

WHAT IS THE DISCOUNT?

- **Home loans:** up to prime less 1.7% discount
- **Vehicle finance:** up to prime less 0.60% discount
- **Personal loan:** 2% rate discount
- **Personal loan transfer:** 2% rate discount
- **Study loan:** at prime
- **Overdrafts:** best rate guaranteed
- **Absa Rewards:** zero monthly fee
- **Transactional "Ultimate" banking accounts:**
 - **Ultimate Banking account:** R1,000.00 cashback after 3rd salary credit
 - **Ultimate Plus account:** R2,000.00 cashback after 3rd salary credit
- **Family Banking:**
 - **Spouse receives** 100% discount on monthly fee
 - **Kids: MegaU account:** zero monthly fee
 - **Student Cheque account:** zero monthly fee
- **Short term Insurance:** up to 30% discount by using Absa iDirect
- **Wills:** free drafting provided gross assets above R500k

KEY HIGHLIGHTS

- ✓ All discounts apply to new business; rates will be applied against individualised assessed rate based on risk and affordability.
- ✓ Member will retain their benefit for the life of the product even if leaving **NFMW**. Benefit will lapse once the loan has been repaid.
- ✓ Qualifying members will need to have a salary-based Absa Transactional account
- ✓ Apply directly with Absa - no third parties.
- ✓ Terms and Conditions apply

WHO DOES IT APPLY TO?

- All **NFMW** members in good standing, with a formally allocated membership number as confirmation.

HOW CAN I REDEEM MY DISCOUNT?

- Inform the Absa Sales Consultant that you are a **NFMW** member
- Have your South African ID, copy of payslip and proof of **NFMW** membership on hand, as proof of membership.
- Sales Consultant will integrate the discount into your application
- Absa scheme code for **NFMW** is: **10682**

WHO DO I CONTACT?

1. Contact your nearest Absa Branch and ask to speak to a Sales Consultant
2. Contact an External Sales Consultant: refer below contact for your region
3. Send an email to: EVP@absa.africa
4. Call our dedicated line: 0860 556 556
5. Use the following QR code:



Region	Name	Surname	Cell number	Email addr
Gauteng South (JHB)	Mohau	Maimela	081 448 4842	mohau.maimela@absa.africa
Gauteng North (Pta)	Lerato	Mokoena	072 564 1291	lerato.mokoena@absa.africa
Western Cape	Juan	Diergaardt	071 604 5988	juan.diergaardt@absa.africa
Kzn	Nishaan	Mothilal	060 982 6087	nishaan.mothilal@absa.africa
Eastern Cape	Andy	de la Mare	082 453 6824	andydlm@absa.africa
Limpopo	Reratiloe	Moela	072 564 1291	reratiloe.moela@absa.africa
Mpumalanga	Gavin	Moonsamy	082 410 7932	gavin.moonsamy@absa.africa
Free State	Johnny	Molifi	071 604 1908	johnny.molifi@absa.africa
North West	Botle	Mosese	066 472 6746	botle.mosese@absa.africa
Northern Cape	Tshepo	Matsime	071 685 9780	tshepo.matsime@absa.africa

HELPFUL QUESTIONS & ANSWERS:

Question	Answer
Can I open more than one loan account and get the benefit?	Yes, but it will be based on your affordability and risk assessment.
Does this cost me anything extra?	No. There is no additional cost to access your NFMW membership benefits at Absa.
What happens if I already bank elsewhere?	You can still explore Absa's membership benefits with a consultant, who will advise you on eligibility and the best way to structure your banking to access the offer.

Are these benefits guaranteed?

All benefits are subject to affordability and credit assessment, but eligible members qualify for preferential pricing compared to standard public offers.

What is Absa Young Professional offering?

Refer to link below:

<https://www.absa.co.za/private-wealth/young-professionals/>

Tailored private banking with benefits aimed to **support early-career financial growth with exclusive rates and tailored advice** for those in key professions or with sufficient income.

What is Absa Rewards?

Refer link below:

<https://www.absa.co.za/personal/bank/absa-rewards/explore/>

Absa Rewards is a **free loyalty program** for customers that gives you up to 30% **real cash back**, depending on your tier, when using your Absa card at participating partners.

What is Absa Credit Coach?

Absa Credit Coach is a **free** feature that helps customers understand and improve their credit score.

What is Absa Savings Coach?

Absa Savings Coach is a **free** feature that helps users save for specific financial goals by personalising savings plans & automating transfers.

What is Absa Virtual Advisor?

Scan the code below to find out more!



Absa Bank's Virtual Advisor refers to **Human Virtual Financial Advisers** who offer guidance on financial products, how to make your money work for you, and how to ensure your legacy.

Are there other benefits also available to me?

Speak to your Absa Sales Consultant for personalised support and access to the full benefit suite.