

<b>Cradle to Grave excluding FTR and STA</b>	<p><b>ACCOUNTING</b></p> <ul style="list-style-type: none"> <li>• Trainee accountant with CTA honours degree, enrolled for articles at a SAICA approved firm</li> <li>• Chartered Accountant CA (SA)</li> </ul> <p><b>MEDICAL</b></p> <ul style="list-style-type: none"> <li>• Qualified medical specialists - no earnings criteria</li> <li>• Registrars, enrolled and specializing in a specific discipline</li> <li>• Medical Interns (MBChB), Individuals doing Community Service and Medical Officers employed at Department of Health</li> <li>• Self-employed medical professionals, including GPs and dentists with a 3-year track record of minimum earnings of R800k per annum</li> </ul> <p><b>ACTUARIAL SCIENCE</b></p> <ul style="list-style-type: none"> <li>• Admitted Actuarial Fellows – no earnings criteria</li> <li>• Actuarial Students with Honours degree OR passed at least 9 exams and employed at Actuarial Training Office</li> </ul> <p><b>PILOTS</b></p> <ul style="list-style-type: none"> <li>• Pilots and first officers, employed at SAA (including Mango and SA Express) or Comair (including BA and Kulula), with minimum earnings of R600 000 per year</li> </ul> <p><b>CONSULTING FIRMS – JOHANNESBURG ONLY</b></p> <ul style="list-style-type: none"> <li>• Management consultants, from business analyst level and above, employed at McKinsey, Bain, Partners in Performance or Delta Partners, with minimum earnings of R450 000 per year</li> </ul> <p><b>LEGAL</b></p> <ul style="list-style-type: none"> <li>• Candidate attorneys working at one of the selected law firms, with minimum earnings of R300 000 per year</li> <li>• Associates or senior associates, working at one of the big law firms per region, with minimum earnings of R550 000 per year</li> </ul> <p><b>IT</b></p> <ul style="list-style-type: none"> <li>• Current Preferred List of Employers OR IT Employers list.</li> <li>• Minimum of 1 year Graduate Programme - no earnings criteria.</li> <li>• Degree or IT Diploma</li> </ul> <p><b>Degrees</b></p> <ul style="list-style-type: none"> <li>• BSc CompSci, Information Systems. Engineering</li> </ul> <p><b>Diplomas</b></p> <ul style="list-style-type: none"> <li>• Dip: ICT Web &amp; App Development, Dip: Software Development, CompSci</li> </ul>
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<p><b>Young professionals (excluding FTR and STA)</b></p>	<p><b>INDIVIDUALS UNDER 30 YEARS OLD</b></p> <ul style="list-style-type: none"> <li>• 3+ year university degreed individuals</li> <li>• Working at a preferred employer (Top 100, JSE listed, multi-national company)</li> <li>• Basic salary of more than R600 000 (excluding bonuses, commissions, etc.)</li> <li>• Includes individuals with an Actuarial Science degree with less than 9 exams / no honours degree</li> </ul> <p><b>IT</b></p> <ul style="list-style-type: none"> <li>• Current Preferred Employer List OR IT Employers List</li> <li>• Minimum of R600k</li> <li>• Degreed OR IT Diploma</li> <li>• (IT professionals with no degree or diploma = R800,000 for last 3 years)</li> </ul> <p><b>Degrees</b></p> <ul style="list-style-type: none"> <li>• BSc CompSci, Information Systems. Engineering</li> </ul> <p><b>Diplomas</b></p> <ul style="list-style-type: none"> <li>• Dip: ICT Web &amp; App Development, Dip: Software Development, CompSci</li> </ul>
<p><b>Salaried degreed professionals</b></p>	<ul style="list-style-type: none"> <li>• Working for a preferred employer</li> <li>• Basic salary of R800 000 per year</li> <li>• A bonus with a three-year track record could be included in the total earnings of R800 000 per year (please discuss with your credit forum) – includes degreed IT professionals</li> <li>• Commission earners must have a three-year track record, with minimum consecutive earnings of R1 million per year</li> <li>• FTR with work permits and related work contracts at a preferred employer, with earnings of R1.5 million or more (excluding allowances)</li> <li>• STA who work for a preferred employer, with a basic salary of R1 million per year</li> </ul>
<p><b>No formal qualifications</b></p>	<ul style="list-style-type: none"> <li>• Individuals who have been in the same industry for more than 10 years, working at a preferred employer, earning more than R1 million per year</li> <li>• IT professionals with no degree or diploma, with a three-year track record of earnings of more than R800,000 per year</li> </ul>
<p><b>Self-employed degreed professionals (excluding FTR and STA)</b></p>	<ul style="list-style-type: none"> <li>• Individuals who work in an area of expertise and belong to a professional body, for example SAICA</li> <li>• Includes advocates, general practitioners, dentists, accounting professionals, engineers etc.</li> <li>• Owner or part of a professional practice</li> <li>• Minimum earnings of R800 000 per year</li> <li>• Three-year track record of earnings</li> </ul>
<p><b>Self-employed degreed (non-professional) and Entrepreneurs with no formal qualification</b></p>	<ul style="list-style-type: none"> <li>• Tangible personal NAV of R10 million, excluding business</li> <li>• NPAT of R2.5 million in core business OR</li> <li>• Draw a personal income from the business in excess of R2mil per annum</li> <li>• Three-year track record</li> <li>• Audited financials required</li> </ul>
<p><b>Ultra High Net worth (“UHNW”) and High Net Worth (“HNW”)</b></p>	<p><b>UHNW (INCLUDING FAMILY VIEW)</b></p> <ul style="list-style-type: none"> <li>• Where NAV &gt; R150m would be considered UHNW</li> <li>• Family banking considerations also comes into discussion in terms of target market for spouses and children</li> </ul> <p><b>HNW</b></p> <ul style="list-style-type: none"> <li>• Earning in excess of R5 million per year, however where NAV &gt; R50m would be considered HNW</li> <li>• Tangible personal NAV of R50 million (subjective and could support HNW when taking other factors into account where NAV &lt; R50m)</li> <li>• Nature of NAV must be discussed with Credit</li> <li>• Non-residents worth at least R50 million (or currency equivalent)</li> </ul>

<b>Employees</b>	<ul style="list-style-type: none"> <li>• All client-facing Private Banking and Wealth &amp; Investment employees</li> <li>• All other employees must earn more than R600 000 per year</li> </ul>
<b>Wealth &amp; Investment</b>	<ul style="list-style-type: none"> <li>• Clients with R3 million invested with Wealth and Investment automatically qualify given the close collaboration we have with W&amp;I</li> <li>• Earnings must be assessed when approving facilities</li> </ul>
<b>Enigma and International</b>	<ul style="list-style-type: none"> <li>• By invitation only</li> <li>• Minimum NAV of R50 million or R25 million liquid investments at a client level</li> <li>• Earnings in excess of R5 million per year</li> <li>• Clients with an Investec Wealth &amp; Investment managed portfolio of R25 million (automatically qualify)</li> </ul>

## Terms

<b>FTR</b> Foreign Temporary Residents	<b>STA</b> South African Temporarily Abroad
<b>NAV</b> Net asset value	<b>NPAT</b> Net profit after tax

