

WELCOME TO PROFESSIONAL BANKING

As a graduate professional, you're already ahead of the curve. Now you can go even further – with a banking solution that celebrates your achievements, recognises your potential and matches your ambitions.

Your Professional Banking Account gives you access to a range of products and services that will help you manage your wealth and create the lifestyle you want.



TO FIND OUT MORE
ABOUT THE BENEFITS

click **'READ MORE'**
in each of the sectors.



To find out more about what Professional Banking can do for you, scan the QR code, give us your contact info and we will call you back.

Tel 0860 123 101
Email Privatebanking@standardbank.co.za

CLICK HERE



BANK
EASILY

EFFORTLESS EVERYDAY BANKING

As you move up the career ladder, it's easier to achieve your financial goals when you have a bank account that takes the hassle out of getting things done.

That's why we've designed our everyday banking services with your needs as a professional in mind.



Bank on your
own terms

HOME



24/7 SECURE MONEY MANAGEMENT

Our digital banking options give you the freedom to **bank from any device.**



Make transfers, check your balances and make local and international payments quickly and easily



Open new accounts and change your payment limits



Manage your personal, car and home loans and get a view of all your accounts on a single dashboard



INNOVATIVE PAYMENT SOLUTIONS

Make payments and send money instantly in the way that suits you best.



Digital payments through Samsung Pay, Apple Pay, Fitbit Pay and Google Pay



Tap-to-pay at point of sale, or pay with your phone using SnapScan



Create your own virtual cards for secure online shopping



LIBERTY



PREFERENTIAL RATES

Enjoy preferential rates and special terms, including:



A black credit card at a rate of prime less **0,25%**



Home loan of up to **110%** of the purchase price on an amount of up to R1.8 million



Vehicle finance at up to prime less **1%** with an extended repayment period of up to 84 months



Get your monthly banking fees back in air time when you take up a Standard Bank Mobile SIM*



PERSONALISED SERVICE AND SUPPORT

Your Professional Banking account comes with:



Anytime access to your own personal banker



A Private Banking team that understands your financial goals and is there to help you meet them



Enjoy the convenience of having your needs taken care of by simply picking up the phone and contacting your banker directly,



BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

PLAN WISELY



Standard Bank **ITCANBE™**



LIVE
JOYFULLY

LIFESTYLE AND TRAVEL BENEFITS

You've put in the hard work to get here, and it's time for you to enjoy the benefits of your professional lifestyle.

Our special deals, discounts and rewards will enable you to pursue your passions, explore new experiences and enjoy exclusive offers.



Live your
best life

HOME



UCOUNT REWARDS

Get rewarded
with our **rewards
programme.**



Earn Rewards Points. UCount Rewards is our exciting Rewards Programme that allows you to earn Rewards Points on your spend whenever you use your Black debit or Credit Card.



Redeem Rewards Points for fuel and oil purchases at Caltex Astron Energy, in-store or online at our Rewards Retailers, on the UCount Rewards Travel Mall or even to save and invest.



LIFESTYLE BENEFITS

Make the most of
the great deals
available through:



Mastercard Priceless Specials, which gives you access to a wide range of discounted local offers from more than 30 merchants



Mastercard Priceless Cities, which offers exclusive access and benefits that make your trip abroad or stay at home even more rewarding



Free Wine of the Month Club membership



LIBERTY



TRAVEL OFFERS

Enjoy preferential
rates and discounts,
including:



Up to **20% off**
Emirates flights



12 **FREE** visits per year

Standard Bank OR Tambo Library Lounge, Lanseria Fluent Lounge and any domestic Bidvest Lounge



FREE

Automatic Travel Insurance
when you pay for
your tickets with your
Black credit card



FAST AND EASY FOREX WITH SHYFT

Our award-winning
Shyft App gives you
the freedom and
flexibility to:

**Manage all your foreign
exchange needs instantly**
on your mobile device.



You can **purchase,**
send and **store:**

USD

EUR

GBP

AUD

**Within your Single
Discretionary Allowance
of R1m per annum.**

You can even invest in your choice
of top companies and ETFs on
the Nasdaq and New York Stock
Exchange, from Microsoft to
Amazon, all from your Apple or
Android device.



BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

PLAN WISELY



Standard Bank **IT CAN BE™**



INVEST
SKILLFULLY

SAVINGS AND INVESTMENTS

While you change the world in your chosen profession, we're here to support you with savings and investment solutions that give you great returns and real value benefits.

Whether you want to save towards a short- or medium-term goal, or you're keen to invest for the long-term, the sooner you start the better!

Get closer to
your dreams

HOME



LIBERTY



SHORT- AND MEDIUM-TERM SAVINGS OPTIONS

We offer a range of savings accounts that give you access to your money, while paying interest on your savings.

Benefits Include:



Competitive rates and **guaranteed returns**



Flexible terms so you can invest lump sums or multiple deposits, with fixed or linked rates



Your capital is guaranteed, so your savings are never at risk



No monthly fees if you maintain the minimum balance



WEALTH CREATION

Creating wealth is an intentional process that enables you to live the life you want.

Wealth is not something you get, it's something you grow and protect over time, with conviction and a solid plan.

Whether you want to:



Invest in assets that appreciate in value

OR



You are interested in **in the markets for a higher return potential**

Liberty's range of local and global investment solutions will help you get one step closer to achieving your goals.

Let Liberty's financial advisers help you **make the best decision**, for you.



ONLINE SHARE TRADING

Online Share Trading opens up a world of opportunities for you to **invest in your future** and build up your personal wealth.

To get you started we'll give you:

R1000 start-up capital*

When you deposit R1000 or more into a new Online Share Trading account.



Opening an account is **FREE**

And you also get free access to a range of powerful trading and investing tools and resources through Webtrader.



RETIREMENT FUNDING



If you want to ensure that you have adequate capital to fund your retirement, the earlier you start, the better.

Liberty's Retirement Annuity options have a number of features and benefits, such as tax-free growth in your RA, that make them ideal vehicles to use for your retirement needs.



BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

PLAN WISELY



Standard Bank **IT CAN BE™**



PLAN
WISELY

SECURITY FOR THE FUTURE

You're well on the way to living the life you've always planned. Along the way, you'll acquire more assets, grow your family or become responsible for others, so it's important to protect yourself and your finances against the unexpected.

Liberty's Lifestyle Protector gives you security and peace of mind against unforeseen events, like death, disability or the diagnosis of a critical illness, with benefits designed specifically to meet your needs as a professional.



Plan
for tomorrow,
today

HOME



LIFE PROTECTION

Life is unpredictable and you never know what's around the corner.

If something were to happen to you, wouldn't you want to know that the people you care about are looked after financially?

Liberty's Life Protection provides security for your loved ones with:



A lump sum benefit



This cushions the financial impact on your surviving family, and gives you peace of mind, knowing that they will be well taken care of.



POLICY PROTECTION

The main reason for taking out any kind of insurance is to **protect your financial future.**

If you stop paying your premiums for any reason, your policy will lapse and you will lose your cover and benefits. You could even be denied access to cover in the future.

Liberty's Policy Protection pays your premiums when you can't, either because of:



A temporary inability to make the premium payments for some reason

OR



Your **health circumstances** may have changed



LIFESTYLE PROTECTION



Just as your earning capacity and financial well-being change over time, so too does your physical condition.

Accidents and ill-health can happen to anyone, so it makes sense to have cover in place to protect yourself against the consequences of a life-changing critical illness or disability.



LOSS OF INCOME PROTECTION



You need to be sure that if anything happens to you, you can replace your ability to earn an income.

That's why Loss of Income protection is one of the most important types of cover any professional person can have.

It ensures that you will have the money available to deal with the financial consequences of being unable to work due to some form of disability or impairment resulting from an accident or unexpected illness.



LIBERTY



LIBERTY'S

Lifestyle Protection helps you maintain your quality of life, or adapt to a new way of living, by covering any unforeseen costs that may arise.



BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

PLAN WISELY



Standard Bank **ITCANBE™**