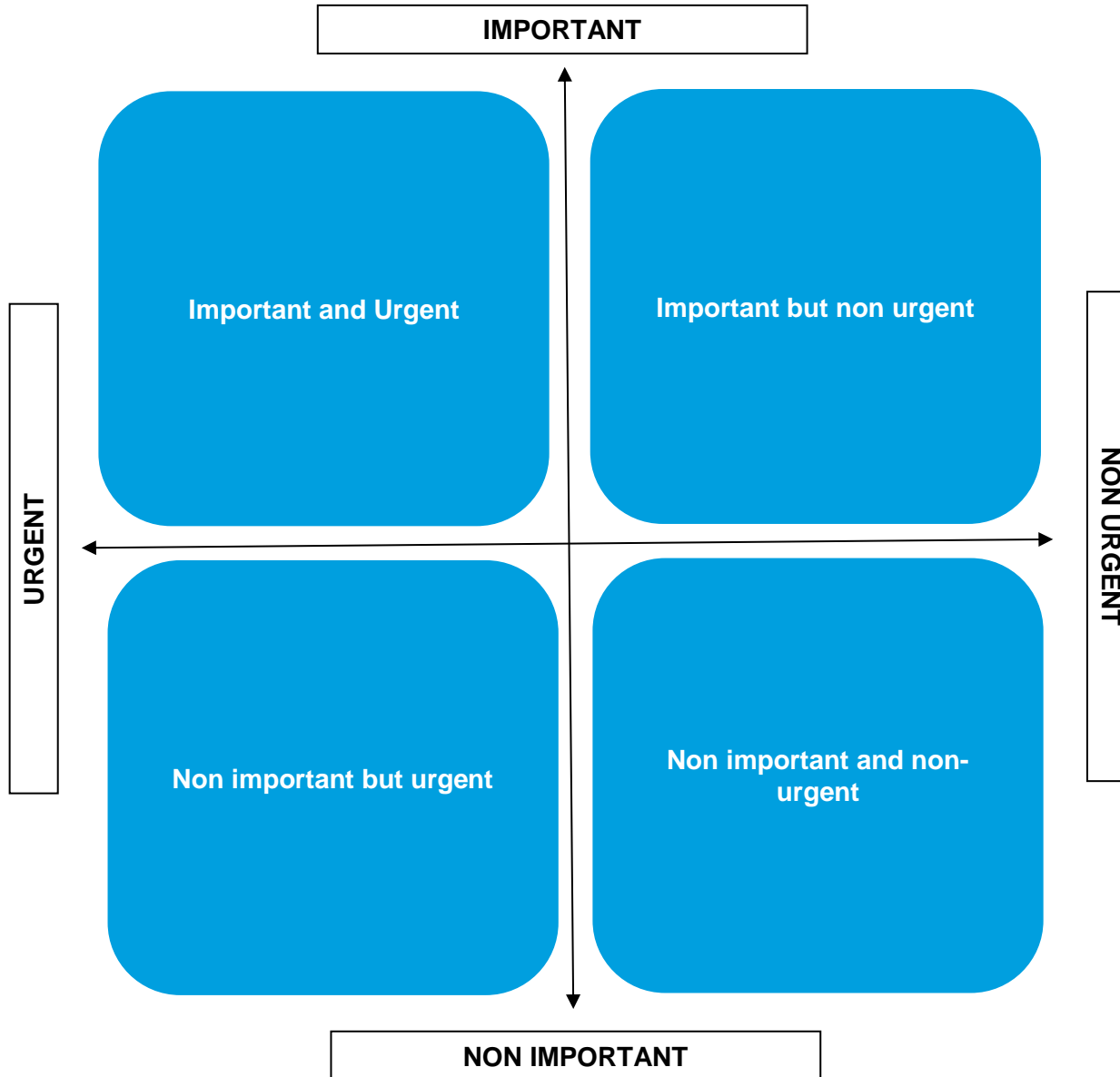


Annex 1 – IMPORTANT VS URGENT MATRIX



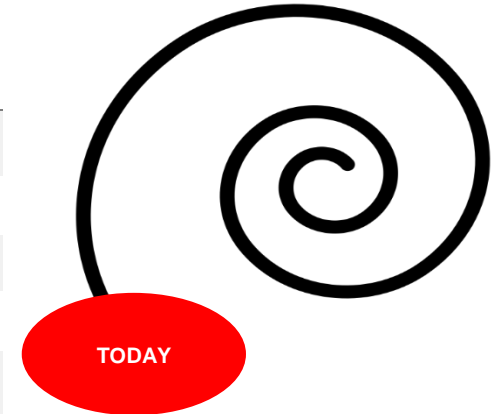
Annex 2 – LIFETIME SPIRAL



Annex 3 – FINANCIAL ROUTINE

Lifetime financial objectives

OBJECTIVES (by order of importance)	HOW MUCH	TIMELINE	AMOUNT ALREADY AVAILABLE	REMAIN TO BE FOUND
<i>Example: Organising my son's wedding</i>	<i>R20,000</i>	<i>3 years = 36 months</i>	<i>2,500</i>	$(20,000 - 2,500) / 36 = 486$
1.				
2.				
3.				
4.				



Give a name to your savings and loans. Example: "Savings Wedding" and number them.

Emergency savings:	R	Savings objective 1:	R	Savings objective 2:	R	Savings objective 3:	R
Loan 1:	R	Loan 2:	R	Loan 3:	R	Loan 4:	R

My daily and weekly routine

MONDAY	TUESDAY	WEDESNDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY

My monthly routine

Commit on what you will regularly do to achieve your lifetime financial objectives and mitigate the risk

1	2 Example: Savings Wedding R500	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

I know I have to pay attention to....

I have financial temptations when I see or when I am confronted to...	This: Over a year can go up to R I will avoid my temptation by:	This: Over a year can go up to..... R I will avoid my temptation by:
My money behaviour is 1. 2.	I am therefore very careful to	This can have bad financial consequences! To avoid that I am:

I generally commit myself to...

--	--	--

Date:

Signature:

Annex 4 – WITHDRAWAL SLIP

Withdrawal Slip

Bank Logo and details

Account Holder Name: _____																				
Branch Name: _____																				
Branch number <table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																				
Account number <table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																				

TOTAL WITHDRAW	R
-----------------------	---

Teller's date stamp

Date:

Signature:

By signing this withdrawal slip I accept the conditions

Annex 5 – DEPOSIT SLIP
Deposit slip (cash and/or cheque)

Account Holder Name: _____

Branch Name: _____

 Branch number

 Account number
Bank Logo and details
Depositor's Details

Name: _____

Contact number: _____

Cheques Deposit

Drawer's name	Bank/Branch	Amount (ZAR)
1.		
2.		
3.		
4.		
	Total Cheques	

Cash Deposit

	Amount (ZAR)
Notes	
Coin	
Total Cash	
TOTAL DEPOSIT	

Teller's date stamp

Date:

Depositor signature:

By signing this deposit slip I accept the conditions

Annex 6 – CHEQUE

Cheque

Bank Logo and details

Date: __ / __ / 20__

Pay to the order of

Account Holder Name: _____

The sum of (in letters): _____

To (full name): _____

ZAR

Signature

Annex 7 – APPLICATION FORM

Section 1: Personal details

Please complete the application clearly and in full using **BLOCK CAPITALS**

1.1	Number of applicants applying for an account	One <input type="checkbox"/>	Other (Specify) <input type="checkbox"/>
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If there are more than two applicants, please use an additional application form

1.2	Personal details
Title:	Mr Mrs Ms Miss
Family name / surname	
First name	
Middle / other names	
Former names such as names previously used or maiden name	
Marital status:	Single Married Divorced Widowed Cohabiting Separated
Gender:	Male Female
Date of birth (dd/mm/yyyy)	
Town / city of birth	
Country of birth	
Passport or identification number	
Primary country of nationality (<i>This should be consistent with the passport / Government ID card</i>):	

1.3	Contact details
Email address	
Home telephone number	
Work telephone number	
Mobile / cell number	

1.4	Current residential address
Street	
City	
Post code / Zip code	
Province	
Country	

I would like to receive my bank statement by:

<input type="checkbox"/>	Postal
<input type="checkbox"/>	Email

Section 2: Employment details

2.1 Employment status

- ... Employed
- ... House person
- ... Retired
- ... Self employed
- ... Contracting
- ... In education
- ... Unemployed

Occupation (e.g. lawyer, engineer)

Position currently held (where applicable)

Nature of business (e.g. engineering)

Gross annual salary

Name of employer

Length of time with employer

Section 3: Accounts

Cheque or current account

Savings account

What is the purpose of opening your account? (e.g. savings, to receive your salary and pay bills etc.)

.....

I intend to make a first deposit of: (currency and amount)

Section 4: Security details

4.1 Security details

Please provide the following details in full, memorise them and do not share them with anyone. This is how we will identify you in the event that we need to speak with you on the phone.

Name of your first school

Mother's former name, such as maiden name or name previously used

Favourite sport or colour

4.2 Instructing the Bank by telephone, fax, scan or email

If you do not wish to instruct the bank by phone, fax, scan or email please tick this box. You will only be able to instruct payments and other transactions on your account using a signed letter or by visiting the bank in person.

4.3  **Data protection**

Keeping you informed

We would like to keep you informed by letter, phone and email about products, services and additional benefits that we believe may be of interest to you.

If you do not want us to do this, please tick this box.

Accessing your data

You can request certain information that we hold about you by writing to us. A fee may be charged for this service as permitted by applicable law or regulation.

Giving consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

4.4 **Signatures**

I confirm that I have read and agree to the agreement with the bank.

Printed name

Signature

Date (dd/mm/yyyy)