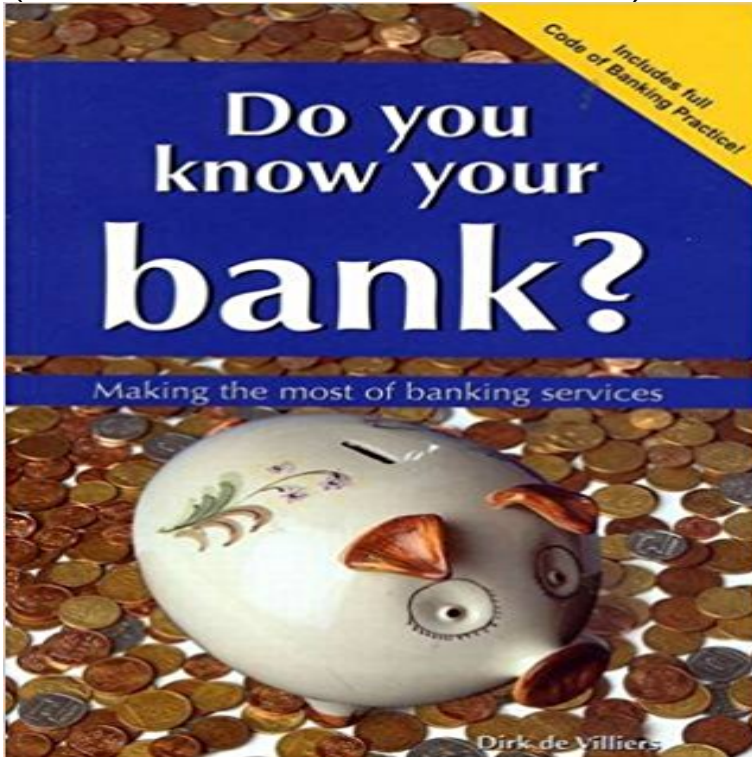


Do You Know Your Bank?: Making the Most of Banking Services (Dreamtime Stories from Africa)



A bank is one of those necessary evils in our lives - we would much rather do without them, but money under the mattress is not a practical alternative. Wherever you see a group of people talking you can bet that the conversation will sooner or later turn to banks and peoples often negative perception of the industry - everyone has a story about a frustrating and often humiliating experience at a bank. This practical guide tells you how to turn the tables, or at least make sure that you and your bank are playing by the same rules. You are your banks client and you should be able to insist on being treated as such. No bank can survive without clients, and with increasing competition in this field it is simply no longer necessary for you to approach your bank hat in hand. Banks and the banking industry have undergone dramatic changes during recent years. The blind brand loyalty that was so prevalent in our society some years ago has come to an end - nowadays people choose a bank that offers the best service and the best products, and they will change banks at the drop of a hat. This places you in a good bargaining position as a bank client - a position which you can use to your advantage only if you know what banks in general offer, know the products and services, know what you have to accept and when you can insist on better rates or charges and so on. But it is quite astonishing how little the general public know about banks and their products, about their rights and duties as banks clients, and cost-saving measures they can implement by using different service options offered by their bank. This guide tells you everything you need to know about: different loan options; investments and savings plans; bill payment options such as debit orders, stop orders and electronic transfers; the role of your bank in personal financial planning; electronic banking and cost-saving service options; additional

services such as wills and insurance; and The Code of Banking Practice which came into effect in April 2000 to force banks to be more transparent in their dealings with the public and to act according to a set code of conduct. Written in easily understood laymen's terms, this book tells you in a nutshell how to get on equal terms with your bank so that you can leave your hat at home.

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