



SMALL BUSINESS SERVICES

see money differently

NEDBANK

DEAR BUSINESS OWNER

Whether you are starting a business, running an established business or looking to expand, you need a **reliable, affordable banking partner** who **understands the challenges** of your business and **responds with flexible solutions** to your needs.

Nedbank has **extensive experience** in serving small businesses. We offer a comprehensive suite of **payment, investment and finance solutions**, as well as **industry specialisation** and **services that extend** beyond banking.

We are here to create a **seamless banking experience** for you, your business and your employees.

Whether face to face with your dedicated relationship banker or through 24/7 electronic or self-service channels, you choose the most convenient way to deal with us.

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**SEE HOW
BANKING
CAN WORK
FOR YOUR
BUSINESS.**



Day-to-day banking and payment solutions

Enable, monitor and authorise the payment flows in your business with our secure, reliable and easy-to-use transactional solutions.

BUSINESS ACCOUNTS/BUSINESS BUNDLE

At the core of your banking relationship with us is a business account. We offer a full-functionality business account on a pay-as-you-use basis, with the option to link cheque and credit cards, SMS notifications, mobile and electronic banking and the Greenbacks Membership Rewards Programme. The Business Bundle offers a comprehensive set of 35 banking transactions, access to discounts on merchant services, and all of the above options all under a single monthly fee – saving your valuable money to add to your bottomline. Ask about our special-purpose accounts for trusts and attorneys.

BUSINESS CARDS

MasterCard, Visa and American Express™ cards are available for a variety of needs. You can choose from personal liability to comprehensive corporate cards, as well as from debit, credit and garage options that offer payment in full (charge) or revolving facilities. Earn Greenbacks rewards on transactions*.

POINT-OF-SALE (POS) DEVICES

Choose between desktop and portable options, which cater for both high and low transaction volumes, or ask about PocketPOS™ – a low-cost solution for businesses on the move.

ELECTRONIC BANKING AND NEDBANK APP SUITE™

Get single-user access through Nedbank Internet Banking, or multi-user access with full segregation of duties and additional business functionality, such as payroll through NetBank Business. They both offer 24/7 access, no matter where you are, through the Nedbank App Suite™.

E-COMMERCE

Open your business to the world of e-commerce. MasterPass™ or full online payment engines are available to take your business to the next level.

CASH-HANDLING SERVICES

Deposit cash in our branches and at certain ATMs or, for high-volume users, sign up for our cash centre services or onsite cash devices.

GLOBAL TRADE AND CROSSBORDER PAYMENTS

Facilitate trade flow and mitigate the operational and financial risks associated with crossborder payments. Access our global banking experts through our inbranch video banking service or make use of our online trade platform.

* Eligible spend excludes cash withdrawals, casino chip purchases, finance and other card charges, fees or taxes levied by Nedbank or government, purchase of travellers cheques or other negotiable instruments, garage card transactions, budget account instalments and interest thereon, insurance premiums and internet transfers/payments.

**GET THE
MOST OUT
OF YOUR
SURPLUS
CASH.**



Investments to suit your business aspirations

Put your spare cash to work, choose from simple savings and money market accounts, to more complex investments services.

FLEXIBLE INVESTMENT OPTIONS

Manage your surplus funds and ensure that your investment choices give you an optimal return while meeting your working capital and liquidity requirements.

FINANCIAL PLANNING

Nedbank offers a wide range of investment options for individuals and businesses. From simple savings and money market accounts to unit trusts, share trading and more complex investment options. The choice is yours based on your specific risk appetite, cashflow needs and required returns.

Your relationship banker is there to guide you or to introduce you to a qualified financial planner should you want to look at your investment portfolio more holistically. Our comprehensive financial planning service includes wills, estate planning, tax advice and trust services to make sure your business becomes your legacy.

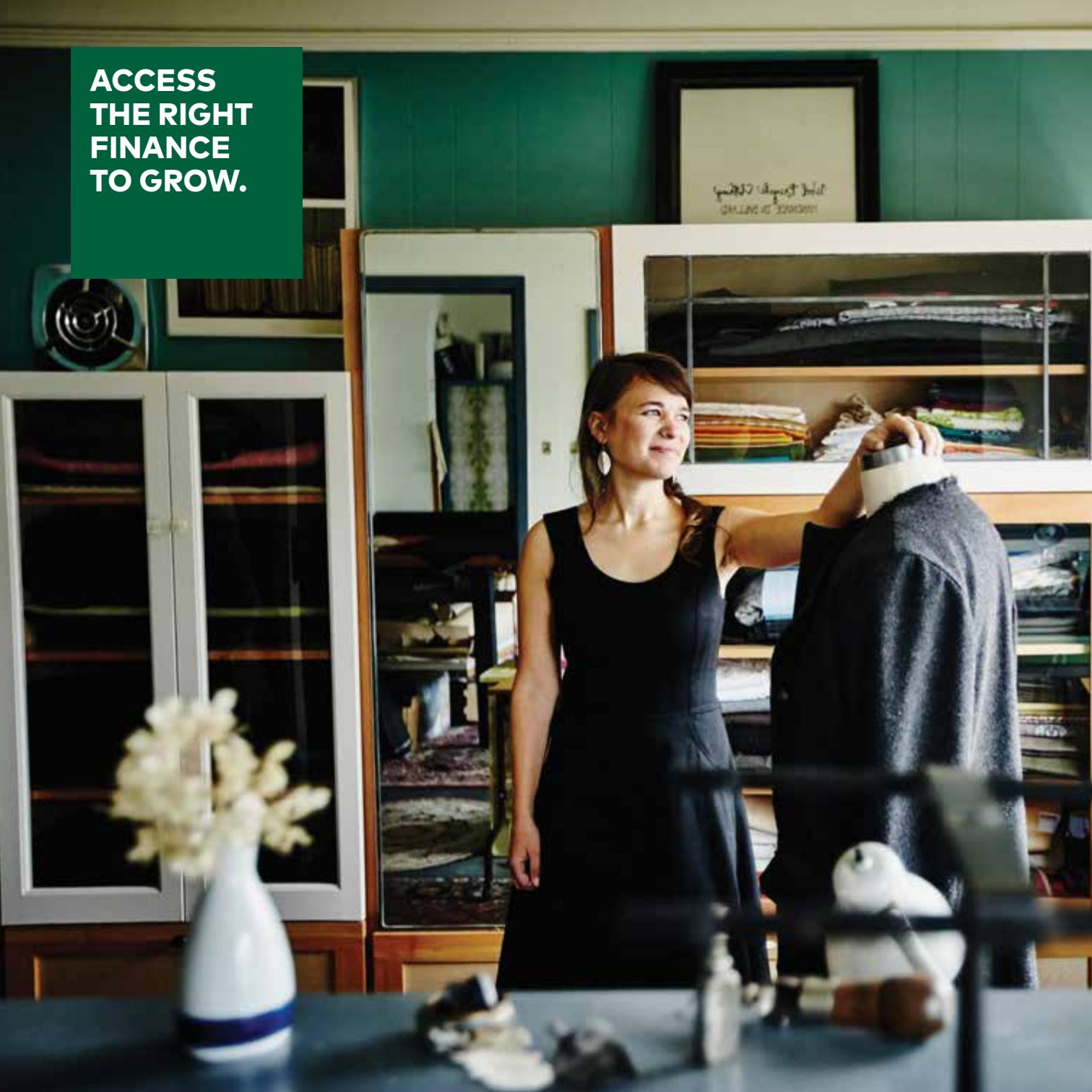
PREFERENTIAL RATES

Your banker can also source rates for investments over R250 000.

For investments over R10 million, professional services from the Treasury Desk are available to suit your specific needs.



**ACCESS
THE RIGHT
FINANCE
TO GROW.**



Flexible finance for your business

BOOST YOUR CASHFLOW AND FREE UP WORKING CAPITAL

Cashflow is the lifeblood of every business. As your financial partner we can bridge your cashflow cycle, unlock additional cashflow or put in place facilities to cater for unforeseen events.

From traditional overdrafts and credit card facilities to innovative products such as invoice discounting (which can unlock up to 80% of your debtors book) and GAP Access (a cash advance on the back of your merchant device/ POS turnover), we will help you select the best financing solution for your business needs.

EXPAND YOUR BUSINESS

Buying more vehicles? Expanding your operations? Moving to bigger premises? Let us finance your vehicles, equipment, machinery and owner-occupied property, on flexible terms and rates.

TERM LOANS, BUYOUTS AND OTHER SPECIALIST SOLUTIONS

For more complex financing needs talk to us about our specialist finance solutions.



All credit applications are subject to final credit approval. Terms and conditions apply.

**BENEFIT
FROM OUR
INDUSTRY
EXPERTISE.**



Industry expertise with tailored offerings

We have **specialists with indepth knowledge** to understand your unique challenges.

AGRICULTURE

Our **agrispecialists** offer a range of solutions tailored to the agricultural sector, including seed finance, crop and livestock cover and import and export services.

Nedbank AgriBusiness focuses on the following markets:

- **Agromony**, eg grain, oil seeds, sugar and cotton.
- **Horticulture**, eg fruit, wine, vegetables and forestry.
- **Livestock**, eg dairy, beef, poultry and game farming.
- **Secondary agriculture**, eg processing and packaging.

FRANCHISING

Our **national Franchise Unit** in Johannesburg is working closely with many of the **leading franchise brands in the restaurant, fuel and retail industries** to package flexible, relevant and cost-effective banking packages for their franchisees.

Talk to our **team of specialist bankers** if you are seeking to:

- enter the franchise business as a new franchisee;
- revamp your existing franchise (renovations and refurbishments); or
- acquire further outlets.

MEDICAL

Whether you are starting a practice or investing in new premises or equipment, we have a **wealth of medical industry solutions** to support you, such as:

- **Financing of specialist** medical equipment.
- **A medical practice account**, which can be used to manage the daily transactional needs of your practice, such as receiving medical aid payments.
- **Point-of-sale devices** at tailored rates.
- **Investment or insurance** options to meet the needs of your practice.

CONTACT US

Agriculture - agriculture@nedbank.co.za

Franchising - franchise@nedbank.co.za

Medical - medical@nedbank.co.za

**PROTECT
YOUR
BUSINESS
AGAINST
EVERYDAY
RISKS.**



Insurance and risk management solutions

You've put in the hard work to grow your business – **make sure it's protected.**

Businesses are constantly exposed to risks, and as a business owner you are used to managing these. But have you planned for the big events? The unforeseen and the unexpected?

You need to make sure your critical assets are protected against damage, that your business can continue in the event of death or disability of your key staff and that you have a solution to dealing with natural separation of partners.

Because each business is different, you need to identify which risks are applicable to your business and you need to understand how to position yourself to deal with them.

Nedbank offers comprehensive risk management services, and will gladly assist you in this process, tailoring the right insurance cover and risk management solutions for your business.

Your relationship banker can introduce you to one of our specialists to make sure your business will continue, no matter what.



Small business is the lifeblood of our economy. Through your hard work, passion and dedication you contribute to the growth and wellbeing of our people, our communities and our country.

At **Nedbank**, we **VOTE SMALL BUSINESS** and salute you!



Banking and Beyond™ services

In addition to the traditional banking solutions, Nedbank also offers **practical tools that will save you valuable time and money** in running your business.

BUSINESS REGISTRATION SERVICES

Whether you prefer our inbranch service through SwiftReg or applying through CIPC online, Nedbank has combined **securing a company name and registering your business** with opening a business account – it is one seamless process.

MONEY MANAGEMENT AND ACCOUNTING SOLUTIONS

Money Manager is available at no cost for individuals or business owners who need simple tracking and analysis of their income, expenses and cashflow. **Nedbank Accounting** is an integrated online full-service offering.

YOUR GUIDE TO BUSINESS ESSENTIALS

As your banking partner, we want to help you understand and handle the complexities of starting and running a business. We've developed a guide to make you aware of some of the basic decisions every business owner faces, to better prepare you for your engagements with the bank and to help you avoid common mistakes so that you are set up for success from the start. Visit nedbank.co.za/business/small-business-services to access a copy.

SIMPLYBIZ™ POWERED BY NEDBANK

Network with other business owners, and build a business network you can turn to, ask questions and spark discussions, or read the articles, share your stories and promote your business. Engage now by visiting simplybiz.co.za.

SMALL BUSINESS INDEX™

Our **Small Business Index™** provides key insights and trends on small-business behaviour, the challenges small businesses face, their plans and the overall confidence levels of the environment. You can access the quarterly index results through nedbank.co.za.

ENTERPRISE DEVELOPMENT

Nedbank supports various **enterprise development initiatives** to develop small-business skills through access to mentoring programmes, holistic banking services and funding.



SMALL BUSINESS SERVICES

Relationship bankers are available to discuss the specific banking needs for you, your business and your employees.

Contact us today on **0860 116 400**.
Alternatively email us at **SmallBusinessServices@nedbank.co.za**.

We are available 24/7 for banking queries or to arrange an appointment.

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FOR MORE INFORMATION PLEASE VISIT

nedbank.co.za