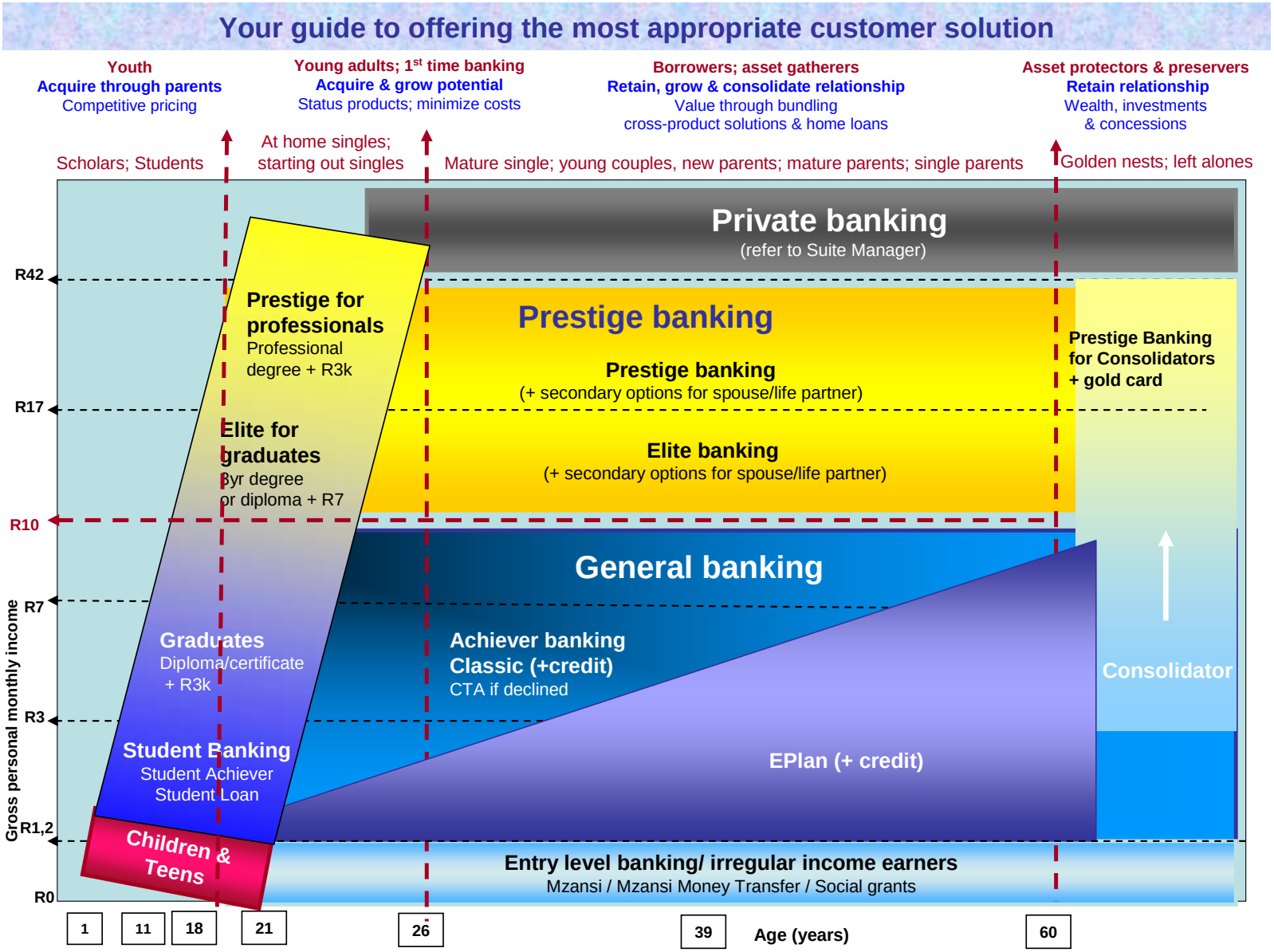
Appendix 4


Your guide to offering the most appropriate customer solution
Youth
Acquire through parents
Competitive pricing
Young adults; 1st time banking
Acquire & grow potential
Status products; minimize costs
Borrowers; asset gatherers
Retain, grow & consolidate relationship
Value through bundling
cross-product solutions & home loans
Asset protectors & preservers
Retain relationship
Wealth, investments
& concessions
Scholars; Students
At home singles;
starting out singles
Mature single; young couples, new parents; mature parents; single parents
Golden nests; left alones
Private banking
(refer to Suite Manager)
Prestige banking
Prestige banking
(+ secondary options for spouse/life partner)
Elite banking
(+ secondary options for spouse/life partner)
Prestige Banking
for Consolidators
+ gold card
Prestige for
professionals
Professional
degree + R3k
Elite for
graduates
3yr degree
or diploma + R7
General banking
Achiever banking
Classic (+credit)
CTA if declined
Consolidator
EPlan (+ credit)
Graduates
Diploma/certificate
+ R3k
Student Banking
Student Achiever
Student Loan
Children &
Teens
Entry level banking/ irregular income earners
Mzansi / Mzansi Money Transfer / Social grants
Gross personal monthly income
R42
R17
R10
R7
R3
R1,2
R0
1
11
18
21
26
39
Age (years)
60