

**PRIVATE BANKING  
WHERE EVERYTHINK'S  
PERSONAL**

**RMB.** Solutionist Thinking.



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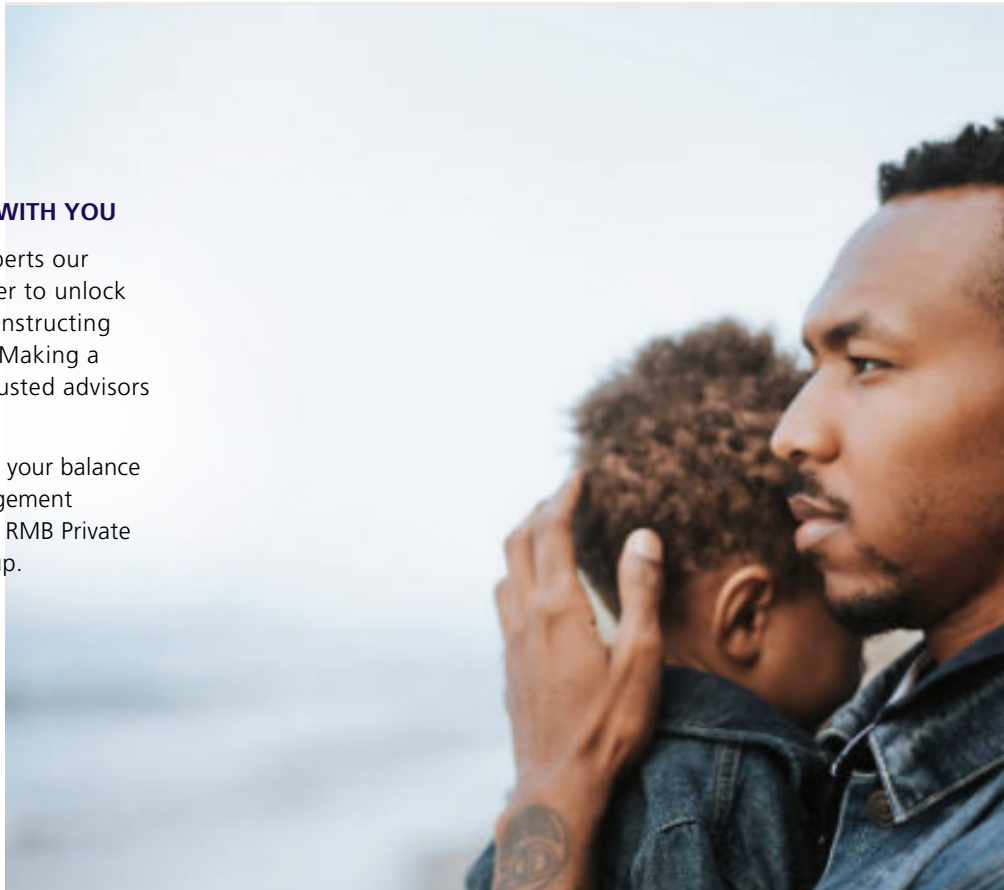


By harnessing the innate power of curiosity, we unlock hidden value for clients. We open doors to new possibilities. We challenge the accepted view. We ask the hard questions. **We call this Solutionist Thinking.**

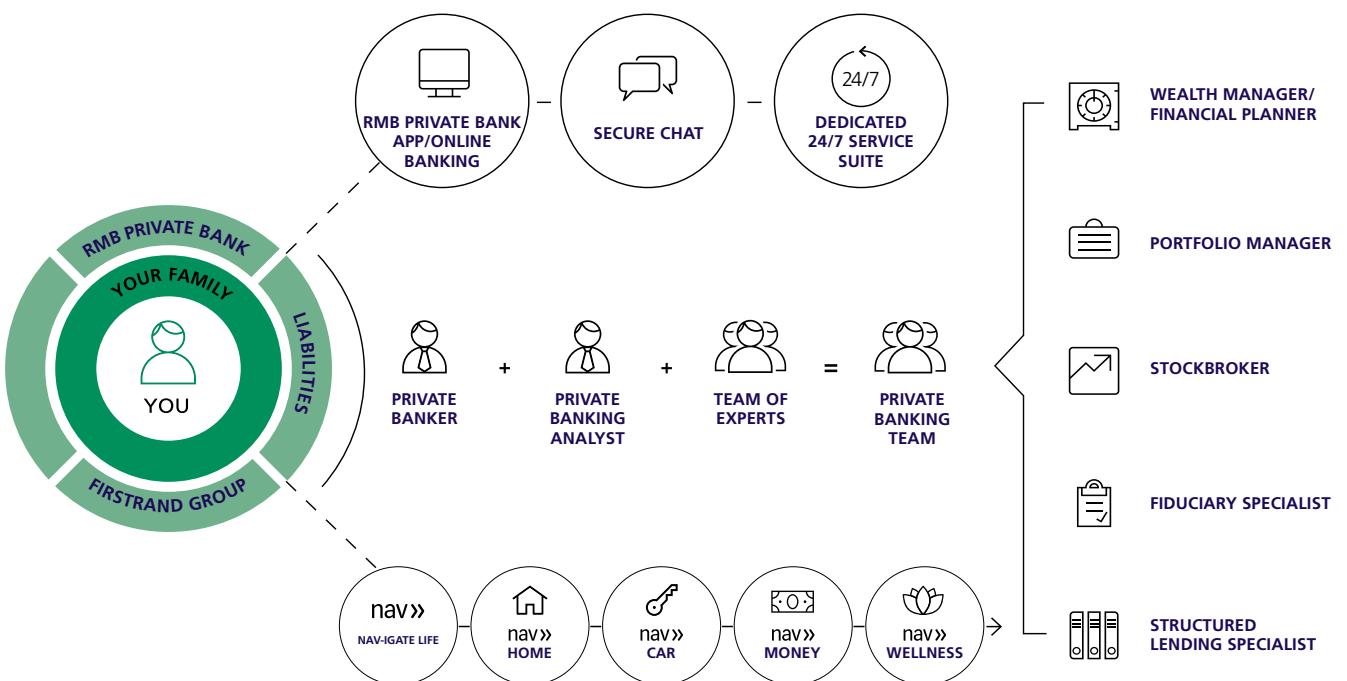
## OUR PRIVATE BANKERS SEE A FUTURE WITH YOU

Together with a team of advisors and experts our Private Bankers dig deeper and see further to unlock unique insight into your unique goals, constructing specialised solutions and advice for you. Making a lasting impression every day, makes us trusted advisors not just Private Bankers.

Your Private Banker takes a holistic view of your balance sheet to give you access to financial management solutions, advice and expertise from across RMB Private Bank as well as the broader FirstRand Group.



## OUR RELATIONSHIP APPROACH



## OUR SOLUTIONS

### PRIVATE BANKING AND ADVICE

- Transactional Banking
- Specialised and Structured Lending
- Management Services, Stockbroking, Cash & Tax-Free Range, Unit Trusts and Pre and Post Retirement Solutions
- Succession and Estate Planning
- Global Wealth Solutions

### BEYOND BANKING

- Philanthropy
- Nav-igate life with your financial GPS
- eBucks Rewards & eBucks Lifestyle

### CORPORATE AND INSTITUTIONAL BANKING

- Investment Banking
- Corporate Banking
- Global Markets
- Private Equity
- Client Coverage



*A portfolio diversified  
is a portfolio realised.*



## DAY-TO-DAY BANKING AND REWARDS

At RMB Private Bank, we offer a full-spectrum of innovative banking features that best meet you and your family's requirements. With us you can perform your day-to-day banking through using your cheque and credit card as well as our market-leading online banking facilities, App, or by contacting our 24/7 Service Suite.

When banking with us, you have access to exclusive rewards and benefits when you take up our Bundle or Fusion:



### FREE

- Free AA Emergency Roadside Assistance.
- The free online Stockbroking Account allows you to trade on the online platform.



### FAMILY

- Family Banking: Including a Spousal Account and FNB Youth Account.



### MONEY MANAGEMENT

- FNB Channel Islands Current Account
- Securities Local Trader Account
- Securities Global Trader Account



### ADDED VALUE

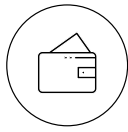
- Free FNB Connect added value: 60 Voice Minutes, 500 MB data, 60 SMS's per month.
- Have unlimited access to our SLOW Lounges, depending on your reward level.
- Earn eBucks at the highest rate in the programme when swiping your card.
- Access more than 1 000 international lounges through eBucks Lifestyle.
- Complimentary Money Maximiser Account.
- Complimentary Global Debit Card with your Global Account that allows you to invest in foreign currencies onshore.





Your all-in-one banking solution

**A SINGLE VIEW OF YOUR FINANCES IN ONE ACCOUNT**



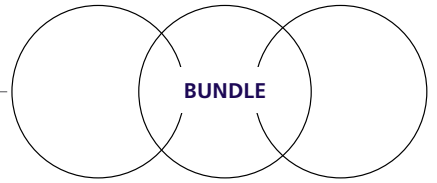
GET UP TO **30 DAYS** INTEREST FREE ON CARD PURCHASES



**REWARDS**

**eBucks**

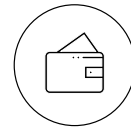
**EARN MAXIMUM REWARDS WITH EBUCKS**



**BUNDLE**

Get all-inclusive value at a single discounted monthly fee

**KEEP YOUR CREDIT CARD AND CHEQUE ACCOUNT SEPARATE**



GET UP TO **55 DAYS** INTEREST FREE ON CREDIT CARD PURCHASES

Terms, conditions and rules apply.



## **SPECIALISED AND STRUCTURED LENDING**

Lending is an integral part of the wealth creation process, which is why our innovative lending solutions are tailored to your unique requirements and balance sheet, ensuring that your wealth is never out of the market and your legacy is always in mind. Our focus includes:

### **Single facility**

The Single Facility is a truly unique account that simplifies your money management through debt optimisation. The facility works for you and provides you with added convenience by combining your cheque and credit functionality which allow immediate access to funds on demand.

### **Structured loan**

A structured loan provides secured finance for larger property acquisitions and investments. It offers you access to capital for other opportunities by letting you borrow against mixed collateral, which could include a combination of:

- Property
- Cash
- Shares
- Other investments

### **Home loan**

We provide finance for the purchase of your dream home or multiple properties as part of your investment journey.

### **Securities-based lending**

Allowing you to borrow against your stock portfolio while it continues to move with the markets and grow.

### **Preference share funding**

Allowing you to acquire listed shares at preferential rates in order to diversify or gear up your investment portfolio.

### **Commercial property finance**

Our expert team of property specialists will help you structure a financing solution that best meets your needs, while taking into account the property's value and serviceability of the loan.



*You only need one  
address to leave a legacy.*





## MANAGEMENT SERVICES:

### **Wealth Management**

We are experts at navigating the complexities of today's financial world. Our Solutionist Thinking approach to wealth management centres on a firm understanding of your objectives and needs to ensure that your wealth works for you and your family.

### **Portfolio management**

We help you create a portfolio that is personalised to your investment profile. Based on your wealth strategy and how much of an active role you would like to play, we are able to structure your portfolio accordingly.

*Wealth is in the eye  
of the beholder.*

## Goal Based Financial Planning

Enjoy the benefits of independent, expert advice across retirement, investments and risk, regardless of matter your goals or time frame.

## Stockbroking

Our stockbroking options allow you to choose an investment approach, and level of engagement, that you are most comfortable with.

## Cash & Tax-Free Savings

We offer a full suite of return and capital protected deposit options that enable you to access your funds when you need them.

- Money Market, Savings and Youth Savings account
- Fixed Deposit
- Cash Intelligence Index

Benefit from every bit of growth, by paying no tax on your savings or investments, dividends and returns with any one of our Tax-Free Savings solutions.

- Tax- Free Cash Deposits
- Tax- Free Shares
- Tax-Free Unit Trusts

## Unit Trusts

The Horizon Series Unit Trusts is a range of five expertly modelled funds, which have been built to ensure that you derive the maximum level of benefit based on your specific investment goal:

### Cost effective

### Best of Breed

### Diversified

## Retirement

- **Pre retirement**

Choose between our Retirement Annuity or Pension or Provident Preservation Funds to assist you meet your retirement needs in the most tax efficient manner.

- **Post retirement**

Our Living Annuity will help you comfortably live out your retirement.



## **SUCCESSION AND ESTATE PLANNING**

Our team of Fiduciary Specialists use their legal and tax planning skills to design and implement an estate plan that will not only ensure that you and your loved ones derive maximum benefit from your assets during your life time, but which will also provide for the effective transfer of wealth to the next generation.

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## **GLOBAL WEALTH SOLUTIONS**

We have combined the best of FirstRand's international investment and wealth solutions that will cater to your every need. From helping you with your Single Discretionary Allowance and Foreign Investment Allowance; setting up an international bank account, assisting with selecting the right investment solution and advice about structuring a family trust to protect your wealth.



## PHILANTHROPY

We are bound by the belief that together we can make a difference – for our clients, for society and for the future. Our Solutionist Thinking extends to our philanthropy centre, providing you with a structured and coordinated mechanism, supported by expert advice and management, through which you can donate to causes you are passionate about.

### **NAV>>**

nav>> is a smart digital tool designed to point you in the right direction when it comes to making decisions about your money. It's like a financial GPS that steers the way, wherever you need it most.

#### **nav>> Home**

nav>> Home puts you in the driver's seat when buying or selling a new home.

#### **nav>> Car**

nav>> Car helps you navigate simpler vehicle ownership and keeps you safer on our roads.

#### **nav>> Money**

nav>> Money helps you improve and navigate the road to financial fitness with tools designed to build on financial awareness and bring money to life.

#### **nav>> Wellness**

Understand your fitness and nutrition and let us coach you across the finish line with tips, tricks and recommended activities for achieving your personalised goals. Set and track fitness goals, benefit from discounts, as well as click and collect medication from Dis-Chem.

## INSURANCE

As a part of the FirstRand group we bring you FNB Life.

As your life insurer and your bank, we have a better understanding of your needs. And we can therefore offer you innovative extras that others can't.

### 1. We offer simple, innovative products that suit your needs

At the core of our product philosophy, we want to develop products that offer value and are simple to understand, and that are there for you when it matters most.

### 2. Our clients ranked us #1

FNB Life was ranked #1 Life Insurer in the 2017 and 2018 South African Consumer Satisfaction Index.

### 3. We proactively identify claims to pay out

We check for any deaths on our database with the Department of Home Affairs monthly and will proactively initiate the claims process with the family, providing you with additional peace of mind.

### 4. You can earn rewards with eBucks

You can earn up to 40% of your FNB Life Insurance premiums back in eBucks, every month.

### 5. You can get cover anytime, anywhere

We've made it even more convenient for you to get Life Cover anytime, anywhere. You can get our Life Cover in minutes on the RMB Private Bank App. Plus, you can also access your policy details on your Online Banking profile.

## eBUCKS AND eBUCKS LIFESTYLE

By shopping, filling up with fuel or loading airtime, you earn eBucks to spend on the things – and people – you love.

From gifts and gadgets to flights or accommodation for a family holiday, our rewards make affording the luxuries as easy as spending on the necessities.



*Our interest is always  
in your best interest*



## **CONTACT US FOR MORE INFORMATION**

If you would like to apply or find out more about RMB Private Bank please connect with us:

**Email:** [servicesuite@rmbprivatebank.com](mailto:servicesuite@rmbprivatebank.com)

**Call:** 087 575 9411

Visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)

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