



Student offering for Henley Aeronautical Institute of Learning

1 December 2021
V1.3





Contents:

1. Study Loan for H.A.I.L. Students
2. Absa Student Cheque account
3. Absa Student Credit Card

Study Loan: *bringing possibilities to life*



What are the benefits?

- **Loan amount:** Apply for a Study Loan of between R15k to R450k p.a.
 - *Special credit arrangements* have been arranged for **H.A.I.L.** as normal max loan is R250k pa
 - **Max loan:** capped at R750k in total (*subsequent years*)
- **Interest rate:** Get Prime* on the Study loan – applicable to customers that hold an active Transactional or Savings account
- **Repayment period:** from 12 months to 60 months (5 years)
- **Repayment terms:**
 - pay interest only for the first 12 months and capital from month 13, or
 - both capital and interest can start to be repaid from month one.

What costs are covered?

- Finance both **undergraduate and postgraduate** qualifications
- The following may be included with the loan,
 - **Prescribed textbooks**
 - **Tuition fees**, including your registration
 - Accommodation – only fulltime students not living with family
 - **Computer equipment** required for studies

Credit Life features

- Covers the sponsor as the mail life assured
- **Mandatory** on all Absa study loans

Who can qualify?

- To qualify, you must be as **SA citizen**, or **person living in SA permanently** and earn more than R3k p.m.
- Study loan can be in the name of the following,
 - **A parent** who has proof of income
 - **A sponsor / guardian** who has proof of income
 - **A part time student**, who is full time employed

What do you need to apply?

- **SA ID or Smart card**
- **Proof of residential address**
- **Last three months' payslips or bank statements**
- **Letter of Acceptance or proof of registration**
- **Proof of course costs** for the year of study - invoices/statements for,
 - Tuition fees
 - Accommodation
 - Textbooks
 - Study related technological devices

Where to apply? *Please contact*

Itumeleng Mphomela

Mobile: **066 301 5271**

Email addr: itumeleng.mphomela@absa.africa

Student Cheque Account

Get more with a zero monthly fee student account*.

*On all new student accounts opened in 2021



Card with benefits

A student account for everyday transactions and loaded with cool perks at no extra cost.



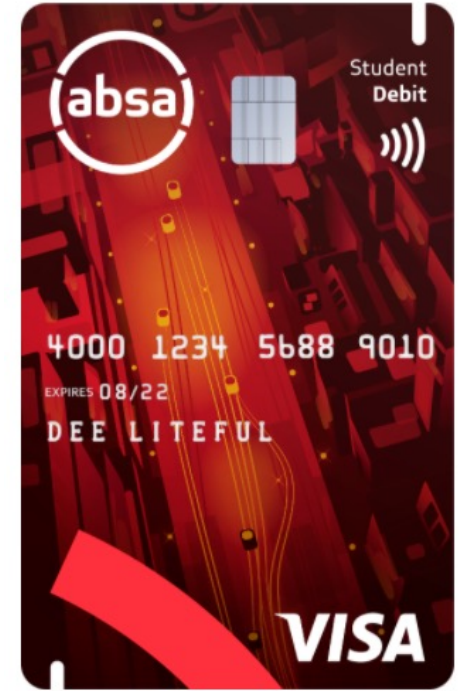
Access to Study Loan

Finance your tuition fees, textbooks and more with a study loan.



Save for your future

Start saving for your dream goal with as little as R50 a month using TruSave.



Better everyday banking

- Unlimited [Absa Online](#), [Banking App](#) and telephone banking transactions
- Unlimited NotifyMe SMS and email notifications
- Mailed or eStatements
- Unlimited electronic payments including debit and stop orders
- Unlimited card swipes and cash withdrawals
- Unlimited Absa ATM balance enquires and mini-statements
- Unlimited Absa ATM cash deposits (excluding cardless cash deposits) and withdrawals
- Unlimited internal electronic fund transfers
- Unlimited CashSend withdrawals at Absa ATMs
- 24/7 access to the largest ATM network in South Africa

Lifestyle benefits

- 100MB data
- R25 food voucher to be redeemed at Debonairs, Steers, Nando's, Wimpy or Burger King
- R150 travel voucher from Intercity or TravelStart
- Up to 30% discount on a membership at selected gyms

How to qualify for your monthly benefits

- Complete at least five debit or credit banking transactions per month of which at least two must be prepaid transactions

How to redeem your benefits

- Dial *120*3475# and follow the prompts

Student Credit Card

Build your banking profile and prepare you for the next stage of your life.



No monthly fee

Swipe, shop online or spend on whatever you desire and pay no monthly card fees.



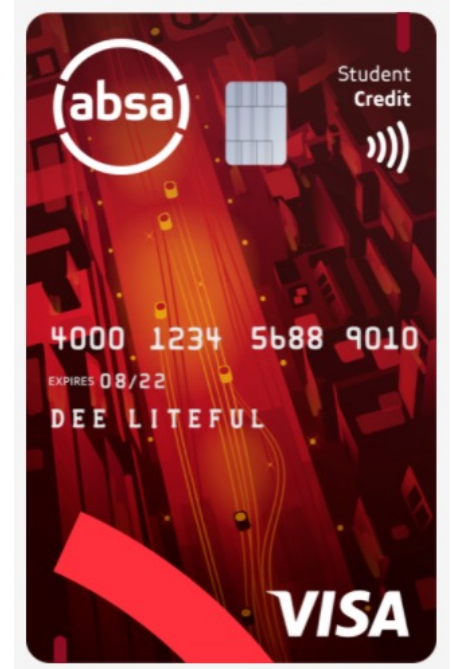
Build a credit record

Great way to establish a credit history while you enhance your future.



Absa Rewards and Absa Advantage

Get cash back from Absa Rewards when you pay with your card. Complete simple challenges on the Banking App and get rewarded instantly with Absa Advantage.



Features and benefits

- **Digital banking:** Use your [Absa Banking App](#) to stop and replace your card, report fraud, manage your daily card limits and more. Or you can logon to [Absa Online Banking](#)
- **Travel insurance:** R1,5 million automatic basic cover* for a range of travel emergencies
- **Free lost card protection:** You are covered if your card is lost or stolen, subject to letting the bank know (please call us on 0800 111 155)
- **Absa Rewards:** Get cash back when you pay with your card locally and internationally
- **Absa Advantage:** Complete simple challenges on the Absa Banking App and get rewarded instantly for banking smarter
- **Exclusive Visa benefits** such as Visa Global Merchant offers
- **Contactless payments:** Tap to pay with your card, smartphone or wearable device at any point-of-sale machine worldwide
- **NotifyMe:** For added security, activate SMS notifications to get alerts of any activity in your account

Build a great financial future with a Student Credit Card.



) Thank you (

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