



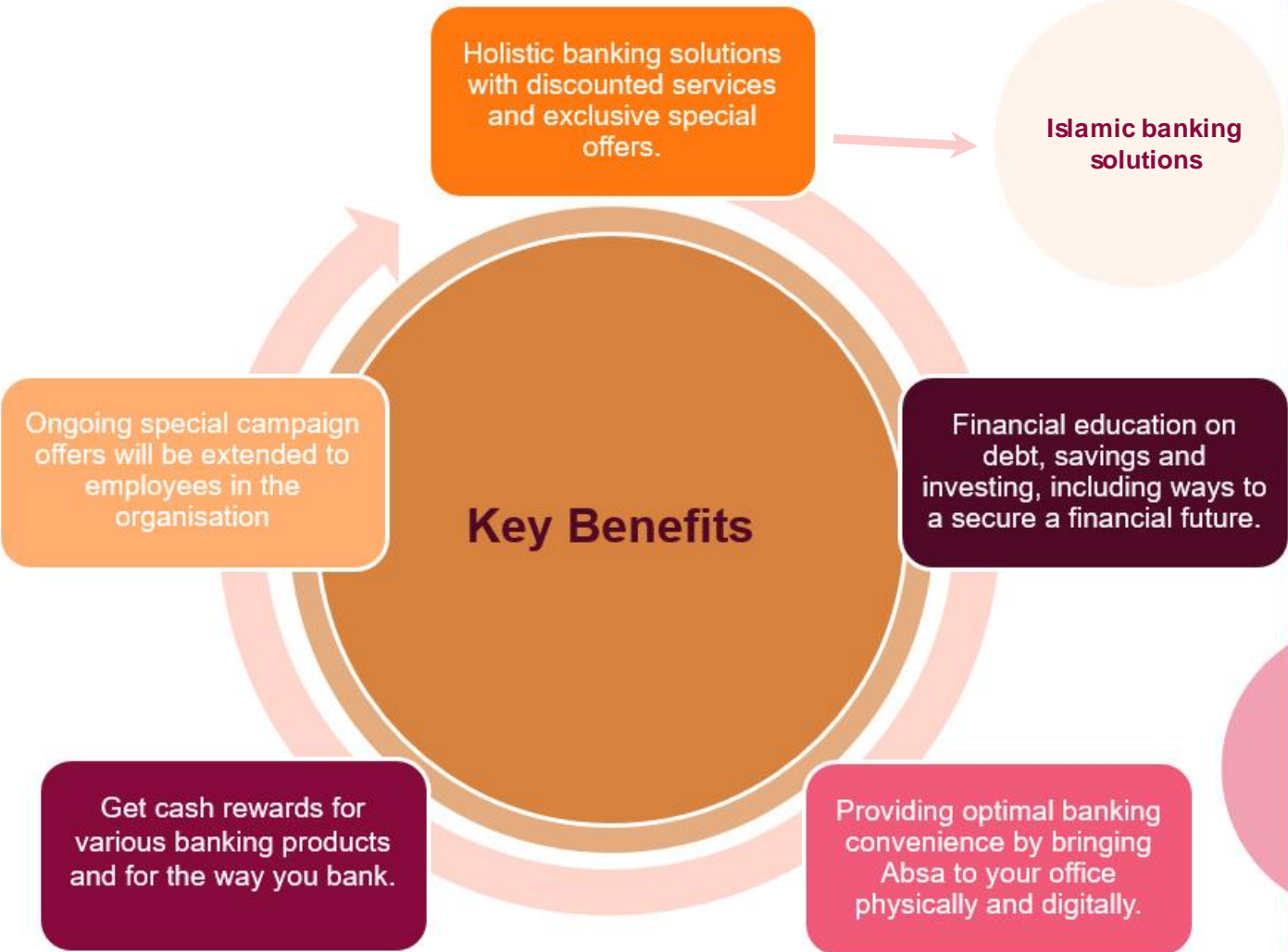
# Employee Value Proposition for NFMW members and staff

8 June 2022  
V1.5

**Scheme code: 10682**

# What is in it for NFMW members?

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



# NFMW Member Benefits

## Transactional Accounts: *Everyday Banking (refer special incentive)*

- **Transact account** @ just **R4.90pm** includes **R5,000.00 death benefit**
- **Flexi Account** @ just **R30.00 pm** includes **R15,000.00 death benefit**
- **Gold Value Bundle & Premium Cheque:**
  - **Death benefit of up to R25,000.00**
  - **Retrenchment Cover of R10k & Disability Cover of R10k**
  - **Family Banking:** discounted bundled offer incl. 50% spouse discount & free banking for **Student Cheque** and kids **MegaU** accounts

## Personal Loans: *at best rate guaranteed*

- Personal Loans
- **Debt consolidation** (Balance Transfer): A consolidated loan facility, that can help you save money with one installment & a low interest rate, guaranteed.
- **Study Loans:** best rate at Prime & only pay interest for first 12months

## Credit Card: *Build your credit record*

- Get up to 57 days' interest-free credit, with **free Lost Card Protection**

## Absa Rewards: *Get rewarded for the products you have and the way you bank.*

- **Grocery:** Up to 30% cash back on **Food Lovers, Pick n Pay & Woolworths**
- **Fuel:** up to 30% cash back when you fill up or shop at **Sasol**
- **Health & Beauty:** Up to 30% cash back at **Dis-Chem**
- **Travel:** up to 15% cash back from **Travelstart**

## Savings and Investments *offers customers flexibility &*

- **Special Digital Bonus Rate of plus 0.50% for online take-up**
- **Capital and interest is guaranteed** over the period of the investment
- **TruSave:** Set your goal, start saving. Immediate access to your savings.
- **Future Plan:** save for your children's future
- **Tax-Free Savings account:** use your annual tax-free allowance

## Virtual Advisor: fully accredited to provide **comprehensive financial advice**

**Free Digital Fraud Warranty:** added protection for defrauded customers. Warranty covers all customers who use the latest version of the Absa Banking App and who transact responsibly

**Islamic Banking:** Shari'ah-compliant solutions that cater for your every need

**Private Banking:** Experience the benefits of a Private Banker

## Home Loans:

- **Ordinary loan: 0.25% rate concession** subject to **new** salaried based Transactional account and monthly home loan debit order payment (T&Cs apply) - **(or)**
- **Ordinary loan:** monthly **0.20% cash back for 36 months** (existing Absa Transactional salary account holders)
- **Affordable Housing "MyHome":** for 1<sup>st</sup> time home buyers
  - monthly income of R25 400 or less (single or joint)
  - **100%** loans to value
  - **50%** discount on Absa Panel Attorney bond registration costs
  - **FLISP:** employee may qualify for a government housing subsidy program
    - [Finance Linked Individual Subsidy](#)
  - Home education - free home buying 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

## Vehicle finance: Interest rate concession of **up to prime less 0.60%**

- 50% discount on initiation fee
- Short Term Insurance: up to 30% discount

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%

## Wills & Estates: **FREE Will drafting & 5% discount on executor fees** for estates >R500k

- **Additional 10% discount on executor's fees** provided an Estate Preservation Plan is in force and Absa is the nominated executor (Immediate cash - monthly expenses, Executor fee, Estate shortfall etc)
- Access to a **free Financial Planner and an Estate Liquidity calculator**
- **Flexi Funeral Plan:** peace of mind from just R43pm

## Employee Wellness through Financial Education: **Free to your employees**

- **Financial Literacy:** level 1 BBB-EE service provider / accredited SETA facilitators
- **Gender Based Violence & Ready2Work**

## Covid - 19 information hub: Payment Relief options for Absa banked employees

# Family Banking Packages for NFMW members



## 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...



# Home Loan solutions for NFMW members.

-0.25% rate concession for Non-Absa banked employees on condition they open an Absa cheque account, and their Home Loan debit order is paid from this account



## Ordinary Home Loan

Employees with a joint or single monthly income more than **R26 100**.

- 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**
- 50% discount on attorney bond registration costs **\*\*\*First Time Home Buyer Only\*\*\***



## 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
- A **free** professional Borrower Education Programme, to will help you with **budgeting**, learning the ins-and-outsof 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 **3 year qualification (NQF 7) and higher**.

- Up to **105%** bond on a purchase price of up to **R1.8 million**. An extra **5%** towards transfer & bond registration costs.
- **50%** 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 upto **R30 000** (VAT incl) of your bond registration costs\*



## Building Loan

To enable you to **build your dream home**

- Up to **100% LTV** in Absa **Approved Developments**.
- **90% LTV** with your own **NHBRC\* accredited builder**
- Your repayments only start nine **(9) months** after your bond has been registered.



Or

## Conditional Cash-Back Rewards

**Aimed at employees** of a corporate, where Absa holds an agreement to provide banking Products / offerings to their employees.

- A benefit equal to **0.20%** 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.

# Insurance



## Homeowner's Comprehensive Insurance (HOC)

Absa's Homeowners insurance gives you cover for the structure of your residential home, its permanent fixtures and fittings against sudden and unforeseen damages, these include:

- Wind, thunder, lightning, storms, hail, floods and snow
- Malicious damage
- Fire and explosion
- Theft or attempted theft
- Unlimited leaking, bursting or overflowing of geysers and pipes
- Earthquakes
- Impact damage
- Subsidence and landslip/landslide

### Additional Benefits:

- Power Surge Cover: up to R10,000 per claim event
- HOC Home Assist: 24-hour helpline for emergency household repairs
- Loss of rent/rental value: payments of up to 12 months or 25% of sum insured for rental loss related to an insured event

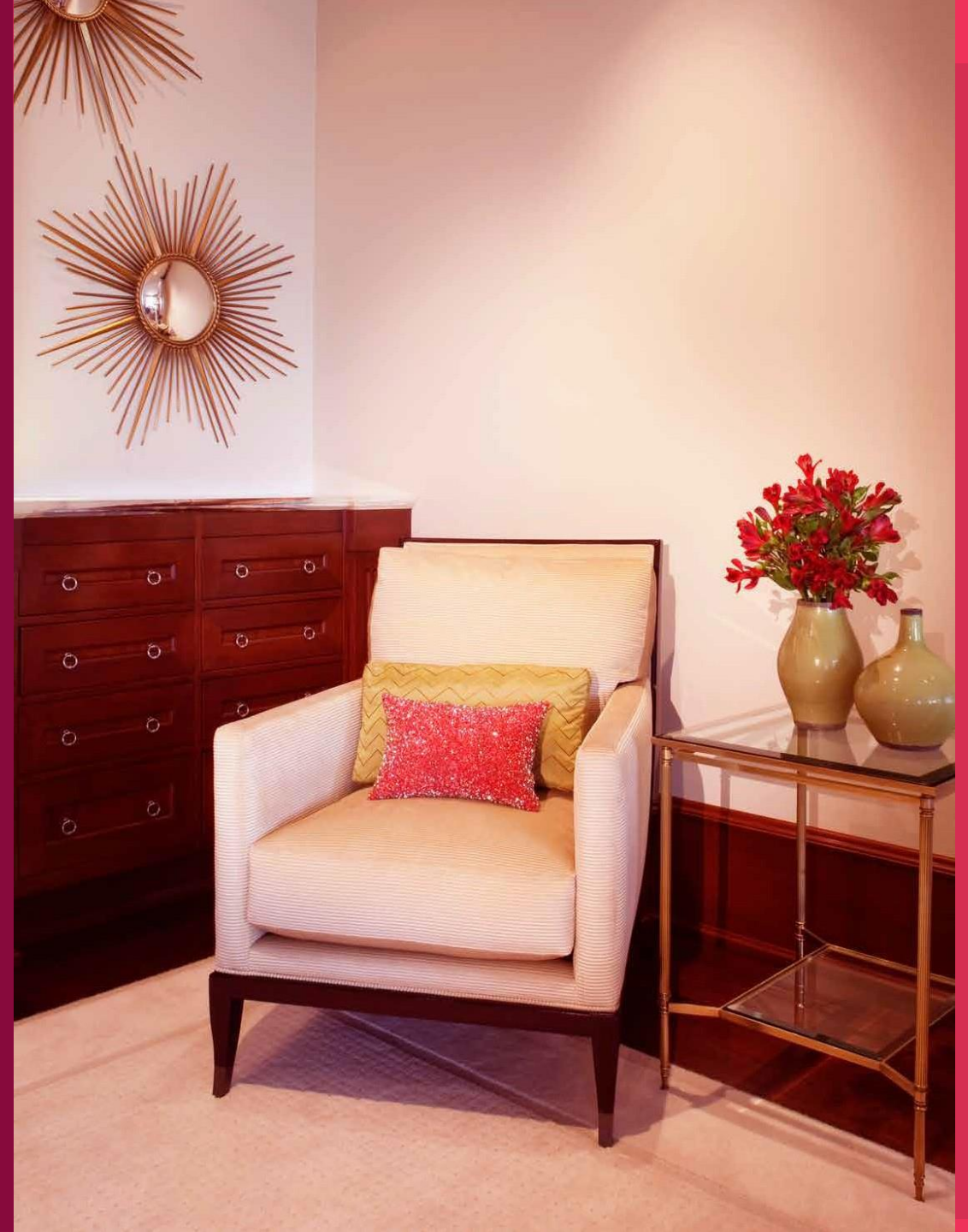
### We make it easy :

- Seamless process – HOC quote is provided with the Home Loan Offer
- Affordable premiums collected from your Bond account, if you elect
- Insurance that meets the Home Loan requirements, alleviating ongoing admin

## Life Insurance

Life insurance cover will settle or repay your debt for a limited period in the event that something happens to you and you can no longer repay your Home Loan. Depending on the cover you choose, benefits may include:

- Death (with benefit for natural or accidental death)
- Permanent or temporary disability
- Terminal illness (should you be diagnosed with this)





# Credit Card solutions for NFMW members

57 days interest free on transactions that meet the qualifying criteria, 3% minimum payment on outstanding balance, innovative digital payment options



## Access to Credit

A credit card offers access to a Credit Facility which can be used for any one of several reasons, such as:

- Emergency expenses (like a burst tire)
- Education (Pay for study fees)
- Home improvements
- Travel
- Online Shopping

A customer can manage their credit risk by increasing OR decreasing their credit limit to a level which they consider suitable to their risk profile.

[www.absa.co.za/creditcard](http://www.absa.co.za/creditcard)



## Offers Rewards

An Absa Credit Card can be linked to the Absa Rewards programme which means customers can earn cash back across various categories:

- Bank earn with every swipe
- Fuel earn
- Grocery earn
- Health & Beauty earn
- Digital Lifestyle partners
- Travel
- Discounts/Rewards from Partners (Partner Earn)
- Small business Friday double earn

Should customers only transfer money to their CC and use this as a payment mechanism (transacting and not revolving) – it offers a safe & smart way to pay and earn Rewards

[www.absa.co.za/rewards](http://www.absa.co.za/rewards)



## Enhances Travel

Specifically, when it comes to travel – a Credit Card currently offers great benefits as customers qualify for:

- Basic Travel Insurance (plus the ability to purchase top-up cover)
- Lounge Access
  - Student: Bidvest Included visits
  - Gold: Bidvest Preferential Rate
  - Premium: Bidvest Included visits
  - Private Banking: Bidvest Included Visits & LoungeKey
- International Payments and ATMs

Refer each card proposition for details



## Secure Payment

A credit card comes with Lost Card Protection and offers a secure ways of payment such as Contactless.

Customers can also enable NotifyMe which allows them to track all activity on their card

A credit card is a great way to shop online as customers pay via Visa Secure.

3D Secure protects a buyer's credit card against unauthorised use when shopping online. This simple service enables buyers to validate transactions they make over the internet by requesting a personal code (usually sent to your cell phone as a one-time PIN). It helps protect against fraudulent use by unauthorised individuals.

<https://www.absa.co.za/security-centre/absa-tools/>



# Credit Card solutions for NFMW members

57 days interest free on transactions that meet the qualifying criteria, 3% minimum payment on outstanding balance, innovative digital payment options



## Banking App & Transactions

Customers have access to a wide range of transaction capabilities.

They can use straight/budget and/or pay via EFT from their CC account but they can also fully manage their card in App

- View Digital Card
- See balances
- Retrieve Statements
- Manage limits
- Lock and unlock features
- Retrieve PIN
- Retrieve card details
- Stop/Replace
- QR Payments
- Apple Pay card provisioning
- Prepaid & Lotto



## Digital Apps/Wallets

A Credit Card is great for facilitating in-App/subsription account payments such as DSTV, Deezer, Apple and Playstore.

Your credit card can also be loaded in App/digital wallets and applications such as Uber, Snapscan, Zapper, Apple Pay, Samsung Pay, MasterPass and walletdoc, which offers a host of payment options and history tracking.

When customers pay their utility bills using their Credit Card, they earn Rewards and there are no transaction fees.



## Credit Life

A Customer can take out a Credit Protection Plan on their Credit Card which protects them in the case of death, disability or retrenchment/loss of income.



## Scheme Benefits (Visa)

Customers get benefits from the Scheme on which the card is issued. Some of the Visa Benefits are:

### TRAVEL

- GCAS
- Medical & legal referral
- Travel Insurance
- Agoda.com
- Luxury Hotel Collection
- Avis Car Rental
- Collision damage waiver
- Airport lounge access
- YQ Meet & Assist

### SHOPPING

- Visa Marketplace
- Buyers Protection
- Extended Warranty

### LIFESTYLE

- Concierge Services
- Global Merchant Discount Offers



## Payment Options

Customers get a contracted interest rate on their credit card, but they can actively manage this by using the 57 days interest free period (transactions meeting qualifying criteria) and also noting transactions which attract interest from day 1 (excluded transactions), such as cash/EFT.

Customers can choose from payment options; i.e.

- **Min payment due**
- **Full statement balance**

Customers can also set up a fixed monthly payment to fund their card account via EFT.

Thus, there are several ways to manage exposure as far as the credit component and interest is concerned

<https://www.absa.co.za/security-centre/absa-tools/>

<https://www.absa.co.za/ways-to-bank/>

<https://www.absa.co.za/personal/insure/credit-protection/explore/>

<https://visacards.africa/>



# Absa Virtual Advisor for NFMW members

Our Virtual Financial Advisers deliver digital solutions that range from daily queries to portfolio evaluations and account switches. They are fully accredited to provide comprehensive financial advice.



Virtual Advice also offers a range of other services:

- Drafting and reviewing wills\*
- Estate planning services
- Retirement planning
- Financial needs analysis
- Holistic investment advice
- Life, Disability and Dread Disease Cover
- Income and Retrenchment Cover
- Short-term insurance
- Law for you
- Funeral Cover
- Education Builders and Education Protectors.

\*Wills with asset values over R500 000 are drafted at no charge.

If you prefer to meet face to face with one of our Financial Advisers, please contact the Call Centre to facilitate an appointment.

[virtualadviser@absa.co.za](mailto:virtualadviser@absa.co.za)

011 225 1797

# 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.

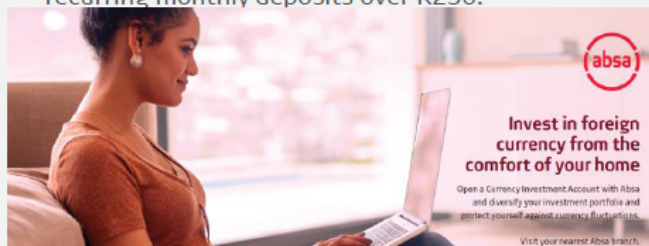
**SWIFT** – by using your nearest **Absa foreign exchange branch**, **Absa Online** or the **NovoFX** App for payments on the go, and earn Rewards points to help you move up tiers.



### 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 you 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.



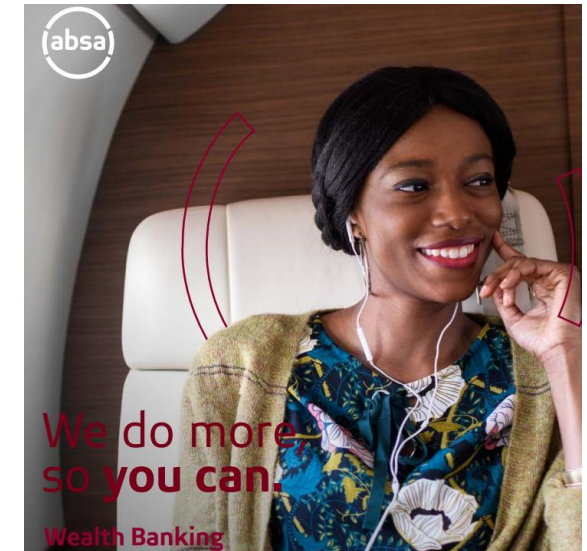
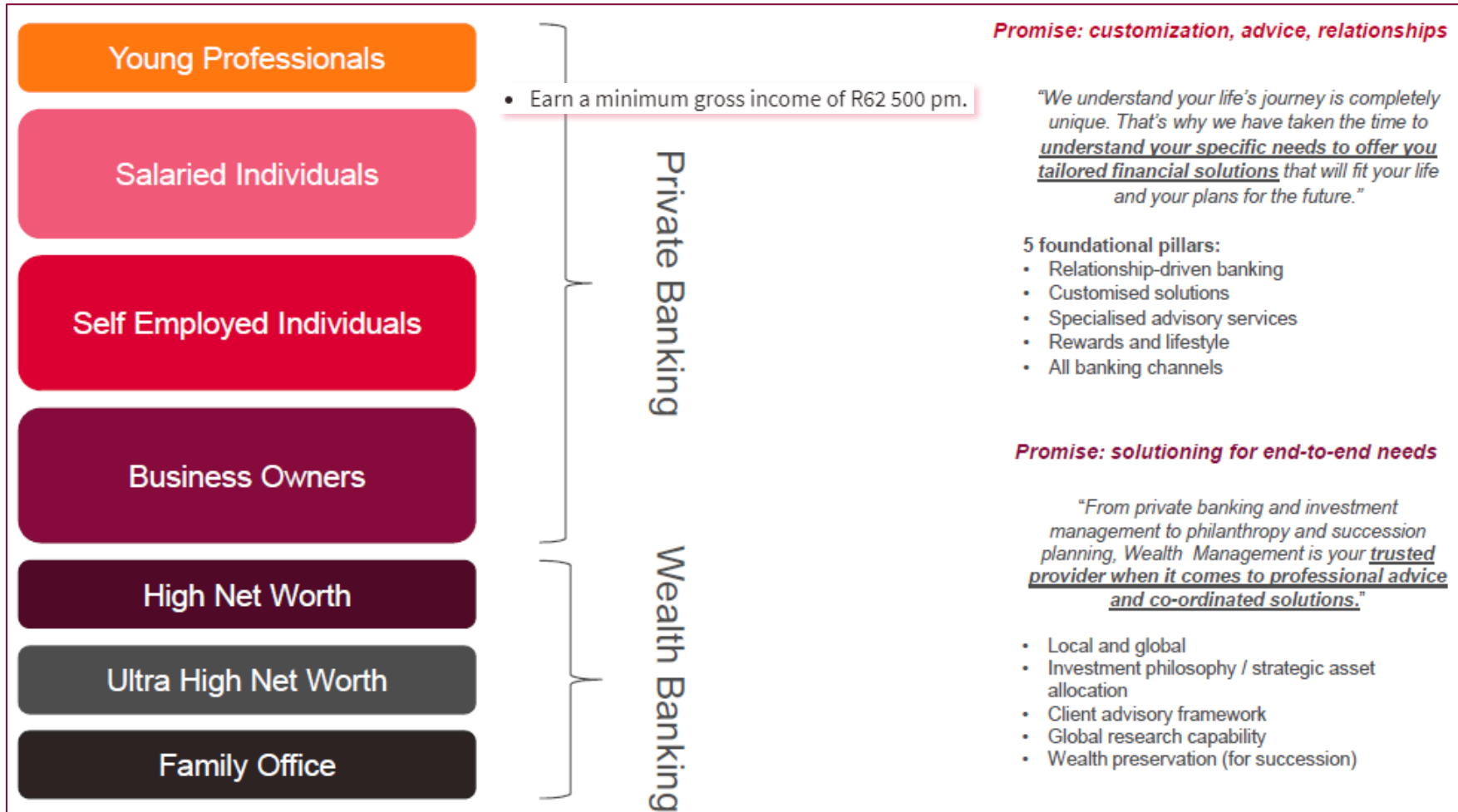
\*Available at selected Absa foreign exchange branches only.

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](mailto:RBBInternationalBanking@absa.africa)

# Private-Wealth Client Continuum

The Private Banking Account is designed to offer you a range of transactional services and lifestyle features and benefits that exceed your everyday banking expectations. Enjoy a service that is relationship-driven, with a dedicated private banker who understands your individual, business and family needs.



## Need more help?

Let one of our consultants assist you.

Private Assist:

0860 553 553

International Private Assist:

+27 11 501 5011

Email us:

[privatebanking@absa.co.za](mailto:privatebanking@absa.co.za)



# Absa Gap Cover | Overview & 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	<b>R173,000 per person in the family</b>	•	•	•	•
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



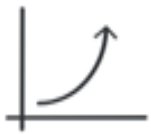
# Employee Wellness: growth through Financial Education

## Available programs:

1. **Gender Based Violence** - 2 hour
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. **Estate Planning, Deceased Estates & Wills** (30 min digital session)
6. **ReadytoWork:** digital online, module based for youth (16 to 35 years)
7. **Borrower Education:** for first 1<sup>st</sup> time homeowners
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.

) Thank you (

## Terms and Conditions

This document has been prepared by Absa Bank Limited (“Absa”) for information purposes only. This document is an indicative summary of the terms and conditions of the securities/transactions described herein and may be amended, superseded or replaced by subsequent summaries. The final terms and conditions of the securities/transactions will be set out in full in the applicable offering document(s) or binding transaction document(s).

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# Special Campaign Incentive

**#Absa, bringing possibilities to life for NFMW members**

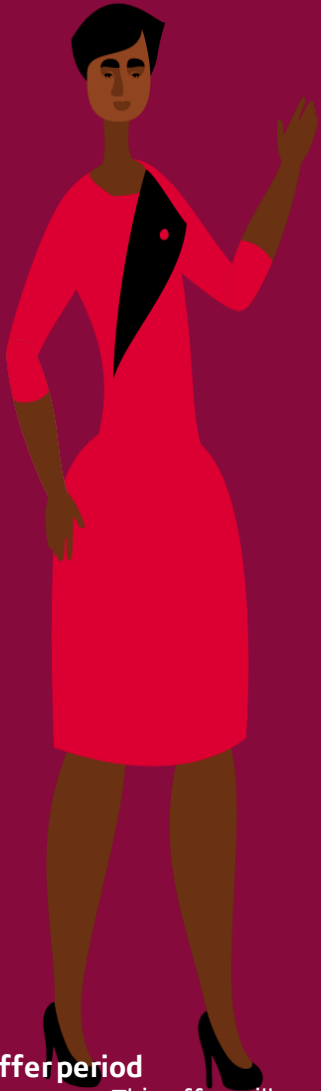


## Offer period

- This offer will start on 17 January 2022 ("**offer start date**") and end on 15 November 2022 ("**offer end date**"), both dates inclusive ("**the offer period**").
- Any accounts opened after the offer end date will not be considered for the purposes of this offer.
- T&C's apply



# #Member Offer



## Customers types

1

### New to Bank Customers

Customer with no products with Absa taking up either AVAF or HL or S&I or PL or Credit Card Package

+

Transactional Account

2

### Existing Customers

Customers who have an existing AVAF or HL or S&I or PL or Credit Card

+

Transactional Account

## Qualifying Transactional Products

- Transact
- Flexi Account
- Gold Value Bundle
- Premium Banking Account
- Private Bank Account (for Homeloans only)

**Note:** Includes all Spousal and Islamic Gold Value Bundle and Premium Account offerings as well as packages.

## Transactional Account Conditions

to be met within 4 months of account opening

**Switch** your salary and deposit it into the account for at least 2 (two) consecutive months.

**Minimum deposits** per product as follows:

- R18 000 per month into the Premium Banking Account
- R3 000 per month into the Gold Value Bundle
- R2 000 Flexi Account
- R500 Transact

Set up a minimum of two **debit orders**. (Excluding Transact)

## Digital Registration

### Offer period

- This offer will start on 17 January 2022 ("**offer start date**") and end on 15 November 2022 ("**offer end date**"), both dates inclusive ("**the offer period**").
- Any accounts opened after the offer end date will not be considered for the purposes of this offer.
- T&C's apply

# Other Product Conditions

## New Account Take Up

### PL

- Minimum qualifying loan value of **R8000**
- The Personal Loan must be paid into an Absa Transactional Account unless the funds are purposed for settlement to an external beneficiary or financial institution.

### Credit Card/ Packages

- Be or sign up to become an **Absa Rewards** member
- **Spend** an accumulated amount as set out below on the credit card within 2 months after approval:
  - A total of **R15 000** on a **Gold credit card**
  - A total of **R38 000** on a Premium credit card;
- Credit Card Account must remain in **good standing** for the duration of the offer period. (*Refer to T&C's*)

### S&I

- Minimum **recurring deposit** of **R250** product or as per S&I account
- Minimum balance as per S&I account taken up and; or

### Home Loans

Refer to:

- [First Time Home Buyer](#)
- [Great Escape](#)
- [Conditional Concessions](#)

### AVAF

Take up a new AVAF account **paid out** during the offer period

### Offer period

- This offer will start on 17 January 2022 ("**offer start date**") and end on 15 November 2022 ("**offer end date**"), both dates inclusive ("**the offer period**").
- Any accounts opened after the offer end date will not be considered for the purposes of this offer.
- T&C's apply

# Offer Incentives

Clients who have successfully met the criteria as set out in clauses will qualify for the following incentives...

New to Bank Customers taking up Transactional Account PLUS another product					
Product	Private Bank	Premium Account	Gold Value Bundle	Flexi Save	Transact
AVAF	-	R2000	R1500	R1000	R500
Home loans	<p style="text-align: center;"><b>NOT Part of YNOT</b> Rate concession depending on customer profile and aligned to: <b>Great Escape, First Time Home Buyer and Conditional Concessions offers</b></p>				
Savings & Investments	-	R2000	R1500	R1000	R500
Credit Card (Packages)	-	R3500	R2000	-	-
Personal Loans	-	R2000	R1500	R1000	R500
Existing Customers taking up Transactional Account					
Product	Private Bank	Premium Account	Gold Value Bundle	Flexi Save	Transact
AVAF	-	R2000	R1500	R1000	R500
Homeloans	-	R2000	R1500	R1000	R500
Savings & Investments	-	R2000	R1500	R1000	R500
Credit Card	-	R2000	R1500	R1000	R500
Personal Loans	-	R2000	R1500	R1000	R500

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) Thank you (