WELCOMETO **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 what Professional Banking can do for you, scan the QR code, give us your contact info and we will call you back. 0860 123 101

Email Privatebanking@standardbank.co.za

CLICK HERE

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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.









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

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



Vehicle finance at up to prime less 1%



Get your monthly banking fees back in air time







PERSONALISED SERVICE AND SUPPORT

Your Professional Banking account comes with:





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,

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BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

PLAN WISELY

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.



HOME





WITH SHYFT

FAST AND EASY FOREX

Our award-winning

Shyft App gives you

the freedom and

Manage all your foreign

on your mobile device.

exchange needs instantly

You can purchase,

flexibility to:





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.



Enjoy preferential rates and discounts including:



Up to 20% off Emirates flights



12 **FREE** visits per year

Lounge, Lanseria Fluent Lounge and



FREE

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





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.



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



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

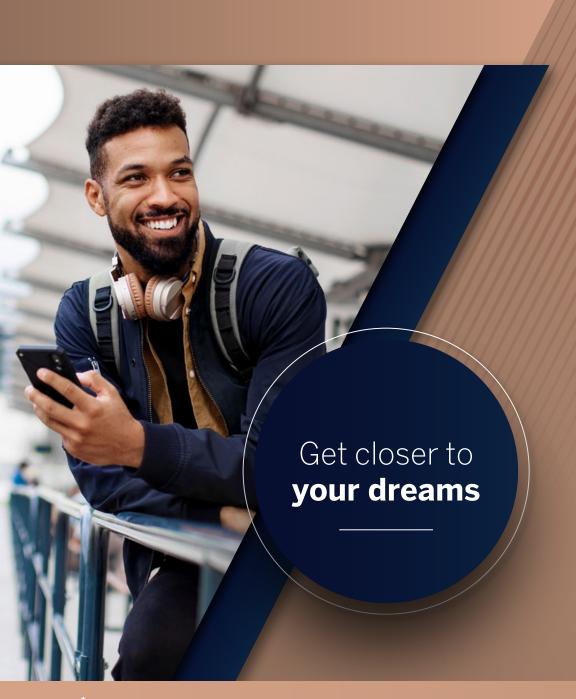
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SAVINGS AND INVESTMENTS

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!



HOME









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



No monthly fees if you maintain the minimum balance



WEALTH CREATION

you want.

something you grow and protect over

Whether you want to:



Invest in assets that appreciate in value





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

Liberty's range of local and global

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.

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



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.

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BANK EASILY

LIVE JOYFULLY

INVEST SKILLFULLY

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.



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.

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

Your **health circumstances**

may have changed

some reason



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.



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.



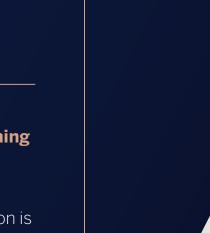
LOSS OF INCOME PROTECTION



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 financia consequences of being unable to



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