EXCELLING IN 2017

NEDBANK EXTERNAL BURSARY PROGRAMME
What you need to know about the Nedbank External Bursary Programme

The Nedbank External Bursary Programme aims to award funding to students on the basis of academic merit and financial need.

It is an equal-opportunity programme aimed at encouraging and rewarding bright young people with learning potential who come from lower-income families to study towards a first degree at a South African public university or university of technology.

The Nedbank External Bursary Programme covers the following costs:

- Fulltime tuition.
- Prescribed textbooks.
- Accommodation (rent for 10 months of the academic year, excluding the deposit).
- Meals.
- A monthly stipend to cover the cost of out-of-pocket expenses.

Nedbank awards bursaries based on addressing scarce skills in the banking sector as well as bursaries for the greater good of South Africa ranging from the health sciences to the performing arts.

Eligibility criteria

APPLICATIONS ARE OPEN TO STUDENTS WHO:

- are South African citizens; and
- hold an offer of admission to a South African public university or university of technology to study fulltime for their first undergraduate qualification; and
- have a financial need; and
- are currently in grade 12 or have passed grade 12 within the previous two years; or
- are already registered for their qualification at a recognised South African university (ie entering the second, third or final year of their undergraduate qualification).

Education criteria

QUALIFYING CRITERIA FOR THE BURSARY INCLUDE THE FOLLOWING:

- Successful admission to a recognised university or university of technology.
- A minimum academic average of 65% in the year that you are applying, ie grade 12 or university level.
- A minimum academic average of 65% for the subjects that you plan to study.

Before you apply for a Nedbank bursary, please make sure you meet the requirements.

Required documents

STAGE 1: APPLICATION

The following certified documents are to be attached to or uploaded with the application form:

- Your most recent academic results on official stationery with a letterhead or logo.

STAGE 2: DOCUMENT SUBMISSION

Shortlisted applicants will be requested to submit the following:

- Latest three months’ proof of your parent(s)/guardian(s)/guardians’ income – payslip(s); or – pension or social-grant advices; or – an affidavit in the case of unemployment. (The total family income will be reviewed.)
- Income and expenses statement of parent(s) or guardian(s).
- Death certificate of parent(s) or guardian(s), if applicable.
- Divorce certificate, if applicable.
- In the case of the applicant being disabled, a letter from the attending medical doctor confirming the applicant’s permanent disability.
Applications open annually from 1 February to 30 April. Online applications are to be submitted through the website at www.nedbank.co.za/bursary. Posted or hand-delivered applications must be sent to The External Bursary Department, E Block, 5th Floor, Nedbank 135 Rivonia Road, Sandton, 2196. Please ensure that posted applications are sent well before the closing date, as no applications will be considered after 30 April. Shortlisted candidates will be requested to:

- submit the relevant documents for a financial review; and
- attend an interview and undergo an assessment.

Unsuccessful candidates will receive a decline communication. Successful candidates will receive a letter of intent. The offer will be finalised on receipt of proof of university registration and final academic results of the current year of studies, i.e grade 12 or university level.
SECTION B - HIGH SCHOOL/UNIVERSITY ATTENDED

Name of school/university ____________________________
School/university address ____________________________
Province ____________________________
Grade (please tick) I am currently in grade 12 ______ I have completed grade 12 ______
Date when you completed grade 12 ____________________________
I give Nedbank permission to validate/check the information I have provided with third parties (tick if you agree).

SECTION C - TERTIARY STUDIES

Name of qualification ____________________________
Name of university/university of technology ____________________________
Have you applied for any other bursary or loan? Yes ______ No ______
Was your application successful? Yes ______ No ______
If ‘Yes’, describe the nature of the financial assistance and any obligations involved, and provide the name of the institution that granted the bursary/loan: ____________________________

LATEST ACADEMIC RESULTS

<table>
<thead>
<tr>
<th>Subject/Module</th>
<th>Results</th>
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Aggregate ____________________________

JOINT HOUSEHOLD INCOME AND EXPENDITURE STATEMENT

Initials ____________________________ Surname ____________________________
Income

Gross monthly income (income before tax and UIF) ______
Other income ______
Description ______
Other income ______
Description ______
Total income after tax and UIF ______

Expenses

Medical aid ______
Other monthly medical expenses ______
Food and groceries ______
School fees ______
Transport/Taxi ______
School/University/Education fees ______
Telephone/Cellphone/Internet ______
Subscriptions (eg DSTV, TV license) ______
Life cover/Funeral plans/Provincial fund ______
Bursary policies/products ______
Entertainment ______
Rent ______
Domestic help ______
Child support/Maintenance ______
Gas/Electricity ______
Other expenses ______
Description ______
Other expenses ______
Description ______
Total monthly expenses ______

Signature ____________________________ Date ____________________________

Bursaries are granted at Nedbank’s sole discretion.

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At Nedbank we understand that we cannot be a thriving business in a failing society. That is why we believe that the success of an organisation is inseparable from the wellbeing of the people and community it serves. And, as a result, we continuously invest in long-term, sustainable initiatives that build healthy and progressive communities through the Nedbank Foundation, which was established in 1992 as the primary corporate social investment (CSI) arm of Nedbank Group.

The Nedbank Foundation plays a huge role in enabling the group to achieve its Deep Green aspiration of ‘being highly involved in the community and environment’. This is done by contributing to community upliftment and development programmes that are both empowering and sustainable – and by encouraging others to do the same through various volunteerism initiatives.
Community development
Ensuring the protection of vulnerable groups, particularly orphaned and vulnerable children, remains one of Nedbank’s key commitments towards the development of our communities.

Through our initiatives we continuously strive to enable all citizens to have affordable access to clean water and sanitation services. We also strive to reduce the prevalence of substance abuse in the country and the dysfunction causes in society.

Skills development
We are committed to skills development and promoting entrepreneurship in an effort to contribute towards the National Development Plan and achieve our Fairshare 2030 goal of increasing employment.

Health initiatives
As a bank that is highly involved in the communities we serve, Nedbank seeks to improve access to healthcare services, especially in the rural areas, by providing essential healthcare to learners from underprivileged communities across the country.

Nedbank’s health interventions can be broadly classified into primary healthcare, education and advocacy.

Through our health initiatives we continuously aim to contribute towards the National Development Plan and achieve our Fairshare 2030 goal of enabling good health outcomes for economic growth.

Education initiatives
Education is a key focus area in Nedbank’s CSI strategy and we consistently invest over 50% of our budget towards improving outcomes. Our holistic approach to education has over the years contributed across multiple levels, including teacher development programmes, learner and infrastructure support, all of which are important to developing a strong education system.

Our objectives are to:
• improve leadership skills in schools;
• develop teachers;
• improve youth leadership skills in schools; and
• provide learner resources and bursaries in schools.

We believe that building capacity among teachers should be one of the priorities in our quest to improve the standard of education, thus enabling the creation of a knowledge-based economy.

The Eyethu Community Trust was established in 2005 with the specific aim of providing black South Africans, and charitable organisations established for their benefit, with the opportunity to receive dividends on scheme shares. The trust primarily focuses on supporting institutions of higher learning and research institutions.

In the past the trust has supported some of the following initiatives:
• Research chairs.
• Outreach projects driven by different universities.
• Research institutions that expand the research and innovation capacity of South Africa and improve South Africa’s international research and innovative competitiveness.

HOW YOU CAN BE INVOLVED

Staff volunteerism has, in the past few years, become a critical part of Nedbank’s CSI DNA, where, through the Nedbank Foundation and other business-led initiatives, we encourage all staffmembers to volunteer and support causes that they are passionate about both in their professional and personal capacities. We continue to encourage all staffmembers to remain a part of this rewarding journey aimed at empowering and developing our communities.

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TO ENSURE THE LONG-TERM EFFECTIVENESS OF THE GROUP’S CONTRIBUTIONS THE NEDBANK FOUNDATION HAS IDENTIFIED THE FOLLOWING FOUR AREAS AS KEY STRATEGIC PILLARS FOR THE BANK’S CSI STRATEGY:
Akani Mongwe

My journey with Nedbank began when the bank awarded me a bursary that enabled me to further my studies to tertiary level. The bursary covered all my tertiary study essentials and empowered me to obtain my Bachelor of Economic Science degree from the University of the Witwatersrand.

Throughout my time on the Nedbank bursary programme I received invitations for coaching sessions at the headoffice, which went a long way in helping focus my efforts and achieve my academic and general pursuits. This ties in with Nedbank’s value proposition of pushing beyond boundaries, as this is not a common feature in bursaries awarded by other companies.

After my studies I knew I would love to work for Nedbank, as the bank proved itself to be an employer of choice. What makes the bank so admirable is that there’s a one-of-a-kind culture of always trying to be great at listening, understanding and delivering on the needs of clients, staff, stakeholders and communities. This is also true for its bursars and graduates, which is why wanting to join the Nedbank graduate programme was a no-brainer. The programme allows me to rotate within various clusters, teams and roles. Additionally, I’ve been given the opportunity to get involved in meaningful and rewarding corporate social responsibility projects of my choosing.

IN SUMMARY: NEDBANK IS A GREAT ORGANISATION TO INTERACT WITH. AS ITS PEOPLE-CENTRED APPROACH TO THE BURSARY PROGRAMME SETS THE BANK APART FROM OTHERS, I WOULD ADVISE ANYONE WHO QUALIFIES FOR THE NEDBANK BURSARY TO BRACE THEMSELVES FOR A WORTHWHILE LIFE-CHANGING EXPERIENCE.

Renier van Wyk

My name is Renier and this is my story of how the Nedbank bursary programme changed my life. I am 22 years old and am currently employed in Nedbank’s Group Technology cluster under the graduate programme. I started my studies in 2013 at the North-West University in Potchefstroom, where I enrolled for a BSc degree in Information Technology. I graduated in 2015 and started my career at the beginning of 2016, when I applied for a position at Nedbank and was blessed with an amazing opportunity to fulfill my dream of building a respectable career for myself.

Chances are that you are reading this because you are interested in the Nedbank bursary programme. Some of us find ourselves in situations where we have these great ambitious dreams but see our dreams being shattered when reality reminds us of our daily constraints. The most discouraging thing that I have ever experienced is to have a dream but, due to circumstances such as lack of finances etc, see it fade away right before my eyes.

In 2012, after graduating from school, I had the dream of going to university and getting a degree. I wanted to be different from the rest of the world. I didn’t want to be the guy who wakes up every morning wondering when ‘the happy days’ are going to come by – I wanted every single day of my life to be a happy day. I knew at the time that my family could not afford to send me to university fulltime and I knew that I was not the number one candidate on the school’s top ten academic achievers list, but what I knew for a fact was that I was willing to sacrifice anything to make my dream a reality. I took a leap of faith and applied for the Nedbank bursary programme, not knowing that my life would change forever.

I got the bursary and was blessed with the opportunity to fulfill my dream of being a fulltime student! Life as a student was not always easy, as I had a lot of personal issues to deal with. But what made the journey so much sweeter was having an organisation back me the whole way. What makes Nedbank different from the rest is the values we as an organisation pride ourselves on and live up to daily; and please note when I refer to ‘we’, I include myself.

THE NEDBANK BURSARY PROGRAMME IS AN INITIATIVE THAT NEDBANK STARTED MORE THAN 20 YEARS AGO, WITH THE OBJECTIVE OF EQUIPPING PEOPLE WITH THE NECESSARY RESOURCES TO ACHIEVE THEIR DREAMS OF BUILDING SUCCESSFUL CAREERS.

The programme has been a major success and will be for years to come. I encourage you to apply for the Nedbank bursary programme and take a leap of faith as I did four years ago.

Good luck with what lies ahead for you and may you be blessed with the greatest opportunities this world has to offer.

‘The size of your success is measured by the strength of your desire; the size of your dream; and how you handle disappointment along the way.’ - Robert Kiyosaki.
DEZIGN STUDENT ACCOUNT

As a fulltime student you have unique financial needs. Nedbank recognises that, which is why we offer the Dezign Student Account for fulltime students between the ages of 16 and 26.

What is the Dezign Student Account?

THIS IS A DAY-TO-DAY BANKING ACCOUNT FOR STUDENTS THAT GIVES YOU EASY ACCESS TO YOUR CASH WHEN YOU NEED IT, COMPETITIVE RATES AND A HOST OF FREE TRANSACTIONS. THE ACCOUNT SUITS YOUR SAVVY LIFESTYLE AS A FULL-TIME STUDENT BY OFFERING FREE DIGITAL BANKING THAT ALLOWS YOU TO MANAGE YOUR MONEY ANYTIME, ANYWHERE.

What are the benefits of having a Dezign Student Account?

With the Dezign Student Account you can enjoy the following benefits:

• Free cash withdrawals at Nedbank ATMs.
• Unlimited electronic interaccount transfers.
• Unlimited free electronic account payments.
• Free debit and stop orders.
• Free debit card purchases.
• Free balance enquiries through Nedbank ATMs and self-service channels.
• Free statement enquiries through Nedbank ATMs, self-service terminals (SSTs) and Internet Banking.
• Access to digital banking, anytime, anywhere, through Internet Banking, the Nedbank App Suite™, SMS Banking and MyFinancialLife™.

What do you need to apply?

• Your valid South African identity card/document or a passport with a valid study permit.
• Proof of registration at a tertiary institution in the form of:
  - confirmation on a letterhead of the tertiary institution at which you are registered; or
  - a valid student card; or
  - a letter of acceptance by the tertiary institution, on an official letterhead.

How do you apply for the Dezign Student Account?

Go to your nearest Nedbank branch and speak to one of our consultants.

You can also get more information at Nedbank.co.za or by calling the Nedbank Contact Centre on 0860 555 111 (reference: Dezign Student Account).

It’s a great day to apply for the Nedbank External Bursary Programme.

The External Bursary Department, E Block, 5th Floor, Nedbank 135 Rivonia Road, Sandton, 2196.

www.nedbank.co.za/bursary
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