



## Keep Your Wallet Happy This Festive Season

The festive season is here, and with all the cheer comes the challenge of managing your money. But don't worry! With a few simple tips, you can enjoy the holidays without stressing about your finances.

"A little planning goes a long way," says Sibongiseni Ngundze, African Bank's CEO of Personal Banking. "By making smart financial choices, you can have a joyful season without breaking the bank."

Here's how to keep your wallet happy this festive season:

### 1. Set a Festive Budget

Start by deciding how much you can afford to spend on gifts, outings, and travel. Break it down into categories, like presents or entertainment, and stick to your limit. Don't forget to leave a small buffer for surprises.

### 2. Track Your Spending

Tracking what you spend helps you stay in control. Use a budgeting app or jot things down in a notebook. Keeping tabs on your expenses can help you avoid that dreaded post-holiday panic.

### 3. Pause Before Buying

Holiday deals can be tempting, but don't let them derail your plans. Try the "24-hour rule": wait a day before buying something you weren't planning to. Often, the excitement fades, and you'll save money.

### 4. Give Creatively, Not Expensively

Great gifts don't have to cost a fortune. Homemade treats, framed photos, or even handwritten letters can be just as meaningful. Focus on the thought, not the price tag.

### 5. Spread the Cheer by Giving Back

Set aside part of your budget for helping others. Whether it's donating to charity, buying groceries for someone in need, or volunteering, giving back can make your season more meaningful.

### Enjoy Now, Stress Less Later

With a little planning, you can make this festive season about joy, not debt. And when the new year rolls in, you'll be glad you kept your finances in check.



At African Bank, we're here to help you stay smart with your money—this season and beyond.

#### **About African Bank**

African Bank Limited is a personal and business bank offering a range of financial products and services, serving both private and business customers. The bank is rated the overall leader in customer satisfaction in the banking industry and has a countrywide branch distribution network and a full digital channel offering, as well as sales, collections, and customer service contact centres. African Bank is a scalable, diversified, and sustainable business focused on its heritage journey of being a bank for the people, by the people, serving the people - with a clear vision and strategy, strong leadership, and an audacious drive to deliver on the promise of its founders.

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