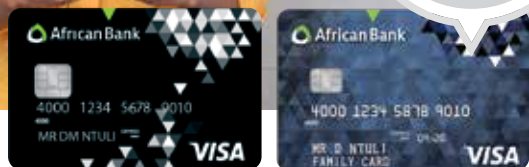


Designed to share

MyWORLD bank account

SA's **LOWEST BANKING FEES****



- Bank with SA's lowest banking fees**.
- Made to share - Up to 6 accounts no monthly fees.
- Save more with SA's best rate*.
- Online banking is FREE-TO-USE with ZERO DATA COSTS***.
- Save time with 1 online banking profile, linked to internet banking, our App or cellphone banking and all your accounts.

Up to **6 ACCOUNTS**
NO MONTHLY FEES

Connect Online

Save time and money with **FREE online banking**. It is simple and easy to manage your accounts 24/7 via www.africanbank.co.za, our **African Bank APP** or **Cellphone Banking**.

Internet Banking

Visit africanbank.co.za - register & login.
An email address will be required to register.

African Bank Banking App



Download the app by scanning this QR code **OR** search for African Bank on the Playstore or App Store to download and install.

An email address will be required to download the African Bank app.



SCAN ME

Cellphone Banking

Register for cellphone banking with your consultant in branch or on www.africanbank.co.za. Dial ***120*225#** to accept the terms and start banking from your phone.

Visit our branch **TODAY**

Terms, conditions and affordability rules apply. Full terms and conditions are available on African Bank website. Service, initiation and insurance fees apply. All fees are inclusive of VAT. The bank reserves the right to change fees at any time with one month written notice. Fees are valid as at 6 April 2019. *SA's Best Rate on any positive balance. All interest rates quoted are nominal annual compounded monthly (NACM) rates. **See the pricing guide for more on SA's Lowest Banking Fees. ***Online banking is Free to use for Telkom, Vodacom, MTN and Cell C networks and cannot be guaranteed for other networks, excluding App downloads. Value Added Deal delivery and SIM card included. Standard network rates and data charges apply. No product insurance included. One device per credit agreement. Offer valid while stocks last. African Bank reserves the right to, in its sole discretion and at any time to remove any products from its product offering. Nominal annual compounded monthly. Investment product and rate terms and conditions apply. Insurance underwritten by Guardrisk Life Limited, an authorised financial services provider and licensed life Insurer, Reg No.1999/013922/06. FSP NO: 76. African Bank Limited is an authorised financial services and registered credit provider. NCR Reg No: NCRCP7638. Reg No: 2014/176899/06. FSP No 46094

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With us you can

Bank, Borrow, Save, Invest & Insure



Get more from your daily banking

with the MyWORLD bank account

Introducing an all-in-one banking solution which allows you to **Bank, Share** and **Save**. The first account made to share, welcome to MyWORLD.

How does the MyWORLD bank account work?



Primary Account Holder

Is the person who opens a MyWORLD account.



Pockets & Members

You can have a total of **5 Pockets** linked to your primary account.

It comes with **one**
➤ **Power Pocket** and
➤ **one Savings Pocket**, ready to go.

With **MyWORLD** the most important people in your life can now be part of your banking journey.

Join MyWORLD TODAY

Simply click
www.africanbank.co.za,
call **0861 123 456**
or visit your nearest branch

 **African Bank**
We are you

LOAN

We offer a range of feature-packed, hassle-free personal loans to suit your needs and your pocket.

PERSONAL LOAN

Tailor-made personal loans of up to **R250 000** for all your needs. Flexible terms of up to **72 months** with fixed instalments.

CONSOLIDATION LOAN

Boost your budget with lower monthly instalments. Consolidate up to **R250 000** into **1 easy-to-manage** Loan. **Plus save more with less monthly service fees.**

THE 15% LOAN

Enjoy a fixed interest rate and fixed monthly repayments on a loan from **R5 000 - R50 000**. Allowing you peace of mind and comfortable repayment terms from **9 - 18 months**.

Initiation and Service fees apply.

VALUE ADDED DEALS

We help to keep you connected. You can now get the latest technology gadgets on credit.

View our latest range of phones, tablets and laptop bundle deals available at all our branches. Simply add a tech deal to your loan at time of application.



Credit Card

Safety Tips!

- Never give your **card, PIN** or **CVV** number to anybody, **including African Bank employees.**
- Always keep your **PIN** a secret.
- Swipe, dip and contactless transactions will always prompt you to enter your PIN.
- Always ensure that you receive your card back after **every** transaction and keep it in a safe place.
- For Card Not Present transactions, e.g. online payments, the transaction will require an OTP.

CREDIT CARD

Walk in and walk out with our instant-issue credit card with limits of up to **R120 000**. We help put the power into your pocket, giving you the safest and most convenient way to purchase or pay.

FEATURES AND BENEFITS OF THE BLACK CREDIT CARD

Your African Bank Credit Card allows you more convenience and peace of mind with the following features:

- Your personalised embossed Card is issued instantly at any African Bank Branch.
- Accepted globally at all merchants and ATMs displaying the Visa logo.
- Using your Card is safer than carrying cash.
- Simply Tap, Dip or Swipe, then enter your PIN to complete any transaction.
- Online (Card not present) transactions are secure with participating merchants and a One Time PIN (OTP) will be sent to the cardholder to authorise the transaction.
- Cash withdrawals at POS (Point of Sale, or till points) at participating merchants, for example, Checkers, Shoprite, Spar and Pick n Pay.
- Free SMS notifications on all successful transactions.
- Set your own personalised transaction limits. (If you have not set your personalised limits, the African Bank discretionary default limits will apply).
- Up to 62 days interest free credit on POS and online purchases, if you settle your outstanding balance in full by the due date.
- Customers earn interest on a positive balance.
- For peace of mind, we offer Credit Life Insurance for life's unexpected insurable events.

LIMIT INCREASE

If your Card is 6 months or older, you could qualify for a limit increase, subject to a credit assessment. The new limit will be available immediately upon approval.

To apply, ask your consultant at any of our Branches, visit our website www.africanbank.co.za, use our **App**, dial ***120*225#** or call **0860 333 004**.

LOST OR STOLEN CARD

If you're within South Africa, immediately report the loss or theft of your card by contacting African Bank on **0861 000 555**, or **+27 11 256 9988**, dial ***120*225#** from your cellphone, visit www.africanbank.co.za or use our App.

If you're **travelling outside the borders** of South Africa, immediately contact African Bank on **+27 11 256 9988** or the Visa Global Customer Assistance Service on Call Collect **USA - (1) - 410 581 3836**.

INVESTMENT

Your future and your children's future are important to us. We will help you build a safe and secure financial future with **SA's best investment rate for all**. No matter how old you are or how much you invest.

FIXED DEPOSIT

- Earn SA's best rate on a lump sum investment and guaranteed returns at a fixed interest rate over a fixed term.
- Short to long term investment options from 3 to 60 months.
- Interest earned can be paid out as income on a monthly basis, yearly or at maturity of the investment.
- Re-invest on expiry to receive the new best rate for another term.
- Minimum opening deposit of R500 required.

ACCESS ACCUMULATOR

- Earn SA's best rate, which increases by 0.15% monthly, on a lump sum investment, with anytime access and pay-out within 24 hours.
- The longer you invest, the better the rate, up to a maximum rate over 24 months.
- Compound interest can be paid out on withdrawal or on maturity after 24 months.
- Re-invest on expiry to receive the new best rate for another term.
- Minimum opening deposit of R500 required.

TAX-FREE ACCOUNT SAVINGS / INVESTMENT

- See your money grow tax free with SA's best rate and guaranteed returns over 12 months.
- Lump sum or savings deposits from as little as R50 per month, up to a maximum amount of R36 000 per year or R500 000 in a lifetime.
- TAX FREE pay-outs of compound interest after 12 months.
- Access some or all of your money during your anniversary month at 1 days notice, or continue see your money grow tax free to the maximum.

NOTICE DEPOSIT SAVINGS / INVESTMENT

- Earn SA's best rate on a lump sum or on monthly savings deposits, for as long as you like with access within 7, 32, 90 day notice periods.
- Interest can be paid out as monthly interest income, or to earn compound interest, every 12 months, or on maturity.
- Access from a minimum amount of R500, or keep your money growing for as long as you like.

Visit www.africanbank.co.za and try our **investment calculator** to see what **SA's best rate** means for you, in Rands.

INSURANCE

CREDIT LIFE INSURANCE

In uncertain times like these, you never know what tomorrow may hold. Credit life Insurance is essential when you apply for credit from African Bank.

9 out of 10 African Bank credit customers are insured with Credit Life Insurance and have peace of mind that their credit obligation will be covered during the term of their loan, should they be affected by any of these loss of income events.

Credit customers who are formally employed will be covered for:

- **Death:** We settle your outstanding credit balance so your family will not be burdened by your debt.
- **Temporary Disability:** We cover your credit repayment while you are disabled and unable to work or earn an income for up to 12 months.
- **Permanent Disability:** We settle your outstanding credit balance.
- **Retrenchment:** We cover your credit repayment, while you are unemployed, for up to 12 months.
- **Lay off / Short time / Compulsory unpaid leave:** We cover your credit repayment while your income is affected, for up to 12 months.

Credit customers who are self employed or on pension will be covered for:

- **Death:** We settle your outstanding credit balance so that your family will not be burdened with your debt.
- **Temporary Disability:** We cover your credit repayment while you are disabled and unable to work or earn an income for up to 12 months.
- **Permanent Disability:** We settle your outstanding credit balance.

Make sure that you will be covered by keeping your credit repayments up to date so that your credit life policy will be active when you may need to claim.

FUNERAL INSURANCE

8 out of 10 customers are covered with an African Bank Funeral Plan, and find it comforting to know that their loved ones will be supported financially, should their family be faced with the loss of a breadwinner or a loved one.

- **For breadwinners, we offer cover up to R100 000** for the main member and/or spouse.
- **FREE cover up to R20 000**, for up to 8 children, each, with our Family or Single parent Funeral plan.
- **Low premiums for up to R50 000 cover for extended family members.**

Get covered in 4 easy steps

1. Who to cover: Main only, main + spouse, main + children + extended
2. The right cover amount for you and your family, at a premium you can afford.
3. Who should receive the claim pay-out in the event of the death of the main member.
4. Pay your 1st premium for BIG COVER to start at a small premium.

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