INTRODUCING RMB PRIVATE BANK

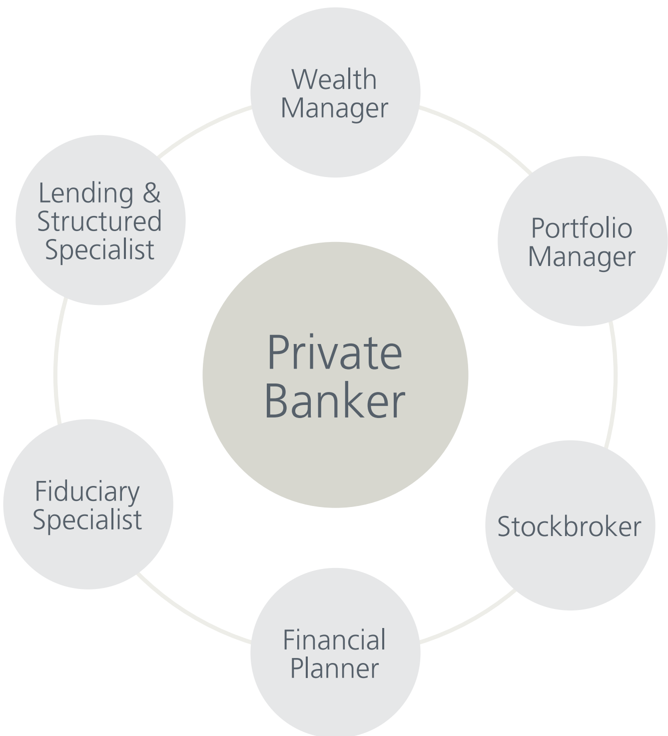
WEALTH & LEGACY MANAGEMENT

RMB PRIVATE BANK
A division of FirstRand Bank Limited

A TRUSTED ADVISER AND PARTNER IN WEALTH AND LEGACY MANAGEMENT

RMB Private Bank is a private bank for the discerning individual. We define Wealth & Legacy Management as a journey to creating your life-long legacy. It is about making your legacy a reality and enjoying the present while you create the building blocks for your future.

OUR SPECIALISED SOLUTIONS



YOUR OWN PRIVATE BANKER

At the heart of our engagement model is your Private Banker together with a team of advisors and specialists who, through intrinsic insight into the unique challenges that you and your family face, construct specialised solutions and advice for you.

Your Private Banker is there to give you access to new financial management solutions, advice and expertise from across RMB Private Bank as well as the broader FirstRand Group.

Your Private Banker gives you direct access to an extensive pool of intellectual capital and innovative thinking. Our collaboration with RMB Investment Bank enables us to provide you with access to collective intellectual insight and leading industry innovation.

Transactional Banking and Rewards

At RMB Private Bank, we offer a full-spectrum of innovative banking features that best meet your and your family's needs, when you need it most. With us you can perform your day-to-day banking through our market-leading online banking facilities or by contacting our Service Suite.

When banking with us, you have access to exclusive rewards and benefits:

- Single fee for both our RMB Private Bank Cheque and Credit Card
- Our 24/7 Service Suite can address your day to day banking needs
- Earn eBucks at the highest rate in the program when swiping your card
- A zero-fee Global Account allows you to invest in foreign currencies onshore
- A free online FNB Securities Stockbroking Account allows you to trade on the online platform
- Use the innovative FNB eWill application to help you draft your own last will and testament
- Have unlimited access to our SLOW Lounges, depending on your reward level
- Access 600 international lounges through our eBucks Lifestyle Desk
- Free AA Emergency Roadside Assistance
- Seamless on-boarding and account activation using our Apex App

Specialised and Structured Lending

Lending is an integral part of the wealth creation process. We are an expert lending adviser and can evaluate your entire balance sheet to determine your unique lending requirements. Our focus includes:

- Securities Based Lending: Allowing you to borrow against the wealth of your stock portfolio while it continues to move with the markets and grow.
- Preference Share Funding: Allowing you to acquire listed shares at preferential non-compounding rates in order to diversify or gear up your investment portfolio.
- Commercial Property Finance: Our expert team of property specialists will help you structure a financing solution that best meets your needs, while taking into account the properties value and serviceability of the loan.
- Home Loans: We provide funding to purchase your dream home while also maximising the return on your investment.

Wealth and Investment Management

With us you can plan your wealth legacy. Our expert Wealth Managers holistically review your balance sheet and determine your unique investment profile. These factors are taken into account when determining how to optimally structure your wealth plan.

Portfolio Management

We help you create a bespoke equity portfolio that is personalised to your investment profile. Based on your wealth strategy and how much of an active role you would like to play, we are able to structure your portfolio accordingly.

Stockbroking

Our stockbroking options allow you to choose an investment approach, and level of engagement, that you are most comfortable with.

Estate planning

Our fiduciary and financial planning offering gives you access to cross-generational estate planning in line with your changing family needs. Our services include:

- Legacy/Generational Planning
- Strategic, personalised advice
- Holistic estate and financial planning
- Professional, independent trustees
- Cross-jurisdictional, multi-domicile and offshore estate planning
- Trust advice, administration and trusteeship
- Will drafting and execution

CONTACT US FOR MORE INFORMATION

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411, available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com
- Download the RMB Private Bank app