



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 and topping up 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).

CONNECTING YOU TO FAST AND EASY TOPUPS ON OUR APP.

Top up your tax-free investment on your phone – follow the steps below to benefit.

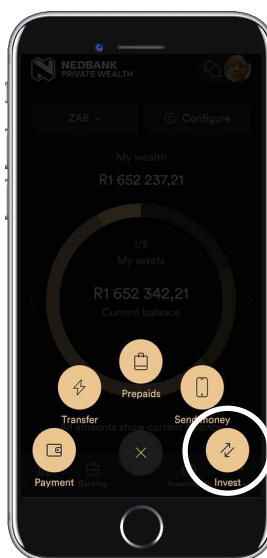
1 TRANSACTION

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



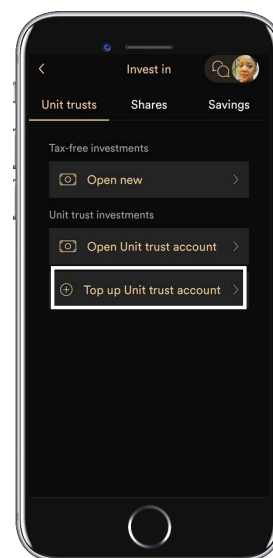
2 INVEST

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



3 TOP UP

The **'Invest in'** screen will open. From the **'Unit trusts'** menu, click on **'Top up unit trust account'** under **'Unit trust 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 **'Top up 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 the funds you are currently invested in.

- If you want to stay invested in the same funds, click on **'Continue'**.
- If you want to change your fund selection, click on **'Add or remove funds'**.

▼
The **'Select funds'** screen will open. Add and/or remove funds using the sliders. If you choose to add more than one fund, you will be able to specify how much to invest in each fund. Once you are happy with your selection, click on **'Continue'**.

7 The **'Summary'** screen will open. Check that all the details are correct. If you want to make changes, click on the back arrow in the top left corner. Otherwise, click on **'Confirm'** to finalise the 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.

