

# Rewarding your better half



## A Private Banking offer for your spouse

At RMB Private Bank we are focused on helping you build your wealth and your legacy. In line with this is our commitment to being a life-long partner to your family unit. Through our tailored spousal offering, your spouse or life partner can access the partnership advice, banking, lending, and fiduciary services we offer in South Africa and offshore.

With the family unit at the core of our approach, RMB Private Bank assists clients by being a bank to your spouse as well as to you, so that your entire family's needs are catered for. From access to our full transactional banking bundled offering, to our comprehensive rewards programme and various benefits that extend beyond wealth, this is how we can be a trusted advisor to your spouse and your family too.

### TRANSACTIONAL BANKING

You will enjoy the benefits of a single discounted monthly fee for a portfolio of products:

- Private Wealth Cheque Account or Single Facility
- Private Wealth Credit Card
- Linked Savings Pocket
- Money Maximiser Account<sup>1</sup>
- Global Account<sup>2</sup>

To further help you get better banking value, we are pleased to inform you that you also have the opportunity for your monthly fees to be waived/rebated on the following products through our Private Wealth offering:

- Overdraft<sup>3</sup>
- FNB Channel Islands Current Account<sup>4</sup>
- Securities Local Trader Account<sup>5</sup>
- Securities Global Trader Account<sup>6</sup>

<sup>1</sup> A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website.

<sup>2</sup> Fees are applicable to foreign exchange transactions.

<sup>3</sup> Refer to terms and conditions of your credit agreement. Not applicable on the RMB Private Bank Fusion Account.

<sup>4</sup> A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account.

<sup>5</sup> A minimum balance of at least R25 000 must be maintained in your Local Trader Account. The monthly account fee will be charged to your account and reversed in the following month.

<sup>6</sup> Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month.

### GLOBAL WEALTH SOLUTIONS

If your spouse travels regularly, the FNB Channel Islands Current Account, offered in Sterling, US dollars and Euros, is the ideal vehicle for funding international trips. Our FNB Channel Islands offering includes Day-to-day transactional banking, instant access to funds, and zero fees on monthly balances of £5 000 or more.

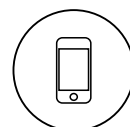
Furthermore, your spouse may also avail of the following global wealth solutions:



A Private Banker, supported by a team of experts to assist you from the outset to ensure your wealth needs are always met in the most efficient way.



24/7 Service Suite Access which affords you personal assistance with all your day-to-day transactional banking requirements.



Secure and Convenient Electronic Channels which allows you to bank anywhere, anytime with our RMB Private Bank App, Online Banking or through our mobi site.



## TRUST AND FIDUCIARY MANAGEMENT

In the same way that our Fiduciary Specialists help you plan your family's legacy, we can assist your spouse with advice on structuring a trust for a charitable foundation, ecclesiastical foundation, school foundation or other beneficiary trusts for a cause personal to your family.

Our Fiduciary Specialists can also assist with advice on structured planned giving and philanthropy.

Our focus and expertise span South Africa, as well as offshore trust structures through our FNB Channel Islands bank.

## WEALTH MANAGEMENT

Your spouse also has access to our Wealth Management team who, through your Private Banker, can provide assistance with building an investment portfolio either within the constructs of your overall wealth management plan or as a separate offering.

## STRUCTURED LOANS

If your spouse is exploring a new business venture, we can provide advice as well as short, medium and long-term finance backed by a combination of securities, including property, investment portfolios, cash, and listed shares.

Our services also include specialised lending, and home loans to finance primary or additional residences.

## PRIVATE BANKER

RMB Private Bank is built on personalised service and an in-depth knowledge of your family's needs. Your spouse can access the skills of your Private Banker who is there to offer their dedicated service and support across your wealth management and legacy planning needs.

## LIFESTYLE BENEFITS

Your spouse can access the benefits of RMB Private Bank's lifestyle rewards, offered through our leading eBucks programme. Some of these benefits include:



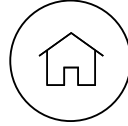
The potential to earn eBucks at the highest reward level.



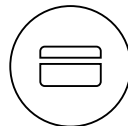
A Lifestyle Assistant, available to help your spouse with travel arrangements including flights, car rental, accommodation, gifting services, dining reservations and more.



Access to SLOW lounges and Bidvest Premier Lounges.



10 free Take Me Home trips per year on their Linked RMB Private Bank Petro Card to ensure that your spouse arrives home safely.



Free AA Emergency Roadside Assistance on their Linked RMB Private Bank Petro Card so that your spouse is guaranteed exceptional service in the event that they experience a breakdown or problems with their vehicles.

## CONTACT US FOR MORE INFORMATION

As a Private Bank client, your Spouse can use a channel that best suits their needs to find out more about our customised solutions:



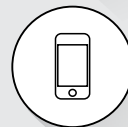
Call your **Private Banker** directly.



Visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)



Contact the RMB Private Bank Service Suite on **087 575 9411**, available **24 hours a day 7 days a week**.



Download the **RMB Private Bank App**.

For more information, please contact your Private Banker or contact the RMB Private Bank Service Suite on 087 575 9411 or [servicesuite@rmbprivatebank.com](mailto:servicesuite@rmbprivatebank.com)

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