



**Tyme**

Unlocking human potential

# It's Tyme for a new way of banking.

TymeBank is South Africa's first digital bank. We are driven by the conviction that broadening economic participation will unlock human potential in our country.

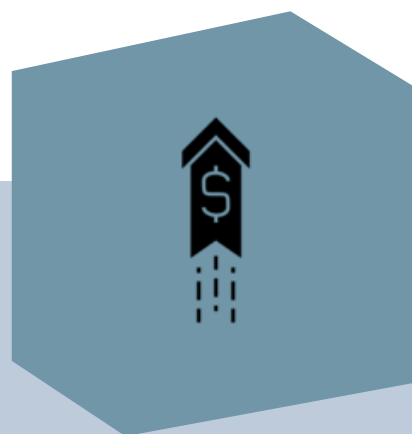


**Tyme**

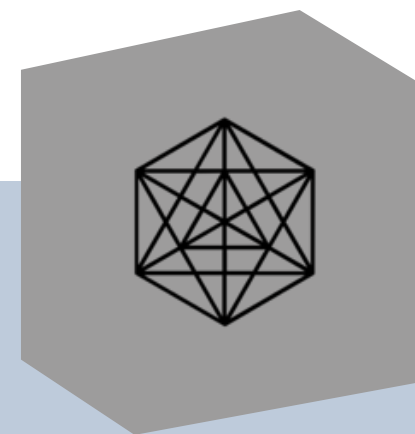
Barriers to financial services adoption can be distilled into one word: access.



**Physical access**  
“Inconvenient.”  
“Impossible.”

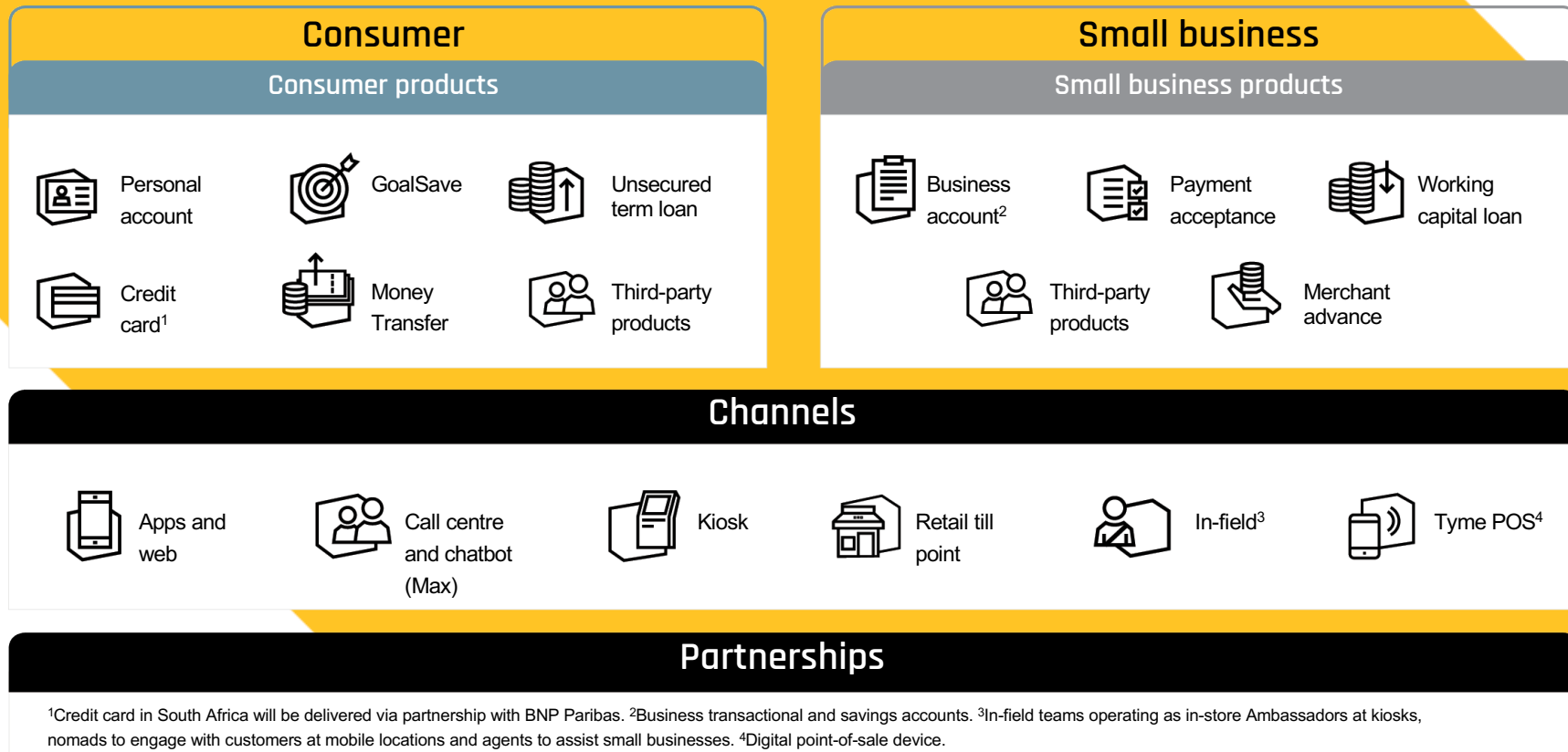


**Financial access**  
“Too expensive.”



**Emotional access**  
“Too complex and  
not trusted.”

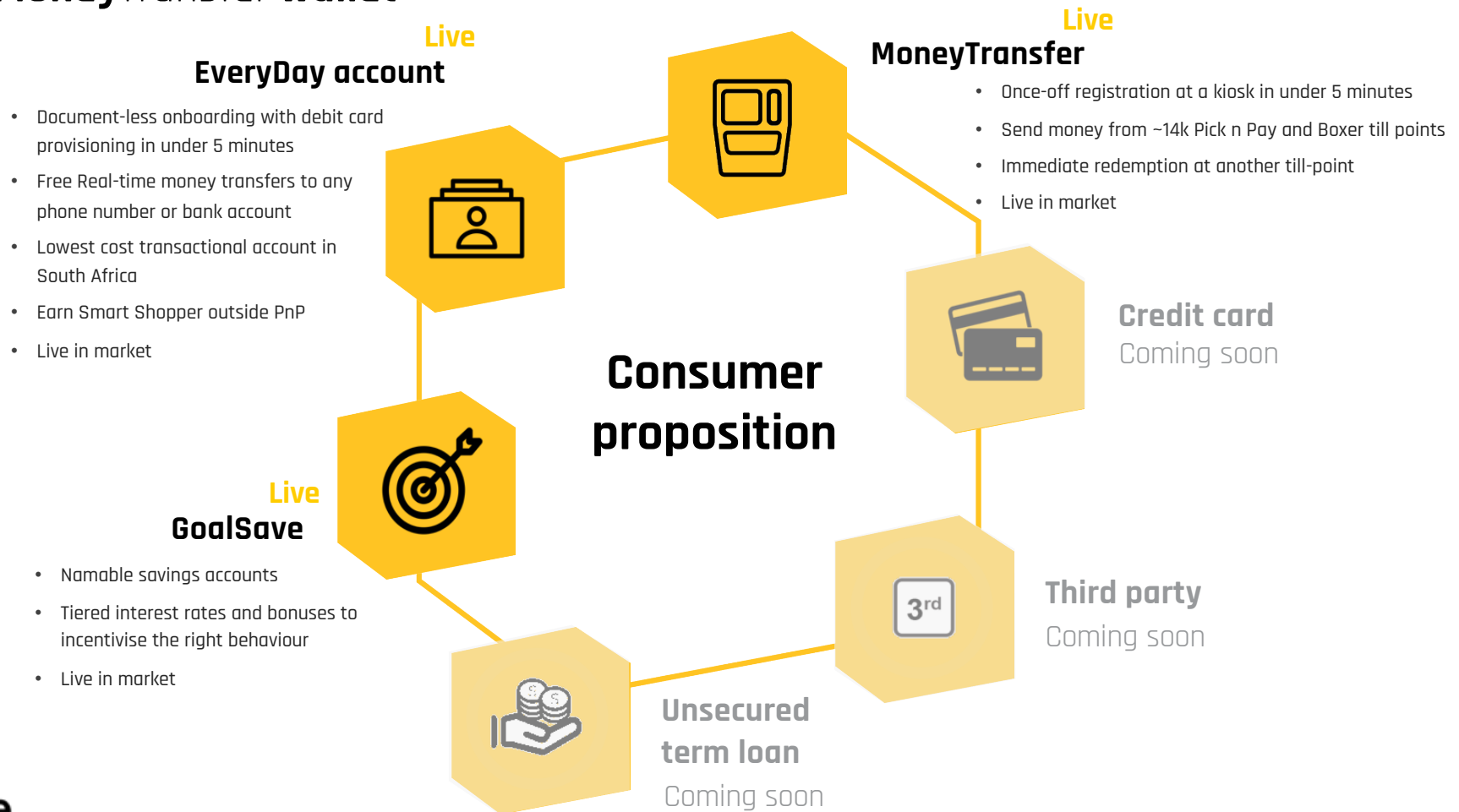
# Tyme empowers consumers and small businesses to overcome these barriers through simple and transparent banking propositions.



# What is the TymeBank proposition

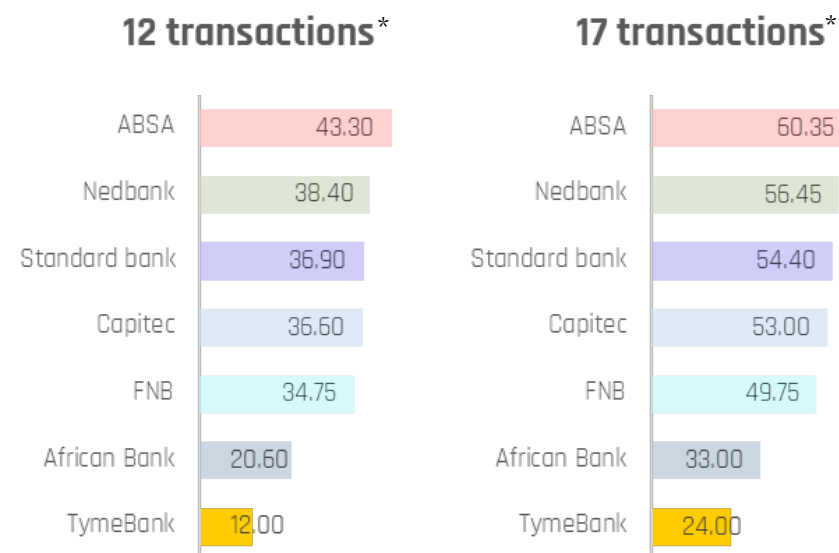


# TymeBank is live in market with a personal account, GoalSave account, and a MoneyTransfer wallet



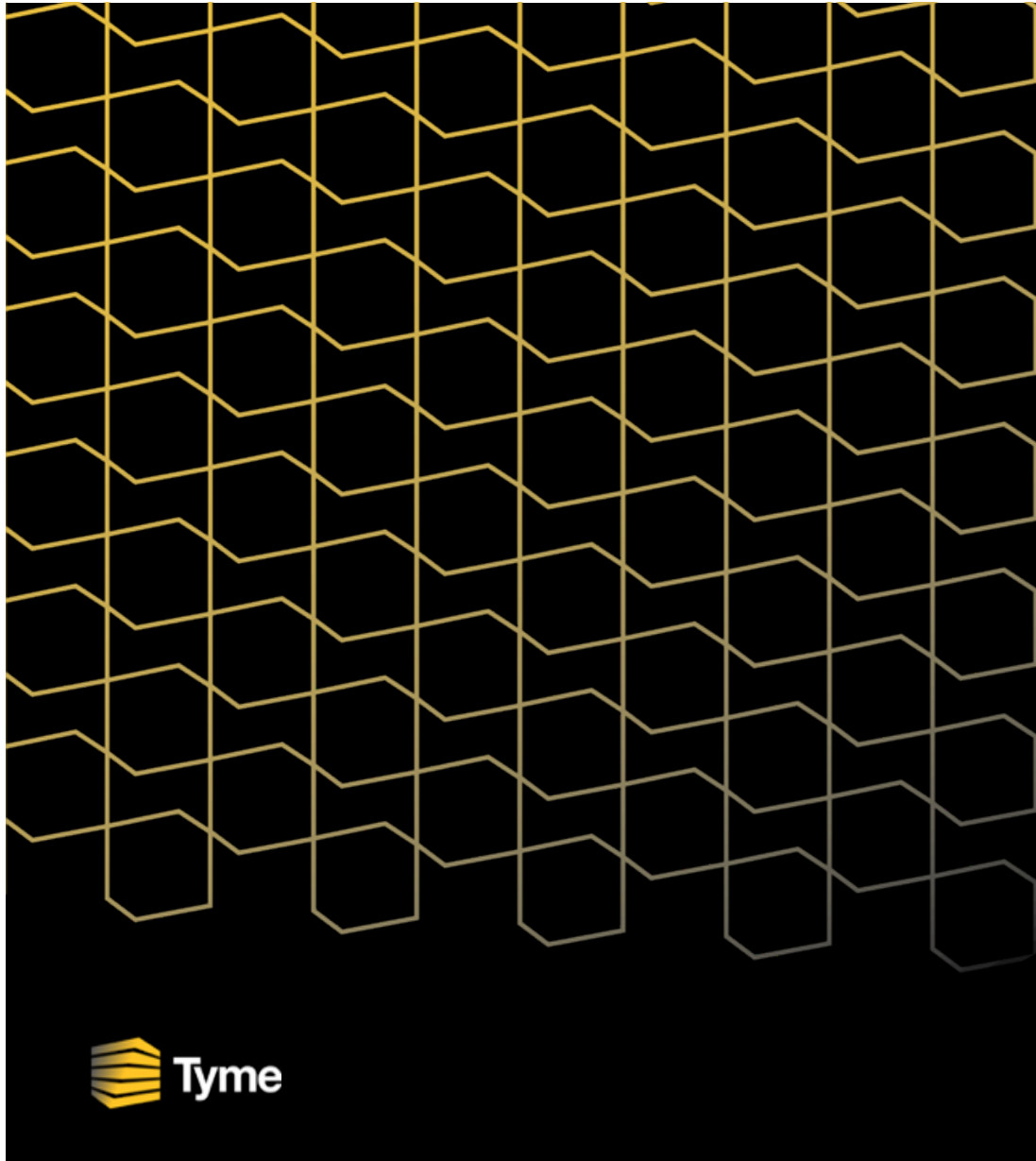
## TymeBank's transactional account is significant lower cost than South Africa's next most affordable bank

| Action                          | Fees   |
|---------------------------------|--|
| Account/monthly fee             | Free   |
| Cash withdrawals                | Free at PnP & Boxer<br>R2 major retailers<br>R8 per R1000 at all ATM's |
| Cash deposit                    | R4 at PnP & Boxer  |
| Pay money to other bank account | Free to TymeBank accounts<br>R2 for other banks                        |
| SendMoney                       | Free to TymeBank/R4 to TymeCode  |
| Card swipes                     | Free   |
| Certified e-statement           | Free   |
| Balance enquiry                 | Free on TymeBank channels, R2 at ATM                                   |
| Declined transaction fee        | R4 at PnP & Boxer  |
| Penalty fees                    | R2   |



\*Solidarity bundle comparison



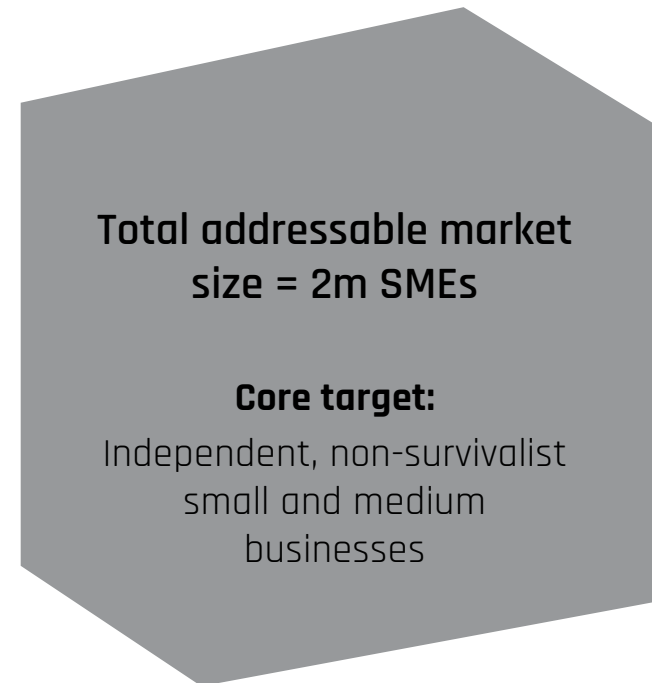




# **How** TymeBank **makes money**



## TymeBank's propositions are targeted at 21m consumers and 2m SMEs



Source: United Nations 2018 estimate, Eighty20 SA consumer portal, South African Audience Research Foundation, AMPS data analysis 2015  
Source: TMS Research, market sizing work commissioned by Tyme in 2015; Finscope South Africa Small Business Survey 2010



TymeBank's distribution footprint, driven by its deep partnership with the Pick n Pay group, surpassed that of all South African banking incumbents on day 1.

|                      | Staff            | Points of presence |                          |
|----------------------|------------------|--------------------|--------------------------|
|                      |                  | Onboarding         | Cash in/out <sup>3</sup> |
| <b>TymeBank</b>      | 120 <sup>1</sup> | 730 <sup>2</sup>   | 14 300                   |
| <b>Standard Bank</b> | 48 000           | 525                | 6 100                    |
| <b>ABSA</b>          | 41 000           | 698                | 9 600                    |
| <b>FNB</b>           | 46 000           | 628                | 4 700                    |
| <b>Nedbank</b>       | 31 000           | 604                | 4 100                    |
| <b>Capitec</b>       | 14 000           | 840                | 2 800                    |

**1** TymeBank services its customers with 120 permanent staff members & 500 Ambassadors, supported by 50,000 PnP & Boxer staff members

**2** TymeBank kiosks are live at >500 PnP & Boxer stores today, and will soon cover all 730 stores

**3** TymeBank customers can deposit cash at any PnP/Boxer tillpoint & withdraw at ~40,000 Saswitch ATM's or any Retail tillpoint supporting Visa cashback  
Competitor Cash in/out points include both owned ATM's & branches; a subset of owned ATM's support cash deposits



## TymeBank's key partnerships enable it to acquire customers en masse

The PnP and Boxer networks and existing customer bases along with roaming teams will drive large scale customer acquisition



|                         |  |
|-------------------------|--|
| <b>730 stores</b>       | <ul style="list-style-type: none"> <li>• Distribution across 730 stores with 500 ambassadors across the store network</li> <li>• Strong, trusted brand</li> <li>• Strong metro and rural presence</li> </ul> |
| <b>7m</b>               | <ul style="list-style-type: none"> <li>• Out of the 7m loyalty customers Tyme</li> <li>• Rich customer data</li> <li>• Captive audience</li> </ul>   |
| <b>500k base</b>        | <ul style="list-style-type: none"> <li>• Money remittance customers spread national-wide</li> <li>• Existing relationships with TymeBank</li> </ul>  |
| <b>10 roaming teams</b> | <ul style="list-style-type: none"> <li>• Nationwide placed outside of PnP and Boxer stores in high footfall areas</li> <li>• Multipurposed capability</li> </ul>   |



The ARC ecosystem will enable TymeBank to accelerate acquisition outside of the PnP and Boxer channels

|               |                           |   |
|---------------|---------------------------|---|
| Asset manager | <b>1m customer base</b>   | <ul style="list-style-type: none"> <li>• Pensioners using a costly payments solution, opportunity for bulk payments solution</li> </ul>         |
| Insurer       | <b>1.8m customer base</b> | <ul style="list-style-type: none"> <li>• Lower end of the segment - opportunity to address transactional and savings needs</li> </ul>           |
| Insurer       | <b>1m customer base</b>   | <ul style="list-style-type: none"> <li>• Provides workman compensation - opportunity to pay into TymeBank account as an initial hook</li> </ul> |



# Achieving the full financial value of TymeBank South Africa's strategy relies on delivering four simple imperatives

## World class efficiency

Scalable cost base, no legacy,  
automated and straight-through processing

## Customer acquisition at scale

Challenger brand positioning,  
digital lead generation, digital onboarding

## Customer adoption

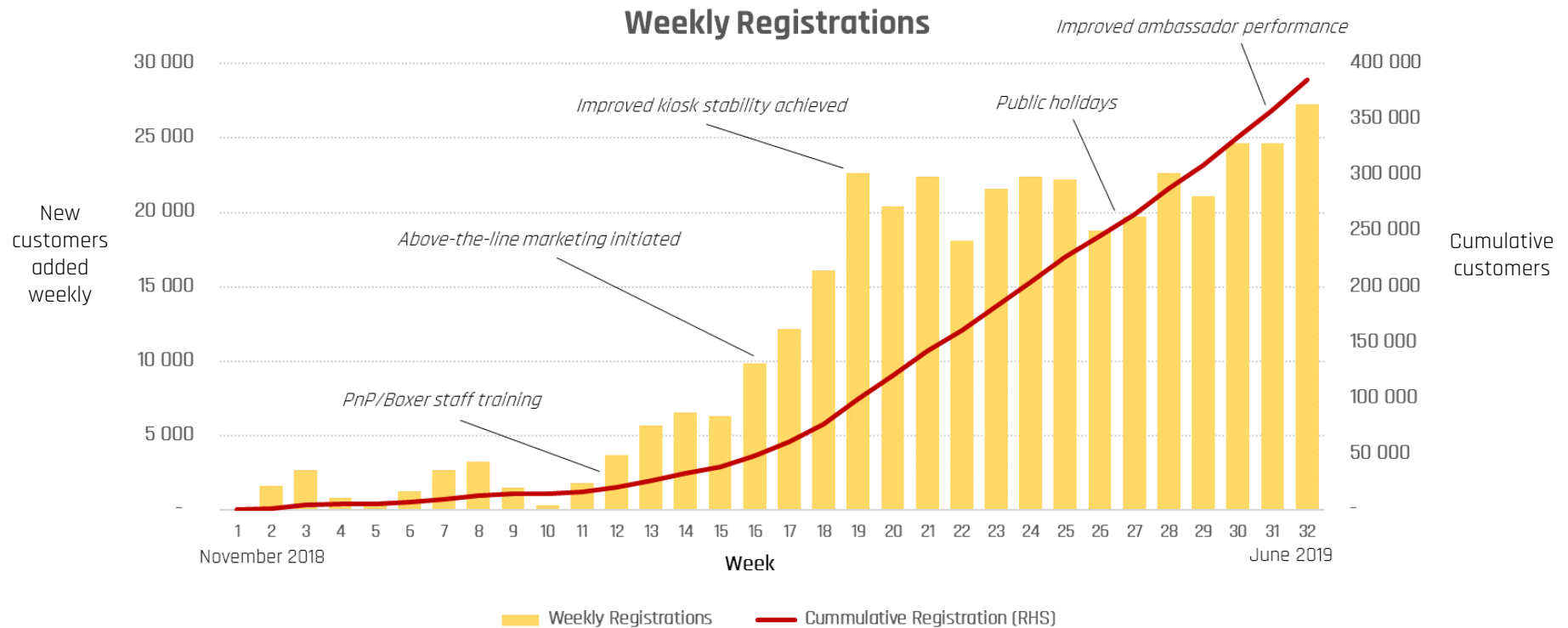
Real-time lifecycle nudges, improved incentives

## High quality assets

Leading credit models using alternative data sets



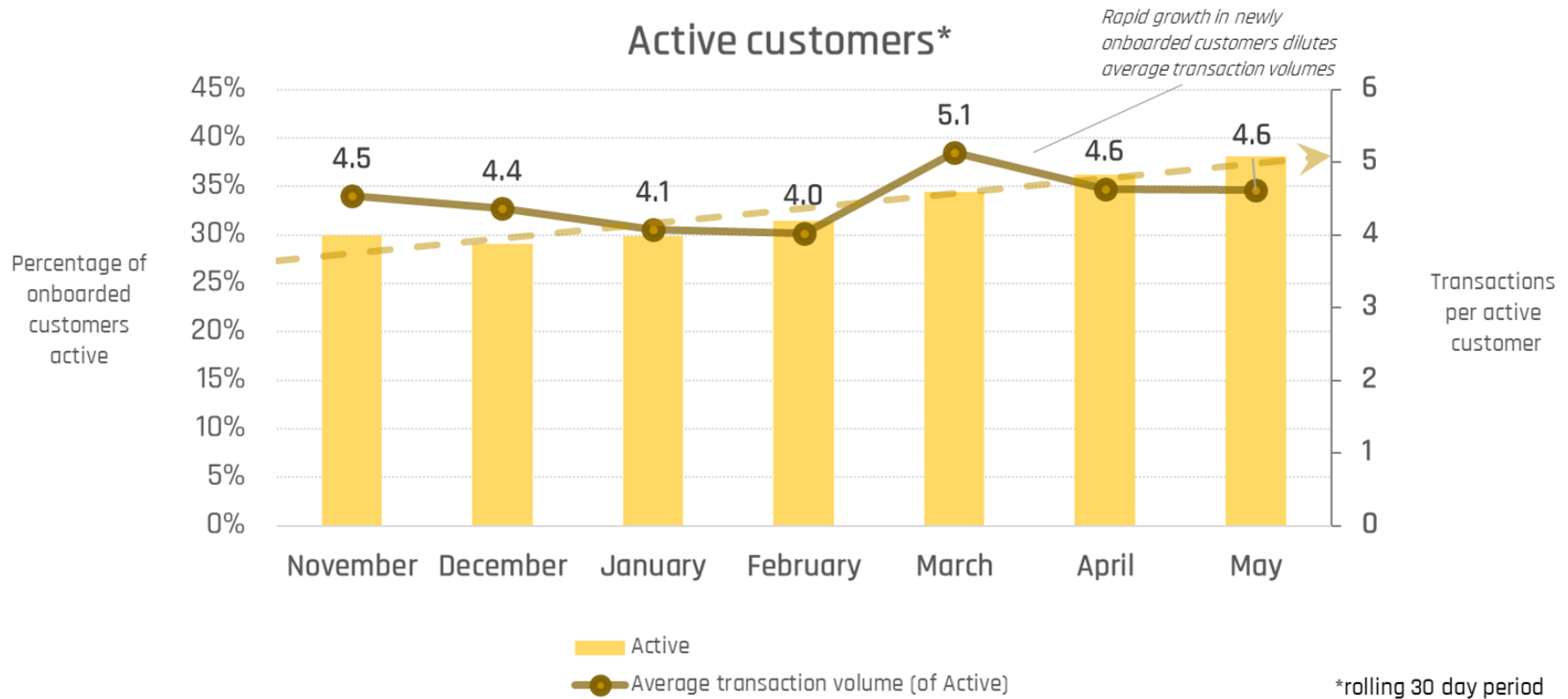
# TymeBank's customer acquisition rate is robust and accelerating



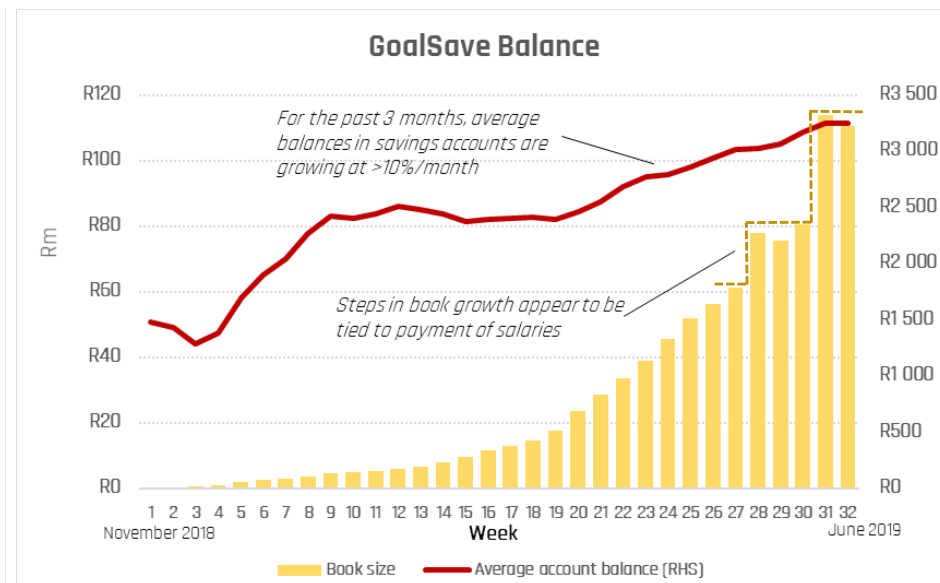
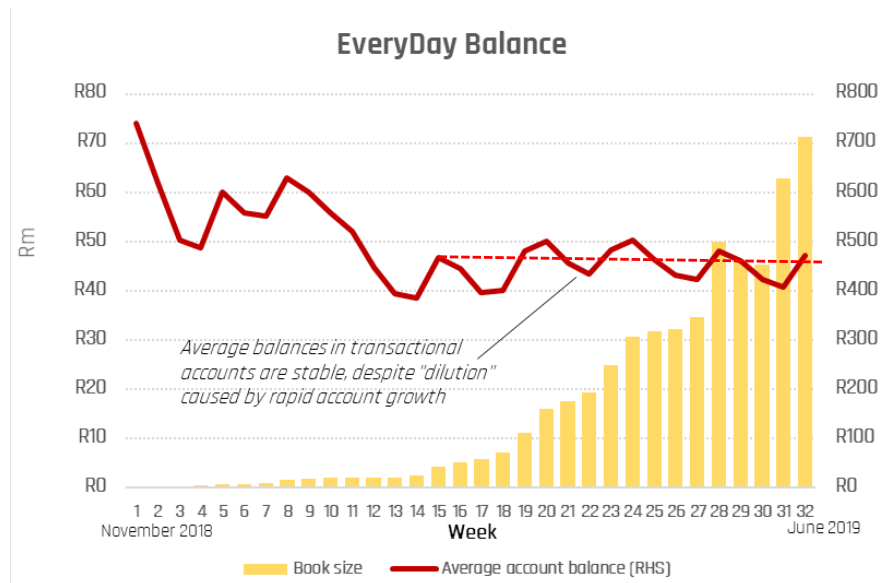
TymeBank is on course to acquire 0.5m customers by end of July and 1m before the end of 2019.



## TymeBank's activity rates are improving steadily



# TymeBank's deposits are growing steadily



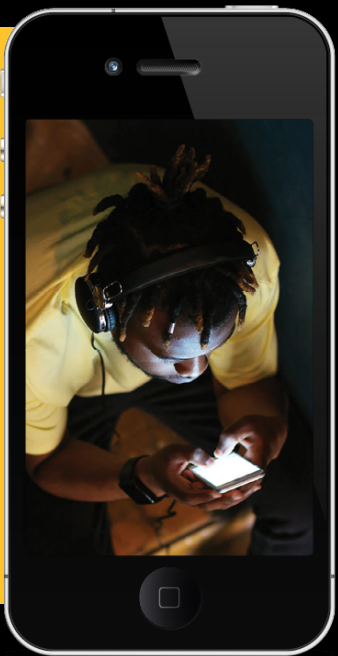
Liability balances, essential for funding the lending book, are growing well. Average balances held in savings accounts are steadily increasing as market trust in TymeBank builds.



# What is the TymeBank brand positioning



**TymeBank's  
differentiated  
selling points**



**Easy.**

- Open an account in under 5 minutes.
- With just your thumbprint, no documents required.
- Open an account online, or at your nearest Pick n Pay or Boxer store.
- Deposit and withdraw at your nearest Pick n Pay or Boxer store.

**Affordable.**

- No monthly fees.
- Pay-as-you-go-banking.
- Many transactions are FREE.

**Rewarding.**

- Bonus Smart Shopper Points everywhere you shop.
- DOUBLE points if you swipe and pay with our yellow card inside Pick n Pay.

**Unique.**

- Up to 10% Interest on your savings.
- No restrictions, fees or penalties.
- Instant access to your savings.
- No minimum amount required.



**Inspiring.**

- A bank that believes in and backs, you and your potential.

# TymeBank launched and has maintained its brand using a multi-channel approach



1

**Rich video on TV and digital, to drive Brand awareness and Affinity**



2

**Radio: Broad reach for Brand awareness and Retail promotion**



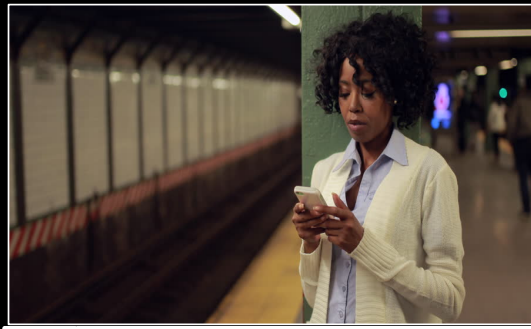
3

**Innovative Social Media & Digital media campaigns for brand awareness and performance**



4

**Branded POS in PnP & Boxer stores + a variety of co-promotions**



5

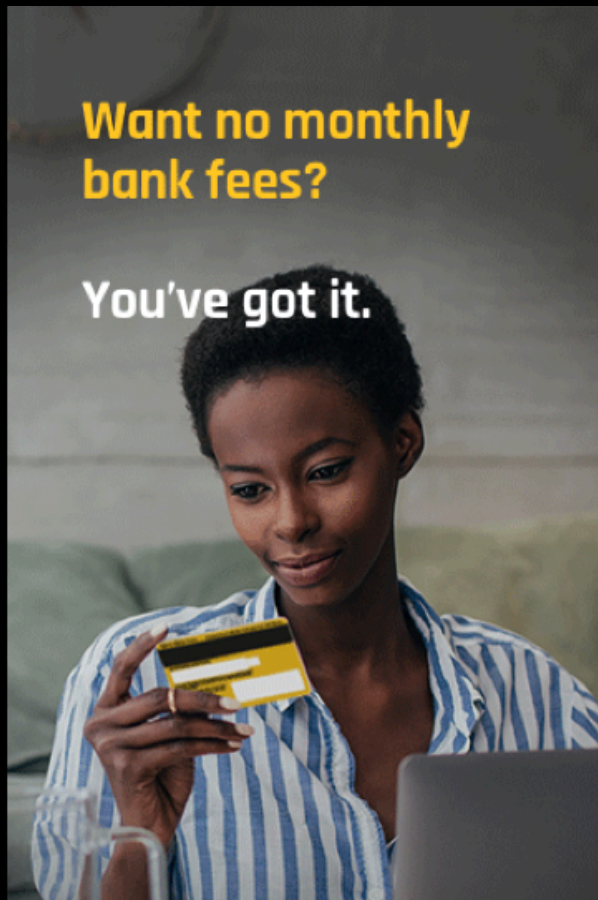
**Drive adoption & retention via Customer Lifecycle Management**



# As a disruptive market entrant the bank has adopted a "challenger" position

**Want no monthly bank fees?**

**You've got it.**



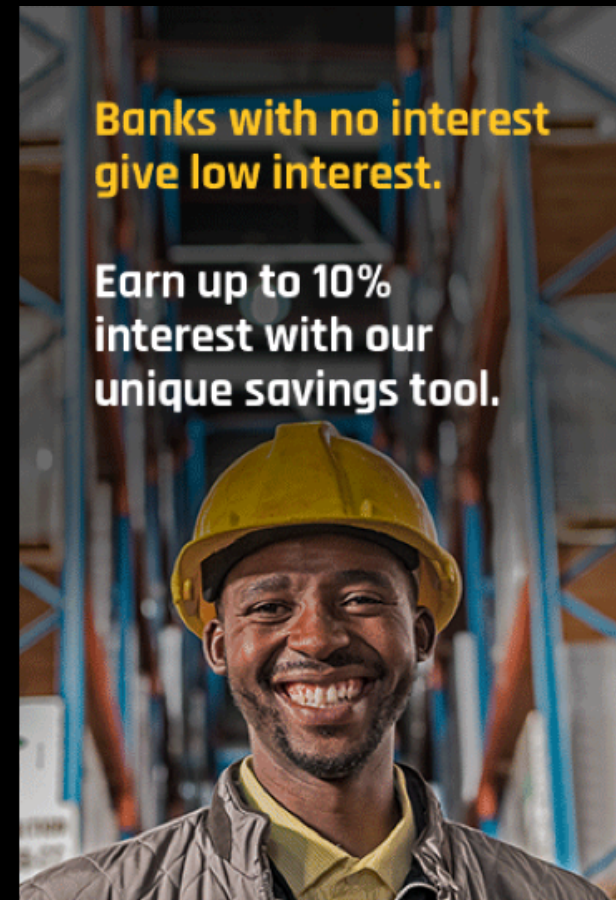
**Banks make me think everything's fine.**

**Until I read the fine print.**



**Banks with no interest give low interest.**

**Earn up to 10% interest with our unique savings tool.**



**Want free unlimited card swipes?**

**You've got it.**



**TymeBank**  
You've got this

TymeBank is an Authorized Financial Services (FSP 49140) and Registered Credit Provider (NCRCP 10774). Tyme Bank Limited Reg no: 2015/231510/06





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# Thank you

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[www.tyembank.co.za](http://www.tyembank.co.za)

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