

Student Banking



**With a Study Loan
at prime* and zero
monthly fees on the
Student Account,
I can do all the
things.**

We do more so you can.
That's Africanacity.

Now that you're studying towards your dream career, you can be **financially prepared** for the next stage of your life with the Student Account.

Student Account

Enjoy free banking with no monthly fees and free day-to-day transactions:



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**.

You also get:

- 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 enquiries and mini statements.
- Unlimited Absa ATM cash deposits (excluding cardless cash deposits) and withdrawals.
- Unlimited internal electronic funds transfers (EFTs).
- Unlimited CashSend withdrawals at Absa ATMs.
- 24/7 access to the largest ATM network in South Africa.

To qualify you'll need:



To be between the ages of 18 and 27 years.



To be a full-time undergraduate or postgraduate student working towards a diploma or degree, or a qualification of one year or more.



A valid South African identity document or Smart ID Card.



Proof of residence not older than three months (e.g. proof of registration at a tertiary institution on their letterhead indicating your name and surname, an address and signature of a mandated official, a utility bill or cellphone statement).

Student Credit Card

With the Absa Student Credit Card, you can prepare for the next stage of your life.

- It helps you build a credit history.
- Get up to 57 days' interest-free on point-of-sale (POS).
- There are no transaction fees on purchases.
- Lost card protection: You are covered if your card is lost or stolen.
- Everyday shopping worldwide and online: Swipe at any point-of-sale machine worldwide and shop securely online.
- Rewards: Get cash back when you pay with your card locally and internationally.
- Travel insurance: Automatic basic cover** for a range of travel emergencies.
- Your card has contactless (Tap to Pay) technology.
- NotifyMe: Get SMSs of any account activity for added security.

To qualify:



You must be between 18 and 30 years of age.



You must be a registered full-time student at an FET college, SAQA-approved institution, university, university of technology or private institution.



Have a minimum monthly income or allowance of R800.



Have a valid South African ID book or Smart ID Card.



Have proof of residence.



Have the latest proof of income for three consecutive months.

Absa Study Loan

Start preparing for your future now and make the best start with an Absa Study Loan. No matter what your study goals are – be it getting a certificate, diploma, degree, postgraduate qualification, or completing a short, full-time or part-time course. You **can**, with a Study Loan from Absa

You get so much more with an Absa Study Loan:

- The best interest rate.
- Interest-only repayment options for the first 12 months.
- A loan that covers your student experience – from tuition, books, and computer equipment, to your accommodation*** costs.

Take up a Study Loan with us today and unlock your future.

How do you qualify?



You must be employed full-time.



If you are studying full-time, your parent or sponsor can apply for an Absa Study Loan on your behalf.

The loan can be in the name of:

- A parent who has proof of income
- A sponsor or guardian who has proof of income
- A part-time student who is employed full-time and has proof of income.

An Absa Study Loan can be taken out by a student studying full-time or part-time at any of the following institutions:

- A university, university of technology, agricultural college, technical vocational education or training college (TVET).
- Any private study institution registered at a Sector Education and Training Authority (SETA) and accredited by the South African Qualifications Authority (SAQA).
- Online study courses accredited by the United States Department of Education or the UK Government of Higher Education Quality Assurance Agency (QAA). The borrower must be based in South Africa.
- Aviation training from an approved training organisation (ATO) that has been approved by the South African Civil Aviation Authority (SACAA).

How to apply for a Study Loan:

- Visit your nearest Absa branch.
- Call us directly on **0860 100 372** to apply. Or interact with us via: ***134*407#** and a consultant will call you back.
- **www.absa.co.za/personal/loans**

How to apply for a Student Cheque Account:

- Absa Banking App
- In-branch
- Call us directly on **0860 100 372**
- **www.absa.co.za/personal/bank/youth-student-banking/explore/**

How to apply for a Student Credit Card:

- In-branch

*Prime rate applies to Absa Transactional Accountholders. To qualify for an Absa Study Loan, you must be employed full-time with a minimum income of at least R3 000. If you are a full-time student, a parent or sponsor who is employed full-time can apply on your behalf.

**Applies to selected gyms

***Accommodation applicable to full-time students (who are not living with family)

Terms and conditions apply. Authorised Financial Services Provider
Registered Credit Provider. Reg No NCRCP7

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