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How to prosper in South Africa: learn to live in the black.

ORTHE ART, SCIENCE AND REALITY OF MANAGING YOUR MONEY.



How wealthy are you?

During the recent World Cub

over 150 million Brazilions were

gined to their TVs while provincial

administrators were busy defaulting

on payments to the IMF

Of course it's a relative statement: one man's fortune is another's penury. But, where before you could be assured your

> assets would remain precisely that - assets now the future's not quite so certain,

> > The Russians and the Japanese haven't helped much either. A default here, a shortfall there, and our already

fragile rand is doing its best to emigrate.

The repo rate, without so much as by-your-leave, rockets through the roof, causes disarray and insolvencies

and then just as quickly plummets. Another general election beckons. A new millennium dawns. It's all very unsettling.

NEDBANK HAS FOR MANY YEARS

THRIVED ON CHANGE.

It needn't be of course.

Indeed, it fuels the enterprising spirit of our clients. It makes them agile of mind and quick to act. With us, they are strong in the knowledge that, whatever the world throws at them, they have the resources and support to shrug it off.

Their success has a great deal to do with planning. At Nedbank we don't have bank managers secreted in some small wood-panelled back office, available only by appointment.

THE POWER'S IN YOUR HANDS. South Africans commune to incur debt. In 1994 the average contribution to servicing household debt was 58% of personal disposable income four years fater. 67% of personal disposable income was allocated to the seconding of household debt. Key items were understandably hametian repayments, cordit cards, vehicle. financing and household goods. If the trend is in continue, South Africans could be paying up to 85% of disposable. income financing debi within three years.

Instead, we have relationship managers who are there to give

your wealth the best competitive advantage it can possibly enjoy. Whatever happens to the economy,

Whatever happens in your life.

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WE PROVIDE OUR CLIENTS WITH A HOST OF OPTIONS.

These have been tailored for individual needs. It may be a fixed-rate, step-down, NedRevolve or Green Homeloan. It could be preferential facilities on a NedCheque Account or a range of affinity accounts unique to Nedbank, allowing you to help the environment, sports or arts and culture. It can be a range of truly top-performing unit trusts or a money market investment account. It could even be a structured in fact delivers your car to your doorstep.



You don't even have to COME INTO THE BANK.

So versatile and advanced is electronic banking at Nedbank that you can manage all your finances night or day, anywhere in the world. And it's for one reason only.

To ensure that our clients, no matter what they are doing, remain in prime positions to confront the future with confidence

and an ample measure

We do it with

planning, with understanding and some

highly informed thinking. The kind that allows you

to look optimistically beyond the vagaries of the present.

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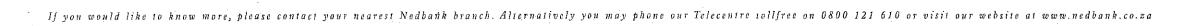
and credit card are 1900 of the

most flesible and corsatile ways

to manage debl'effectively

Stronger, more resourceful and better equipped, a Nedbank client will invariably tell you it's no longer acceptable to merely survive. Far better to prosper.





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A guide to Special Votes

Category	Where to apply	Application Date	Voting Date
Special votes by reason of physical infirmity or disability or pregnancy who wish to vote in or outside voting district where registered	Local Electoral Officer	Not Later than 26 May 1999	31 May 1999 and 1 June 1999. You will be visited at the address on your application form
Special Votes by reason of physical infirmity or disability or pregnancy: Only to vote in voting district where registered	Presiding Officer	26 May 1999 and 31 May 1999	31 May 1999 and 1 June 1999 You will be visited at the address on your application form
Those in government service abroad and members of the household of such persons abroad, and those registered on the Voters' Roll, but absent from the Republic on 2 June 1999 as a result of employment, business or study commitments, who wish to cast Special Votes	South African missions abroad between 07:00 and 21:00 local time	26 May 1999	26 May 1999
Election Officers and security services members deployed for the elections within South Africa who wish to cast special votes in the districts where they are registered.	Districts in which they are registered between 07:00 and 21:00 local time	26 May 1999 and 31 May 1999 and 1 June 1999 in their districts	26 May 1999 and 31 May 1999 and 1 June 1999 in their districts
Those absent from the Republic on 2 June 1999 as a result of employment, business or study commitments, who wish to cast special votes in the district where they are registered	Districts in which they are registered between 07:00 and 21:00 local time	26 May 1999 and 31 May 1999 and 1 June 1999 in their districts	26 May 1999 and 31 May 1999 and 1 June 1999 in their districts

You will be entitled to vote for both the National and Provincial assembly if you vote in the province where you registered.

If you vote outside the province where you are registered, you will only be entitled to a national assembly vote.

Your vote is your secret

For further information call on 0800 11 8000 tollfree or 083 122 (cellular rates apply)

Independent Electoral Commission Ensuring free and fair elections

