



NEDBANK
PRIVATE WEALTH
SINCE 1834

TAX-FREE INVESTMENTS ON OUR APP

FOR CONVENIENT AND COST-EFFECTIVE SAVING.

Investing tax-free is a great way to make every rand count and to maximise the growth on your savings. With our app, investing is quick and effortless, with no paperwork or extra admin.

see money differently

SOUTH AFRICA | UNITED KINGDOM | GUERNSEY
UNITED ARAB EMIRATES | JERSEY | ISLE OF MAN

Nedbank Private Wealth, an authorised financial services provider through Nedgroup Private Wealth Pty Ltd Reg No 1997/009637/07 (FSP828), a registered credit provider through Nedbank Ltd Reg No 1951/000009/06 (NCRCP16), a member of JSE Ltd through Nedgroup Private Wealth Stockbrokers Pty Ltd Reg No 1996/015589/07, an authorised financial services provider (FSP50399) and a registered credit provider (NCRCP59).

OUR APP CONNECTS YOU TO A FAST AND EASY TAX-FREE WAY TO SAVE.

Open a new tax-free investment on your phone and have the peace of mind that your money is working hard to maximise your savings. Follow the steps below to benefit.

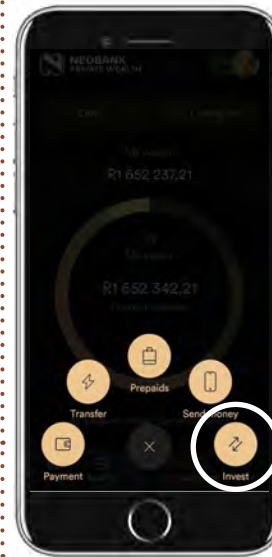
1 TRANSACTION

Once you have logged in, click on **'Transact'** on the home screen.



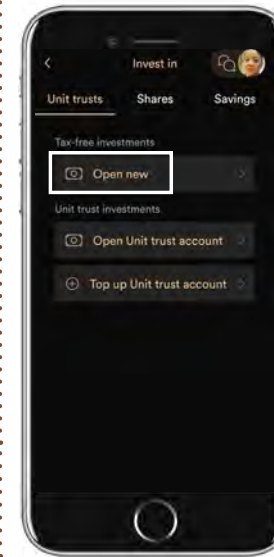
2 INVEST

From the pop-up menu, select **'Invest'**.



3 OPEN NEW

The 'Invest in' screen will open. From the 'Unit trust' menu, click on **'Open new'** under 'Tax-free investments'.



4 The 'Income and tax details' screen will open. Please specify the **source of the money** you are investing and your **occupation** and click on 'Continue'. (This is for FICA purposes, for your and our protection.)

5 The 'Open unit trust account' screen will open. Please specify the lump sum and/or debit order **amount** and **when you want to invest** and click on 'Continue'.

6 The 'Investment details' screen will open, showing four funds. Please specify:

- in **which funds** you want to invest; and
- **how much** you want to invest in each fund and click on 'Continue' to complete your transaction.



HOW TAX-FREE INVESTMENTS HELP YOU MAXIMISE YOUR SAVINGS.

- You don't pay tax on any of the investment proceeds: income, interest, capital growth or dividends.
- All income generated can be reinvested into the tax-free investment without incurring any tax liabilities.
- The only fee is the annual management fee – there are no upfront, switching or exit fees.

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

