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At Nedbank we know that success in business is all about partnerships, and our bigger-picture approach starts with immersing ourselves in your business and your sector.

Corporate Saver is a user-friendly, online administration system designed to enhance Nedbank's business relationship with intermediaries who manage money on behalf of their clients.

Corporate Saver is prominently used in the attorney, estate agent and financial services markets, where there is a significant need for the efficient and profitable management of estate, trust and transitional funds and individual investment deposits.

As a secure, flexible and high-yielding online banking system for intermediaries managing third-party funds, Corporate Saver offers you greater control. Corporate Saver's success is due to its ability to allow your organisation to perform a range of banking functions, providing your investors with the benefits of increased yields and comprehensive reporting.

Through Corporate Saver, Nedbank is able to offer flexible and competitive pricing by means of a customised investment approach to the portfolio and a deeper understanding of the market and individual client needs.

Corporate Saver provides a full range of banking investment solutions, from call accounts to 12-month fixed investments, including prime-linked and notice deposits.



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Corporate Saver is a secure online investment platform available from 07:00 to 17:00, Monday to Friday. Our technology allows you and your clients to access information at any time from any location.

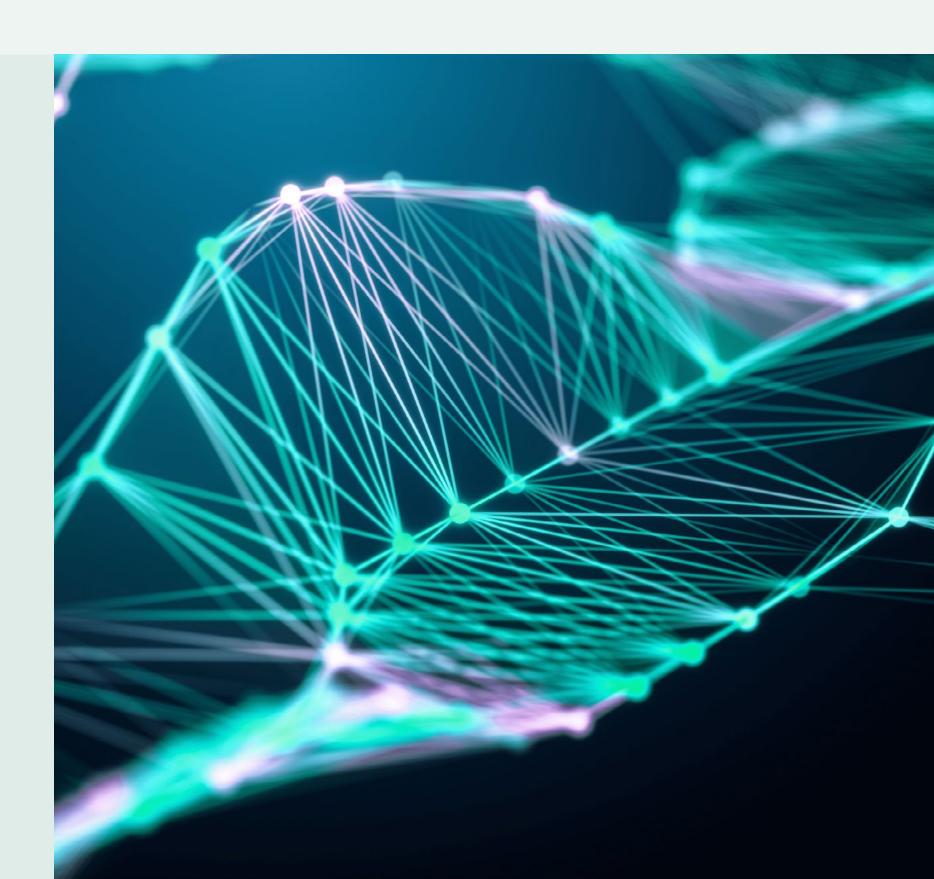
Briefly, the process for deposits and withdrawals is as follows:

Deposits

Clients can make deposits directly into their Corporate Saver Account at a Nedbank branch or by electronic funds transfer (EFT). In the case of funds invested in trust by attorneys and estate agents, client funds need to be deposited into your trust account and invested in terms of the applicable legislation. If trust funds are deposited directly into the client's call account at a Nedbank branch or by EFT, Corporate Saver will reflect the required transactions on the attorney or estate agent's trust account.

Withdrawals

Once a client has given the agent an instruction to withdraw funds, the withdrawal is captured on the system with the payment instruction, authorised and settled to the applicable beneficiary.



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Corporate Saver provides you with the opportunity to deduct an agreed fee from your client's Corporate Saver Account. This fee is calculated as either a percentage of capital or a percentage of interest earned. Fee structures may be applied to your entire client base or can be tailored to individual clients or individual investment levels.

Tiered structures based on capital balances are also available, which ensures that you have maximum flexibility in managing your clients' deposits. The fee structure is determined in consultation with your client in terms of a written mandate, the payment of which is facilitated systematically by Corporate Saver.

The authority to invest agreements between the agent and client are compulsory and these mandates will be checked periodically by Nedbank.



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Sound relationships are important to us. For this reason a dedicated sales, service and support team will help you ensure the efficient and profitable management of your profile. Corporate Saver also provides the following services and functions:

- Dedicated Corporate Saver pricing specialists are at hand to provide exception pricing where required and provide relevant market insight.
- Bulk account opening and transactional capability are available through file upload.
- COIN (clients on the internet) an accesscontrolled service managed by your business service that allows clients access to view and print their investment information.
- Secure File Transfer Protocol (SFTP)
 allows for digital delivery of statements and
 tax certificates.
- · Future-dated transactions are available.
- Password self-maintenance can be done using Approve-ItTM.
- Attorneys can access online agent-issued property guarantees.
- Account verification services (AVS) can reduce the risk of fraud to agents and their clients by allowing agents to verify the authenticity of the bank accounts before effecting payments.



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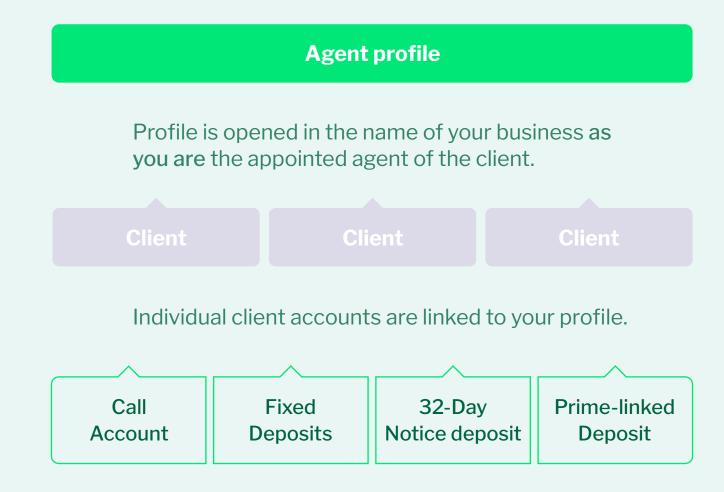
Proven track record

Corporate Saver is a fast, flexible solution that works with you to streamline your business operations and efficiencies.

Extensive measures are in place to ensure efficient and secure Corporate Saver operations.

These measures include:

- secure internet access;
- provision of segregation of duties and user rights;
- an extensive audit trail of transactional information online or delivered through Secure File Transfer Protocol (SFTP);
- specific authorisation for all beneficiaries and EFTs within predefined limits of authority;
- daily reports to manage transactional activity;
- downloadable Excel or CSV reports; and
- your client information is securely stored and ringfenced for privacy.



Each client can hold multiple investment accounts.

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Training on the system is provided after onboarding/profile opening and ongoing training is available for existing and new users. For all training requirements, please email: CorporateSaverTraining@Nedbank.co.za.

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Corporate Saver has been partnering with businesses for more than 30 years for the effective management of third-party funds.



