








# FNB Staffing Solutions

Making Integrated Advice work for you



**First National Bank** A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

# Introducing the Consumer Education Programme

	<b>UNDERSTANDING MY MONEY:</b> <ul style="list-style-type: none"><li>▪ Budgeting</li><li>▪ Everyday banking</li><li>▪ Managing my pay slip</li><li>▪ Working with interest</li></ul>		<b>GROWING MY MONEY:</b> <ul style="list-style-type: none"><li>▪ Saving</li><li>▪ Investing</li><li>▪ Seeking financial advice</li></ul>
	<b>MANAGING MY DEBT:</b> <ul style="list-style-type: none"><li>▪ Credit</li><li>▪ Contracts</li><li>▪ Rights and responsibilities</li><li>▪ Lodging a complaint</li></ul>		<b>PROTECTING THE THINGS THAT MATTER:</b> <ul style="list-style-type: none"><li>▪ Insurance</li></ul>
			<b>LEAVING A LEGACY:</b> <ul style="list-style-type: none"><li>▪ Retirement planning</li><li>▪ The basics of a Will</li></ul>

## Delivery

FNB offers a **comprehensive** Consumer Education programme which can be delivered **virtually or in a classroom** setting by **trained Financial Educators**.

## Customised

Content is modified to **meet the needs** of the audience.

## Relatable content

Complex financial concepts and information are shared in simple terms, that are **easy to understand**.

## Language

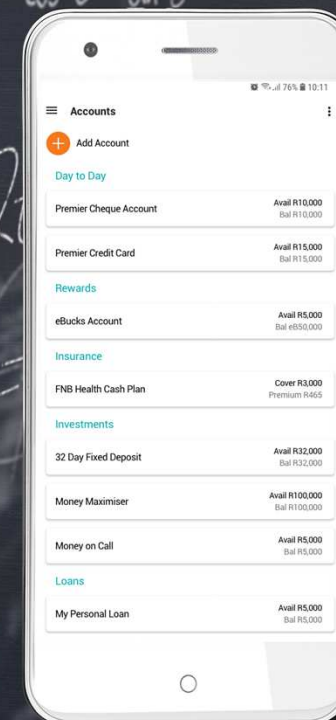
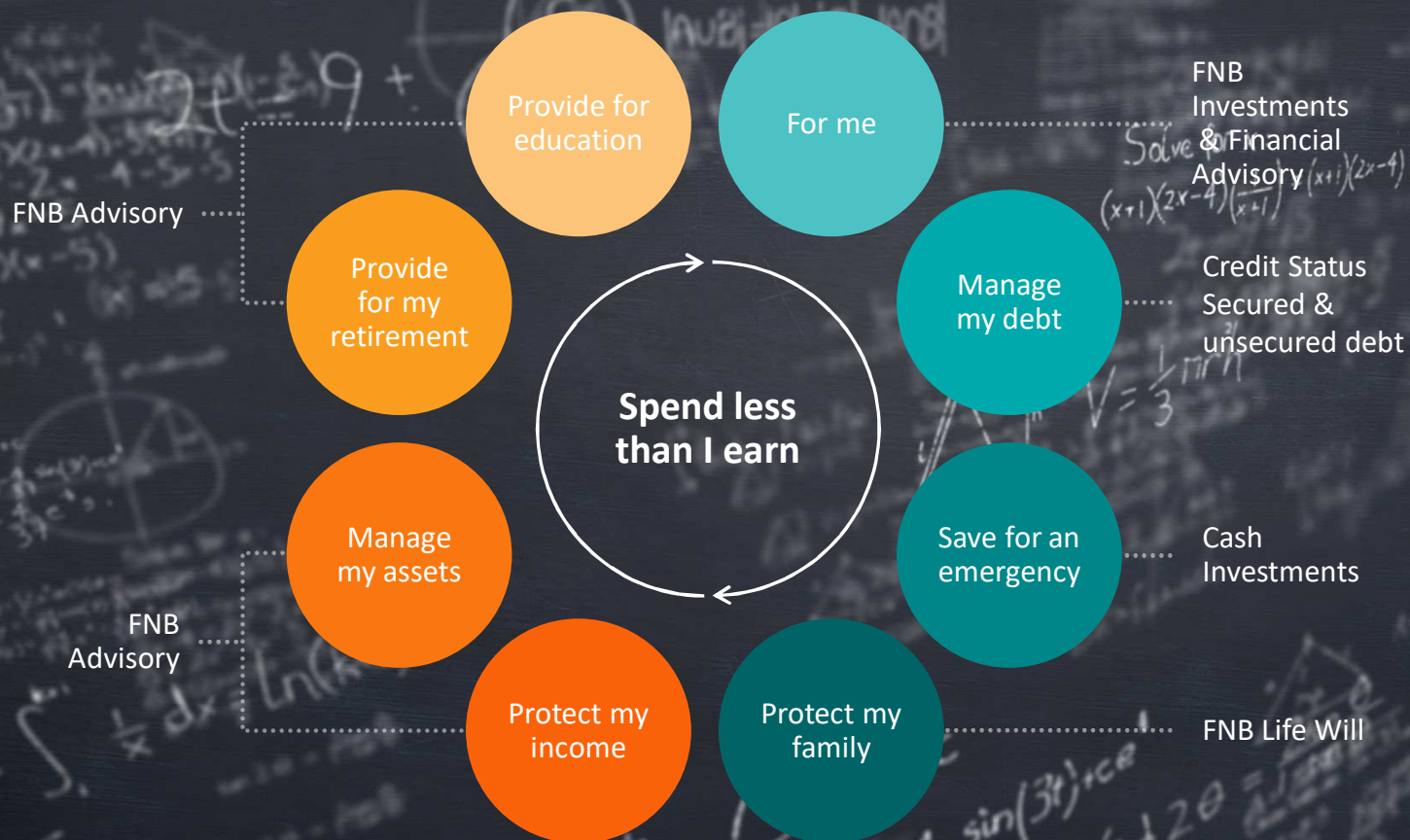
Delivered in various **local South African languages**.



Financial literacy empowers South Africans to **take control** of their financial future.



# 101 Integrated Advice



**Solving for your financial wellness in one place**

	Easy Smart	Aspire	Premier	Private Clients	Private Wealth
	Option to pay monthly account fee with eBucks* • 50% discount on monthly fee (every 15 min) in		Monthly account fee on family banking • Ability to get a virtual card and transact (CVV changes faster, safer, and more secure way for online purchases		
		Option to move your medical transaction to budget at an interest rate of prime/prime +2% Purchases with up to 55 days interest free			
		Payment break* • Credit life insurance • Debt consolidation*			
	nav»Car features: License renewal & delivery tracking • Special car deals • Conveniently pay your fines • Directory for mechanics, driving schools & more	Earn up to R8/litre back in eBucks monthly* •			
	<b>Free Bank Your Change</b> Rounds up card purchases value to nearest rand & transfers amount into your linked Savings Acc.	<b>Share Saver</b> Zero monthly fees No minimum balance to open account • Exposure to top listed local & global	<b>Up to 100%</b> back of fees in eB for FNB Retirement Annuity*		
					Up to 100% back of fees in eBucks for FNB Retirement Annuity*
			Up to 40% back in eBucks on life insurance* • Up to 15% back on Short-term insurance* Free Will drafting, printing and storage.		
			Burial repatriation benefits within South Africa for R20 000+ cover • Add up to 21 family members on one plan. Plus, you can cover family, without needing to cover yourself • Trace your beneficiaries for you • Earn up to 15% back in eBucks on reward level 5.		
	• Get WhatsApp Messaging* every month on your FNB Connect SIM Card when you qualify	• <b>Get WhatsApp Messaging* every month on your FNB Connect SIM Card when you qualify</b>	• <b>Get WhatsApp Messaging* every month on your FNB Connect SIM Card when you qualify</b>		
		Month to month contracts* • LTE packages from R89pm*			

\*Terms, conditions and product rules apply

\*\* Subject to full credit assessment

## EXCLUSIVE VALUE OFFERING



### WESBANK CAR FINANCE

- Up to 0.25% savings on personalized rate
- Private Wealth: 1.% off on prime rate



### CREDIT CARD

- Up to 3% savings on a personalized FNB/RMB rate



### PERSONAL LOANS

- Up to 2% savings on personalized rate
- Existing clients: Top up loan at a discount interest rate



### INVESTMENT OPTIONS

- Money Maximiser - No monthly account fee
- Other products:
  - Savings Account
  - Unit trust (Tax Free option available)
  - Tax-Free
  - Retirement planning
  - Share investing
  - Local & offshore investments



### FREE WILLS

The online process is easy to follow & allows to draft, print & sign on a will



### TRANSACTIONAL ACCOUNTS

- We will cover your switching costs for up to 6 months
- Family Banking



### FNB LIFE

- Funeral Cover – Up to 3 months premium waived when you switch transact account
- Life Customized with up to 40%% in eBucks monthly



### FNB CONNECT

- Range of prepaid & post-paid packages
- Connect Flexi allows you to change your voice, data & SMS bundles monthly

\*Terms, conditions and product rules apply.

# EXCLUSIVE VALUE OFFERING



## HOME LOANS SWITCH DEAL VIA nav»

- 0.25% main bank discount
- Get rewarded with up to 100% of your initiation fees back in eBucks when you apply directly with FNB\*
- 100% discount on attorney registration & cancellation fees up to the original bond amount (excluding early termination fees (ETF) at other banks; excluding developments).\*

## NEW HOME LOANS VIA nav»

- 0.25% main bank discount
- 50% attorney registration costs covered
- 50% back on first monthly repayment, capped at eB61 000\*
- Structured Facilities & green solutions

## ALTERNATIVE ENERGY SOLUTIONS

- Personal Solar Loan of up to R300 000 to finance solar installation.\*
- Interest rate of prime +1%\*
- Flexible repayment plan up to 66 months.

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- Solar energy loan to be added onto your existing or new Home Loan, Structured Loan or Single Facility® application.\*
  - Discounts of up to 20% of the retail price of product when purchasing from FNB's preferred suppliers on eBucks Shop.\*

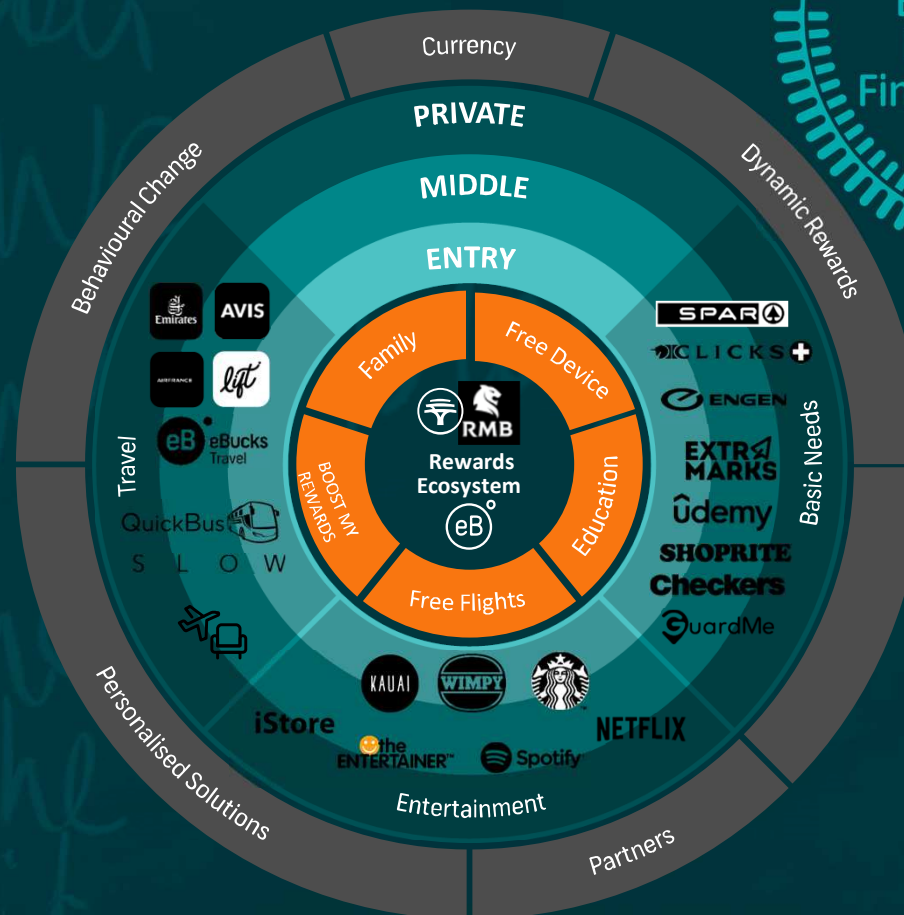
\*Terms, conditions and product rules apply.

# eBucks Benefits & Partners

Beat the petrol hike



Earn up to **R8/litre\***  
**back in eBucks** on fuel  
spend at Engen



2024  
International Loyalty Awards

**Best Loyalty/  
Benefits in a  
Financial Product**



# Empower your child's educational journey



Get 12 months complimentary access to e-learning support for Grades R – 12 **worth R2,350**

The platform covers the CAPS curriculum for subjects including **Science, Math** and **English**.

## Benefits of Extramarks Learning App:

1

Deep, immersive learning based on the Learn-Practice-Test (methodology of engaging immersive learning)

2

Promotes unique, independent learning while maintaining continuity from school to home

3

Ensures effective communication between student-parent-teacher

4

Extramarks makes learning visual with complete syllabus coverage

\*Limited to 2 students and parents have full visibility of their child's performance



## Operating model

## How can we help your employees?

**Our immediate focus is to:**  
Assisting our clients in freeing up  
cashflow & optimizing debt,  
enabling them to meet their  
financial goals



Onsite  
Service Model



One on one  
engagement



Regular visits



Clear communication  
strategy

# Win a **R1 000** voucher



## How to enter

- 1 Scan QR code
- 2 Complete your details

You will be entered into the draw where you could win a **R1 000** voucher.

If you are interested in switching to FNB, speak to a **dedicated advisor** on site.



Terms, conditions, and competition rules apply.

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