



PRIVATE CLIENTS

A natural instinct for **managing and growing your wealth.**

FNB


How can we help you?

YOUR JOURNEY WITH US





As your life changes, matures and evolves, so too should the products designed to meet your financial and lifestyle needs. At FNB we recognise that at a certain point in your banking life-cycle, a more focused approach to wealth management and greater levels of services become essential.



With this in mind, we offer you Private Clients as you build your wealth. You'll find a comprehensive range of banking, wealth management, lending and investment solutions and fiduciary services, complemented by FNB Rewards and Lifestyle offers.

Your experience begins with a Dedicated Private Banker and a team of specialists who assist with your more complex banking activities such as wealth management, structured lending and fiduciary services.



Private Clients provides an exclusive service to clients who need a more focused approach to wealth management and greater level of service.

Paramount to your Private Clients experience will be your Dedicated Private Banker – supported by a team of specialists and the service suite, who is there to help you with your more complex banking needs.



Talk to me about

> TRANACTING

> SAVING AND INVESTING

> BORROWING

> WEALTH MANAGEMENT

> FOREIGN EXCHANGE

> INSURANCE

> FNB REWARDS

- Supporting you to get the most value out of your banking
- Assisting you with your savings and investing needs
- Tailoring credit solutions to your needs from structured lending to homes loans and personal credit
- Providing goal-based financial planning services through PointBreak Wealth who are skillfully supported by Fiduciary Specialists
- Helping you with travel, trade and global payment solutions
- Providing solutions to preserve your wealth by protecting your assets and managing your risks with loss of life and income
- Earn N\$985 monthly cash back with FNB Rewards

Your goals, needs and stage in your wealth cycle will influence your choices.

WANTS

WANTS

- Holiday home
- Boat or car
- Overseas holidays
- Scuba diving
- Leaving a legacy

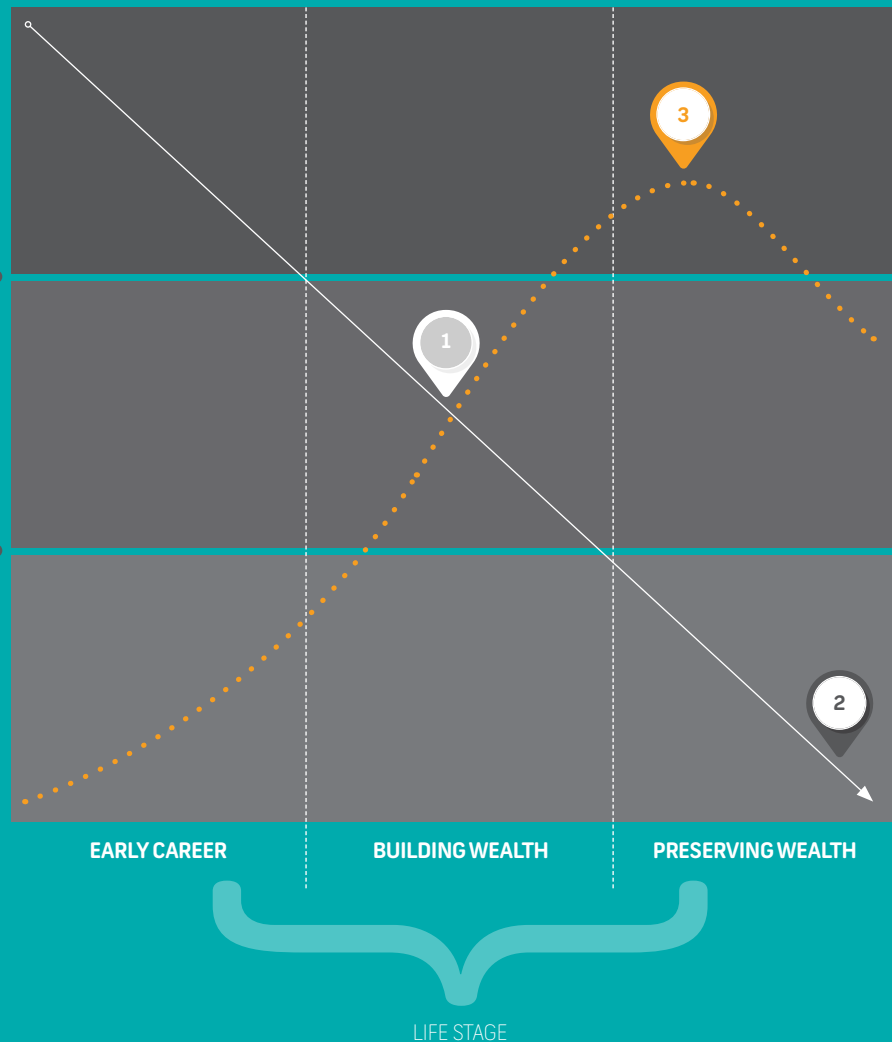
NEEDS

- Savings for your home
- Saving for your children's education
- Saving for retirement
- Retire comfortably

RESPONSIBILITIES

- Protecting you and your family
- Structuring your financial affairs and continuity

- 1 Point of financial independence
- 2 Lifetime financial safeguard
- 3 Your wealth





TEAM OF SPECIALISTS

Expert guidance from your Wealth Manager who is supported by Fiduciary Specialists

We dedicate our time to understand you, taking into account your financial needs and goals. We look at you as an individual and offer you independent, professional financial advice from our team of Wealth Managers.



INVESTING

Shares and Unit Trusts

Exposure to the stock market is an important component in any investment portfolio. FNB Share Investing presents the Share Saver Account, giving your access to the Top 100 performing companies on the JSE. You won't need to spend time monitoring and researching the market and picking stocks – the team of experts at FNB will do it for you.

Our Unit Trust are designed to help you reach your investment goals by growing your money faster than inflation. Our range of five Unit Trusts are a combination of the best the market has to offer and have been built by investment experts across FirstRand.

GOAL-BASED WEALTH MANAGEMENT

PointBreak Wealth

At PointBreak Wealth, we focus on a goal-based financial planning approach with a clear aim to identify, prioritise and plan for your individual financial goals. We begin by articulating your financial journey and then we implement an underlying strategy and solution to support the realisation of each goal over time. Our wealth managers have the necessary skills to guide you through this journey thereby better enabling you to achieve the defined financial goals across risk, fiduciary, investment and retirement planning.

Cash Investing

As part of a diverse investment portfolio, cash investments give immediate or short term access to your money. Capital and quoted returns are guaranteed. Most savings and investments products don't attract monthly fees, which means that your savings are not eroded. We'll help you save and invest for the things that count.

FNB Channel Islands

Our offshore offering consists of transactional and savings accounts available through FNB Channel Islands. If your intention is to diversify your portfolio, save offshore in strong currencies, travel or make and receive payments internationally, our suite of products offered by our Guernsey based branch in the Channel Islands will meet your needs.

Global Accounts

Investing in Foreign currency is no longer exclusive to the world's most sophisticated traders. Now, you too can start saving and transacting in 3 different currencies (USD, British Pound and Euro), without having to leave Namibia.

PLATINUM



PRIVATE CLIENTS

A team of bankers to assist you with your day-to-day needs.



A Dedicated Private Banker to assist you with all your day-to-day banking, investing, savings, lending and foreign exchange needs.

Access to financial planners who offer a holistic approach to your portfolio and risk profile.



Supported by PointBreak Wealth, who deliver specialised wealth management and fiduciary solution (local and offshore) through your Private Banker to help you achieve your financial goals and enhance your financial

Earn monthly cash back of up to N\$527.50 with FNB Rewards.



Earn monthly cash back of up to N\$985 with FNB Rewards.

You currently have 2 free visits per month to SLOW SA



Enjoy unlimited access to SLOW SA and Bidvest Lounges.



BORROWING

From structured lending to home loans to personal credit, we have a range of solutions tailored to best serve your needs as a Private Clients customer.

The Private Clients Structured Loan is a unique product offering. It can be used to purchase residential property, finance rental portfolios and lifestyle property, as well as leverage equity in a residential property to take advantage of other opportunities. This flexible product allows you to tailor repayment structures that suit your needs.

This product is right for you when:

- Security is needed to finance a new venture, as opposed to simply requiring finance for a house.
- You want to leverage your balance sheet, unlocking liquidity to take advantage of investment and business opportunities key to growing your net worth.
- Finance is required for the short, medium or long term.

FOREIGN EXCHANGE

Foreign Exchange

Foreign Exchange offers a wide range of foreign exchange products and services to suit your needs, whether you are travelling abroad, sending or receiving money globally, managing imports or investing offshore.

Our Foreign Exchange Team offer specialised advice and information from an Exchange Control perspective.

INSURANCE

Insurance

Debt in some form is an almost inevitable feature of modern life. There are good and necessary types of debt which allow you to generate income and increase your net worth. However, even these can instantly turn from a positive into a negative if you suffer a setback which affects your ability to earn a living. In those circumstances even 'good' debt could quickly become a burden to you and your family if you found yourself unable to manage your obligations.



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