa Rewards:** up to 30% cash back on groceries, fuel and pharmacy etc.
- **Special promotions**

2

Financial Education Wellness

Growth through peace of mind

- Designed to **support your employees financial wellness** = increased productivity, lower absenteeism, knowledge, hope, confidence and mindfulness
- Focused on post c-19 preservation and risk
- Multiple programs for all levels of employees at **no cost to the organisation**
- **Consumer Education:** BBBEE Scorecard – Financial literacy and Gender Based Violence
- National distribution capability through a Level 1 BBB-EE partner/s
- Flexible, virtual & physical delivery capability aligned to employer needs
- **SETA approved** facilitators
- **Flexible modular based** with scalability
- **Attendance certificates**
- Proven **Cognitive Gain** track record
- Low business impact: co-designed to fit industry & production demands

3

Remote Account Opening

Ultimate convenience

- **Remote account opening** technology: best in market
- **Secure**, fast and user friendly
- **Card & Pin** issued immediately
- **Seamless digital integration** (FIC documents)
- **Dedicated Contact Centre**
- **Dedicated digital portal:** for employee / employer information and support
- **Bank on Wheels mobile ATM:** capability with footprint in all provinces
- **Best in market digital and physical marketing collateral:** supports awareness and brings credibility to employer

4

National Resource Footprint

Experienced & licensed

- **Dedicated External Sales resources** enabled remotely with national reach
- Sales Regional Managers and Team Coordinators will **manage B2B entry point relationships** in collaboration with Commercial Absa Bankers
- **Islamic and Youth/Student Specialist**
- **Premium Acquisition Bankers**
- **Trusted advisors** to add value through deeper customer relationships
- **Single point of entry** to access & support solutions across the Absa franchise
- **Specialist solutions teams:** Home Loans, Vehicle Finance, Private Banking, Financial Planning
- **Multi channel** approach: Compliments physical, digital and voice choices

FLM Employee Benefits

Transactional Accounts: *Everyday Banking*

- Transact account @ just **R4.90pm**
- Flexi Account @ just R29.00 pm incl. R15,000.00 death benefit
- Gold & Premium Value Bundles:
 - **Death benefit of up to R25,000.00**
 - **Retrenchment & Disability Cover of up to R20,000.00**
 - **Family Banking:** discounted bundled offer incl. 50% spouse & free banking for kids

Credit Card: *Building your credit history*

- Get up to 57 days' interest-free credit, **free Lost Card Protection** & automatic Travel Insurance. Access to 24/7 assistance with optional Credit Life Protection up to R150,000.00. Live your lifestyle the way you want!

Personal Loans: *at best rate guaranteed*

- New Personal Loans & Debt consolidation with Balance Transfer

Vehicle finance:

- Interest rate concession of **up to prime less 0.60%**

Client Rate relative to Prime (Smoothed)		Vehicle Value			
		0-150k	150k-250k	250k-500k	500k+
Risk Profile	Low Risk RC1&2	0.30%	0.00%	-0.30%	-0.60%
	Med Risk RC3&4	1.15%	0.75%	0.35%	0.00%
	High Risk RC>=5	2.15%	1.75%	1.35%	1.00%

- 50% discount on initiation fee
- Up to 30% discount on Short Term Insurance
- **FASTBuy:** sell your vehicle fast online, access to over 400 Absa approved dealers that privately bid for your car

Absa Rewards:

- Get rewarded for the products you have and the way you bank. Get **up to 30% cash back on groceries, fuel and pharmacy** spend amongst other great partner benefits e.g. 15% cash back from Travelstart etc
- **Instant Rewards** with Absa Advantage for banking smarter

Home Loans:

- **Ordinary loan:** **monthly 0.20% cash back** for 36 months (or)
- **MyHome:** for 1st time buyers, get up to 100% loans to value (LTV)
 - 50% discount on Bond registration fees &
 - Zero initiation fee – a saving of R6 037.50
 - May qualify for government housing subsidy grant - [Finance Linked Individual Subsidy Programme \(FLISP\)](#)
 - Free home buying digital education course <https://absamyhomeownerjourney.co.za/public/login/false>
- **Great Escape:** switch existing bond and save with great benefits
- **Young Professionals:** Compelling 105% loan to value plus preferential rates

Savings and Investments: *offers customers flexibility*

- **Capital and interest is guaranteed** over the period of the investment
- Select access or no access to funds, & a term or notice period that suites you

International Banking & Travel:

- **Special offers** on borderless banking
- Cash send in SA & Western Union cross boarder payments
- Up to **30% cash back on Etihad flights** & **15% on using Travelstart**
- Currency Investment Accounts: Save in foreign currency

Personal Lines Insurance:

- **Medical Gap Cover, Legal and Personal Lines short term**
- **Activate: Short term insurance** (digital platform)

Wills & Estate Planning:

- **Wills: Free drafting** for estates >R500k in assets
- **Flexi Funeral Plan:** peace of mind from just R43pm

Islamic Banking:

- Shari'ah-compliant solutions that cater for your every need

Private Banking:

- Experience the benefits of a Private Banker

Employee Wellness through Financial Education:

- **Free** and provided by a level 1 BBB-EE service provider and accredited SETA facilitators

Terms & Conditions apply to the various product offerings



Home Loan solutions for FLM employees.



Conditional Cash-Back Rewards

Aimed at employees of a corporate, where Absa holds an agreement to provide banking products/offers to their employees.

- A benefit equal to **0.2%** annual interest for a **36 month** period, calculated on the monthly outstanding home loan balance*.
- The payment will be made into the nominated participant's **Absa Rewards** account.



Ordinary Home Loan

Employees with a joint or single monthly income more than **R25 400**.

- Up to **100%** homeloan
- Use **MultiPlan** to structure your loan to suit your individual needs
- **Fixed** and **variable rates** to help you afford your new home.
- Immediate access to any extra payments you've made into your bond with **FlexiReserve**



Buy-to-Let Home Loan

For residential property investors, offering property management and protection solutions.

- We include **future rental income** in your affordability assessment, even without a lease agreement. This solution is for **seasoned investors** with two or more residential properties in their portfolio.
- **TPN** – tenant management software, leasing documents and suburb investment reports. **25% discount** on costs.



MyHome Home Loan*

For first time home buyers with a joint or single monthly income of **R25 400 or less**.

- Up to **100%** Loan-to-Value
- **50%** discount on Absa Panel Attorney bond registration costs
- **Zero** initiation fee, the customer saves **R6037.50** (including VAT)
- A **free** professional Borrower Education Programme, which will help you with **budgeting**, learning the ins-and-outs of homeownership and other useful information.



Finance Linked Individual Subsidy Programme (FLISP)

A government housing subsidy programme for **first-time buyers**.

- For people with a single or joint gross monthly household income of between **R3 501** to **R22 000**
- Successful applicants can qualify for a subsidy of between **R27 960** and **R121 626**



Young Professionals Home Loan

A home loan for **young professionals** to secure their **first home** if under the age of **35** and have a **4 year** qualification (NQF 8).

- Up to **105%** bond on a purchase price of up to **R1.5 million**. An extra **5%** towards transfer & bond registration costs.
- **30%** discount on attorney bond registration costs
- An attorney that comes to you to sign your documents



Great Escape Home Loan*

For **existing** home owners, allows you to **switch** your current home loan to Absa.

- **Zero** initiation fee, the customer saves **R6037.50** (including VAT)
- A negotiated discount of **30%** on Absa Panel Attorney bond registration costs (VAT incl)*
- Over and above the **30%** discount, Absa will cover an additional maximum of up to **R30 000** (VAT incl) of your bond registration costs*

Family Banking Packages



Single Parent

- Gold/Premium Account
 - with embedded benefits
- Free MegaU Account
 - with embedded benefits
- Bank on me
- R5000 free cover when you take up the Gold value bundle and a standalone funeral cover for you and your child/kids
- Absa Rewards (Optional)

Key Benefits:

1. Retrenchment cover
2. Disability cover
3. Lumpsum Death Benefit
4. Mobile Data for the kids
5. Takeaway vouchers
6. Free Kidz activities
7. R5000 free funeral cover
8. Pay for your family's banking fees
9. And more...



Extended Family

- Gold/Premium Account
 - With embedded benefits
- Gold/Premium Spouse Account
 - With embedded benefits
- Free MegaU Account
 - With embedded benefits
- A full solutions for students which includes a Student account, Student Credit Card, Student Loan
- Bank on Me
- Prosperity account for the grand parents (Above 55 years) with a monthly rebate of up to R500.
- R5000 free cover when you take up the Gold value bundle and a standalone funeral cover for you and your kids

Key Benefits:

1. Retrenchment cover
2. Disability cover
3. Lumpsum Death Benefit
4. Mobile Data for the kids
5. Takeaway value added services
6. R500 back in grand mother/father's pocket
7. R5000 free funeral cover
8. Pay for your family's banking fees
9. Travel vouchers for students
10. And more...



Young Family

- Gold/Premium Account
 - With embedded benefits
- Gold/Premium Spouse Account
 - With embedded benefits
- Free MegaU Account
 - With embedded benefits
- R5000 free cover when you take up the Gold value bundle and a standalone funeral cover for you and your child/kids
- Bank on Me

Key Benefits:

1. Retrenchment cover
2. Disability cover
3. Lumpsum Death Benefit
4. Mobile Data for the kids
5. Takeaway vouchers (texted to phone)
6. R5000 free funeral cover
7. Pay for your family's banking fees
8. And more...



Older Family

- Gold/Premium Account
 - With embedded benefits
- Gold/Premium Spouse Account
 - With embedded benefits
- Free MegaU Account
 - With embedded benefits
- Prosperity account for the grand parents (Above 55 years) with a monthly rebate of up to R500
- A full solutions for students which includes a Student account, Student Credit Card, Student Loan
- Bank on Me
- R5000 free cover when you take up the Gold value bundle and a standalone funeral cover for you and your kids

Key Benefits:

1. Retrenchment cover
2. Disability cover
3. Lumpsum Death Benefit
4. Mobile Data for the kids
5. Takeaway vouchers
6. R500 back in grand mother/daddy's pocket monthly
7. R5000 free funeral cover
8. Pay for your family's banking fees
9. Travel vouchers for students
10. And more...

Absa Travel and Foreign Exchange Benefits

Foreign exchange made easy for your employees

Travelling abroad?

Take advantage of our exclusive employee travel offer

Discount on commission* when buying any of the 27 foreign currencies at your local foreign exchange branch. Absa Rewards customers will receive the benefit of up to **30% discount** on **Etihad** flights and earn as much as **15% cash back** on all bookings made on the exclusive [Travelstart link](#) with an Absa card.



Travel insurance is included when you use your Absa card. Top-up travel insurance is also available*.

**Underwritten by Bryte*

Pack your Mastercard **Cash Passport™** – a prepaid foreign currency debit card:

- Load your holiday budget – lock in your exchange rates; no surprise fees when you get back.
- Up to seven currencies to choose from (USD, EUR, GBP, AUD, CAD, AED and NZD).
- Load on the go via the call centre or on AOL.
- Track your spend via the dedicated Mastercard App.
- Rest easy – your holiday funds are safe; chip- and PIN-protected.
- And earn up to **R3 000**

cash back with Absa Rewards.



Making a payment overseas?

Get the expenses out of the way...

With **competitive pricing**, pay for your **accommodation** and big-ticket items such as tours in advance, using our cross-border payment solutions.

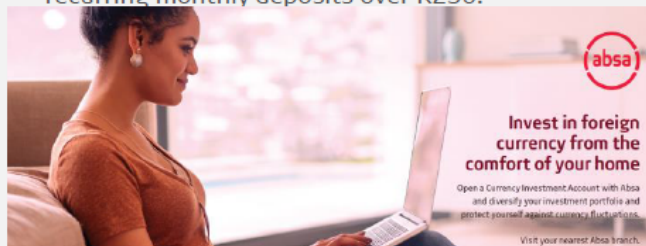
SWIFT – by using your nearest **Absa foreign exchange branch**, **Absa Online** or the **NovoFX** App for payments on the go, and earn Rewards points to help you move up tiers.



Want to save in foreign currency?

Start a holiday fund – open your **Currency Investment Account online**

- It gives you the power to lock in your rate anytime before you travel.
- Save in 18 currencies.
- No paperwork needed.
- Earn Rewards points for balances over R5 000 and recurring monthly deposits over R250.



Help – life happened!

- Need cash? Use your Cash Passport at an ATM or POS to withdraw cash.
- Lost your card? Get a replacement card in 48 hours, delivered worldwide.
- Get emergency cash sent to you via Western Union – just go to Absa Online.
- You can instantly reload (top up) your Cash Passport via AOL.
- Need extra cash? Load your Cash Passport via AOL from your holiday destination.

Need cash? No problem with **foreign banknotes.**

- 27 currencies for all the top travel destinations.
- Easy to collect at your local branch/airport or have it delivered to your business premises.

Receive or make payments from one location to another across the world within minutes via **Western Union services** provided at selected Absa branches, Absa Online or via the Absa Banking App.



**Available at selected Absa foreign exchange branches only.*

T&C apply. Absa Auth FSP//NCRCP7

Take advantage of this special offering and contact us today on 0860 151 151 or email RBBInternationalBanking@absa.africa

Absa Gap | About Absa Gap Cover and Benefits

What is Gap Cover?

- Product covers the difference in costs between what a medical aid scheme pays for an event in hospital, and what a provider actually charges
- It is a short-term insurance policy
- It is not a medical aid product
- Absa offers four types of Products as stated in the table below

BENEFITS	Cover Limits	Absa Silver	Absa LPE	Absa Gold	Absa Platinum
Gap 100	R173,000 per person in the family	•	•	•	•
Co-Payment Cover				•	•
One Penalty Co-Payment (R10,000 Limitation)				•	•
Sub-Limit Cover				•	•
Cancer Cover				•	•
Casualty Ward Benefit (R10,000 Limitation)		•	•	•	•
Medical Expense related to 10 defined procedures (R100,000 Limitation)			•		
Dread Disease (severe illness) Benefit	Once off R50 000 on Diagnosis				•
Trauma Recovery Benefit	Once off benefit of (R5,000 per family per annum)				•
Premium Waiver Benefit	Lump sum of 6 months Medical Scheme contribution and Gap Cover contribution				•
Premium	Per family per month - 18 to 65 years old	R340.00	R360.00	R407.00	R440.00
	Per family per month - 66 Years and older	R430.00	R455.00	R520.00	Product not available

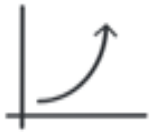
Employee Wellness: through Financial Education

Available programs:

1. Consumer Education: Gender Based Violence & Financial Literacy
2. Wealth Creation: (LSM 3-5) - 1 to 2 hour modular based
3. Wealth Preservation (LSM 6-8) - 1 to 2 hour modular based
4. Pre retirement (45 years of age+) - 2 hour
5. ReadytoWork: digital online, module based for youth (16 to 35 years)
6. Digital Eagles: *Digital Banking savvy*
7. Borrower Education: for first 1st time home owners
8. Financial & Estate Planning

National Delivery:

- Level 1 BBB-EE service provider
- SETA approved facilitators
- Flexible modular based program
- Employee attendance certificates
- Cognitive gain reporting (MI)
- Low business impact
- Min of 30 employees per sitting



Personal budgeting

We'll teach you how to draw up a budget making use of practical budgeting steps taking into account your individual financial situation.



Managing debt

A complete breakdown on the debt management process, tips on what to do in times of a financial crisis, and the difference between good and bad debt.



Using credit smartly

We can help you with the right information on applying for credit, credit management and tips for using credit smartly.



Your rights & responsibilities (NCA & CPA)

Here we will provide you with in-depth information regarding the National Credit Act (NCA), the Consumer Protection Act (CPA) and the Code of Banking Practice (CoBP).



Everyday banking

This module will help you choose an account that's right for you, help with important information regarding debit orders, as well as phishing and card skimming scams and how to avoid them.



Growth & wealth creation

Learn how to set investment goals, match your investment goals with an appropriate investment plan, implementing your investment plan and finally how to monitor and review your investment plan.



Protecting belongings, Wills and Estate Planning

All the information you need regarding the importance of retirement planning and insurance policies.

Consumer education

What will be covered in the consumer financial education sessions?

Through accredited training providers, our free consumer financial education sessions will aim to improve financial literacy and knowledge; thus, allowing consumers to understand the financial sector – and its products and services – better.

This training workshop will cover the following topics :

1. Spending, losing and making money
2. Saving money
3. Managing money
4. Managing credit and risk

A certificate of attendance will be offered to all participants who complete the workshop.

All training complies with Code Series FS 500, statement 500 and is according to the 'Consumer Education Element of Broad Based Black Economic Empowerment'.

Gender-based violence education

Unpacking the gender-based violence (GBV) session:

GBV is a profound and widespread problem in South Africa, impacting almost every aspect of life. GBV occurs as a result of normative role expectations and unequal power relationships between genders in a society. In collaboration with *Father a Nation*, we have developed a curriculum comprising the following:

Module one: Understanding GBV

- The definition and different forms of GBV
- The facts about GBV in South Africa
- The role of power differentials in GBV
- The effect of alcohol and substance abuse
- Strategies that abusers use

Module two: Masculinity and abuse

- Understanding masculinity
- The role of fathers, mothers and the society in raising good men
- Healthy vs unhealthy masculinity

Module three: Why men abuse

- No excuse for abuse
- The four main reasons why men abuse (not excuses!)
- The South African context

Module four: Overcoming GBV

- Five actions that every man needs to take to stand up against GBV
- Five actions that women can take to add their power to the cause
- Pledge to action

A certificate of attendance will be offered to all participants who complete the workshop.

) Thank you (

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