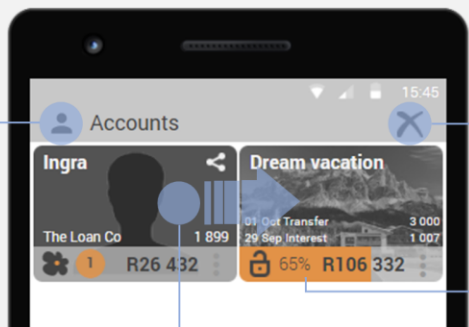


Drag & drop money

Tap for App / profile settings like notifications, devices used, personal details, documents uploaded and how to contact Bank Zero



Tap to exit

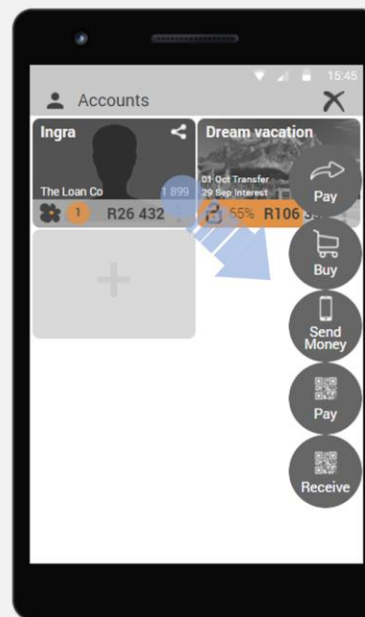
Winners are savers!
This is your goal progress.
(Just tap tile name to adjust your goal in account settings)

Is life a drag?

Not so with Bank Zero. Tap and hold the 'from' tile and drop on the 'to' tile to drag & drop money. Possible transactions:

- Transfer between accounts – above is from 'Ingra' check tile to 'Dream vacation' savings tile
- Pay from check account to someone else or a business
- Notice withdrawal from notice deposit to check account

Drag & drop for quick easy banking



Welcome to our Quick 5

Tap and hold the 'from' tile and drop on one of these Quick 5s

- Pay any bank recipient (or just add one and then pay)
- Buy data, airtime, electricity etc (maximum R3 000)
- Send money up to R3 000 to any cell number in South Africa – cash out at Checkers / Shoprite / Usave
- QR Pay up to R10 000 to another Bank Zero check account
- QR Receive money into your Bank Zero check account. Fee paid by you (the receiver) is 50 cents per R100. Payers will never know your cell number or account details 😊

Account tile

Account types

- Check account with ATM access (ATM is On)
- Check account without ATM access (ATM is Off)
- Savings account
- Notice deposit account

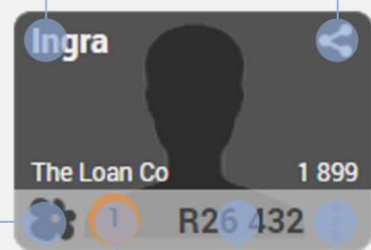
Tap here to see quick account info

Tap the tile name for account settings to do cool things like changing tile picture or tile name, viewing QR code, etc

Tap to edit list of account friends

Share an account with family, friends, a team or a club. The share icon appears after adding friends from the tile menu.

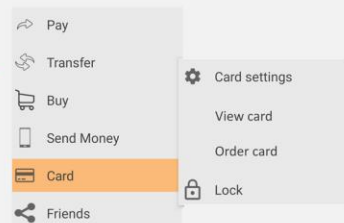
Friends can view the account, add money but can never take money 😊
If you want to see their tiles, ask them to friend you



Tap bubble to authorise transactions – Ingra's tile shows a debit order from 'The Loan Co' for R1 899

View all transactions by tapping account balance

Tap to access tile menu

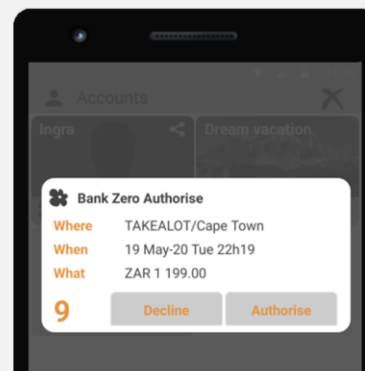


Online shopping done securely

Authorise online purchases on your phone

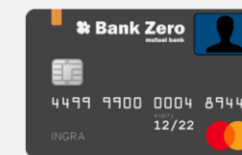
- Some online stores need an OTP. But with Bank Zero you just Authorise on your phone, with no OTP. Gone in 60 seconds!
- Some online stores bypass OTP. With Bank Zero you still Authorise on your phone, but now time is shorter, so keep your phone ready

Please set max online purchase amount in Card Settings



Card settings

Control your card easily from the card menu



- Lock / unlock
- Stolen? Order a new card
- View front & back
- Change card settings for:
 - ✓ ATM access
 - ✓ ATM daily cash amounts
 - ✓ Online purchase amount
 - ✓ Tap & PIN control

Relationship banking

Need a personal banker? How about two?

- Bank Zero check accounts allow up to two support staff to assist you with day-to-day banking – check out 'Account settings'
- Support staff don't see your tile and transaction history unless you 'friend' them as well – making it easy for them to then drag & drop your tiles
- Support staff can start a transaction but never authorise. You're in full control as you still authorise each transaction - tap 'Authorise bubble' of tile