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BRIEF

- News Worth Knowing



Bank of Namibia expected to keep repo rate unchanged

**MONDAY 13 OCTOBER 2025** 

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#### **MAIN STORY**





# Bank of Namibia expected to keep repo rate unchanged

The Bank of Namibia's Monetary Policy Committee (MPC) is expected to keep the repo rate unchanged at 6.75% when it announces its fifth monetary policy decision of the year on Wednesday, 15 October 2025.

Simonis Storm Junior Economist



- Bank of Namibia Monetary Policy announcement date:
  - \* 15 October 2025
  - \* 3 December 2025



Almandro Jansen said the decision is likely to reflect the central bank's cautious stance amid a slight rise in inflation and the need to support economic growth.

"Given these dynamics, the Bank of Namibia is likely to maintain the repo rate at 6.75% at its next Monetary Policy Committee meeting. However, we do believe there is one more rate cut of 25 basis points in the pipeline before the end of 2025, balancing stable inflation with the need to support economic growth," Jansen said.

He noted that Namibia's headline inflation rose marginally to 3.5% year-on-year in September from 3.2% in August — the first increase in four months. While inflation remains within the Bank of Namibia's 3–6% target range, Jansen said the uptick could mark a turning point in the disinflationary trend that began in late 2023.

Jansen added that Namibia's monetary policy will remain closely aligned with South Africa's due to the rand peg, which restricts the central bank's ability to diverge significantly without risking destabilising capital flows. "The central bank currently holds a 25-basis-point spread against the South African Reserve Bank's repo rate of 7.00%, reflecting slightly lower domestic inflation and the need to support local

growth," he said.

FNB Group Economist Helena Mboti echoed similar expectations, noting that the repo rate has remained unchanged since August and is likely to stay at that level following this week's MPC meeting.

"Namibia's repo rate generally tracks the South African Reserve Bank to safeguard the currency peg, but domestic structural pressures, particularly the BoN's reserve position, can shape the timing and extent of adjustments," Mboti said.

She pointed out that past policy divergences, such as in 2023 when high reserves allowed the Bank of Namibia to keep rates up to 75 basis points below South Africa's, show how favourable domestic conditions can enable short-term flexibility without jeopardising price or financial stability.

Mboti also warned of key risks to Namibia's financial stability, including external shocks such as geopolitical tensions that could affect exchange rates and trade, as well as domestic factors like rising housing and food costs.

"Even if GDP growth and capital ratios remain sound, higher inflation relative to income growth could erode household affordability, making the balance between capital inflows and living costs a key challenge," she said.







# Think tank flags risks of wider ministerial exemptions in Procurement Bill

he Institute for Public Policy Research (IPPR) has warned that Namibia's proposed expansion of ministerial exemptions under the Public Procurement Amendment Bill, 2025 could undermine the integrity of public procurement,



weaken oversight, and erode public trust in government.

In its latest Procurement Tracker Namibia, the IPPR said the bill and the Swapo Party Manifesto Implementation Plan (SMIP) both promote the wider use of exemptions to speed up project delivery, allowing ministries to bypass open bidding and directly award contracts.

According to the report, this approach risks turning procurement into a politically driven process rather than one guided by fairness, competition and accountability.

"The proposals to enable the extensive use of the ministerial exemption in order to fast-track development delivery loom as a threat not only to the integrity of the public procurement system as a whole, but also to effective service delivery and public trust in government," the IPPR stated.

The think tank noted that the SMIP explicitly calls for ministries and implementing agencies to apply for exemptions from the Public Procurement Act to ensure "swift

approval" of contracts, which would allow government to directly appoint suppliers, contractors and service providers without going through competitive tendering.

The IPPR cautioned that such a system would concentrate decision-making power in the hands of political actors and senior officials, increasing the risk of favouritism, conflicts of interest and corruption.

The Procurement Tracker further noted that Sections 5 and 6 of the amendment bill would give the Minister of Finance broad discretionary powers to grant exemptions and formulate procurement policies. In practical terms, the IPPR said this could result in entire categories of public spending escaping scrutiny.

"Both the use of ministerial exemptions and emergency procurement effectively amount to specific purchases bypassing competitive bidding and established adjudication processes," the report said.

The organisation cited international case studies showing that such exemptions are "fertile soils for conflicts of interest" and

> warned that Namibia risks repeating its past mistakes.

Reviews by the Procurement Policy Unit (PPU) and the IPPR found that between 2017 and 2020, non-competitive procurement under emergency and exempted conditions led to widespread abuse and probable waste of state resources.

"Since the introduction of the Public Procurement Act of 2015, the issue of ministerial exemptions has continued to be a highly sensitive and concerning one," the IPPR said.



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## Namibia's cyber façade is cracking



Personal very October, Namibian officials mark "Cybersecurity Awareness Month" with fanfare. Banners hang, hashtags multiply and panels nod gravely about vigilance. It's a polished ritual. It's also a hollow one.

Namibia Students Financial Assistance Fund recently published students' personal information on its own website. Not through some coordinated attack. Through carelessness. The institution called it an "internal error," as if that were a technical term rather than an admission of negligence. Weeks later, the national incident team has yet to produce a full accounting. A state entity mishandled thousands of identities, and the response was bureaucratic drift.

The private sector is no sturdier. A bank with deep South African ties quietly faced unauthorised debit-card transactions, contacted affected clients, and introduced new hurdles for online use. It offered polished assurances but no credible technical explanation. The root cause remains undisclosed. Transparency was not part of the incident response plan.

This is the real state of Namibia's cyber posture: message management standing in for security. Institutions treat breaches as reputational inconveniences, not systemic failures. They issue soothing statements and avoid forensic sunlight. Regulation sits

stuck in Parliament, stripped of urgency. The country has no mandatory breach disclosure rules, no binding timelines, and no penalties with bite. Silence is cheaper than accountability, and that is policy by neglect.

The effect is corrosive. Citizens remain in the dark about how their data is held and exposed. Investors see a system without guardrails. And when customers are forced to "apply" to use their own cards, it reveals how quickly institutions shift the burden onto the public when their own defences falter.

Cybersecurity in Namibia has become a pageant. Awareness campaigns mask legislative inertia. Press statements replace technical discipline. Incidents are managed as public-relations problems rather than threats to national security. This is not a posture; it's theatre.

The theatre will not hold. A state that cannot account for its lapses cannot deter adversaries. A financial sector that hides its wounds will keep bleeding. Public trust, once eroded, will not be rebuilt by hashtags.

October will end. The slogans will fade. The breaches will not. A serious cyber strategy demands law, transparency and accountability. Namibia is running out of excuses.

\* Briefly is a weekly column that is opinionated and analytical. It sifts through the noise to make sense of the numbers, trends and headlines shaping business and the economy with insight, wit and just enough scepticism to keep things interesting. THE VIEWS EXPRESSED ARE NOT OUR OWN, we simply relay them as part of the conversation.



# Savanna Beef weighs participation in Norwegian beef quota

avanna Beef says it has not yet decided whether it will apply for a share of Namibia's 1,600-tonne Norwegian beef quota for 2026, following a call by the Livestock and Livestock Products Board of Namibia (LLPBN) for new entrants to apply.

Savanna Beef Board Chairperson Mecki Schneider told The Brief the company had not made a decision regarding the Norwegian quota but would consider it in due course.

"We haven't made a decision yet, but we'll have a look at it," he said.

The quota will be valid from 1 January to 31 December 2026.

"The quota will be awarded to eligible organisations (organisations approved for beef production and export to Norway) and is valid for the period beginning 1 January 2026 to 31 December 2026. New entrants that meet requirements are encouraged to apply," the LLPBN said.

For 2025, Meatco received the majority of the Norwegian quota, securing 1,200 tonnes, while BeefCor received 400 tonnes.

Meatco has been the main supplier of Namibian beef to Norway over the years, delivering 10,400 tonnes between 2013 and 2020 under a Cabinet directive.

Savanna Beef recently completed its first trial slaughter at its new processing facility in August as the plant nears completion.

Namibia and Botswana share an annual 3,200-tonne beef export quota to Norway under the Generalised System of Preferences (GSP) and the trade agreement between the Southern African Customs Union (SACU) and the European Free Trade Association (EFTA).

The quota is divided equally between the two countries and remains a key and lucrative market for their beef industries.

# Navigating new beginnings: Staying flexible on the how and focused on the why

By Chaze Nalisa-Jagger

his week, thousands of young Namibians proudly walked across graduation stages to receive their qualifications. The celebrations mark the end of years of dedication and the beginning of new possibilities.

For many, this achievement is not only personal but deeply symbolic, proof of resilience, discipline, and hope for a brighter future.

As this milestone passes, many graduates are now looking toward the next chapter. The transition from student life to professional life brings both excitement and uncertainty.

Namibia continues to face high youth unemployment, and the realities of the job market can be complex.

Yet this challenge also presents an opportunity for innovation and self-determination. The future will reward those who remain adaptable, creative, and committed to their purpose.

Every graduate's path will unfold differently. Some will enter the workforce immediately, others will pursue entrepreneurship, and some will continue their studies or volunteer in their communities.

Each journey has meaning and contributes to both individual growth and national development.

The key is to stay flexible about the how while staying deeply focused on the why,



Each journey
has meaning and
contributes to
both individual
growth and
national development.

the purpose that gives direction to your goals.

#### **Recognising the Power of Hope**

Among the graduating class are individuals whose success represents more than personal achievement.

Many are the first in their families to earn a degree, the first to hold the promise of financial stability, and the first to show that education can transform generations.

To those who carry the hopes of their families, your accomplishment is deeply significant.

It is natural to feel the weight of expectation but remember that progress takes time.

True success is built on consistency, integrity, and wise choices rather than speed. Approach the next stage with patience and planning.

Focus on opportunities that align with your long-term goals, even if they take time to materialise. Your achievement has already changed your family's story.

Continue to build on that foundation

through deliberate effort, continuous learning, and perseverance.

You are not just representing your family's hope; you are shaping its future.

## Understanding the Changing Landscape

Namibia's economy is evolving, driven by digital innovation, regional collaboration, and the growth of new industries.

Opportunities exist in both traditional and emerging sectors for graduates who remain open-minded and proactive.

Not everyone will begin in their preferred field, but each experience offers a lesson. The ability to adapt, learn quickly, and maintain professionalism is often what distinguishes successful graduates from the rest. For example:

- A computer science graduate may start by offering IT support to small organisations before progressing into software development.
- An education graduate might work in youth development programmes and discover a passion for community leadership.
- A business management graduate could gain valuable operational experience in retail or administration before moving into management.

Each of these paths contributes to growth and builds a strong professional foundation.

#### **Using Transition Periods Wisely**

The time between graduation and stable employment can be a period of uncertainty, but it can also be a season of



preparation. What matters is how you use it. Consider the following approaches:

- Continue learning. Short courses and professional certifications strengthen your skill set and keep you relevant.
- Volunteer or intern. Real-world experience develops your confidence and expands your network.
- Pursue entrepreneurship. Even smallscale ventures can sharpen your business sense and independence.
- Seek mentorship. Guidance from experienced professionals provides clarity and perspective.
- Stay connected. Building professional relationships increases your visibility and opens new opportunities.

Growth does not only occur in formal employment. Often, it is the quiet, intentional work done in transition periods that shapes the foundation for long-term success.

#### The Lasting Value of Education

Your degree represents more than academic knowledge. It demonstrates persistence, analytical thinking, and the ability to work under pressure, qualities that employers and leaders value. Even if your first role is outside your area of study, your education has equipped you to adapt and excel in different environments.

Education is not solely a path to a job; it is preparation for lifelong learning, leadership, and contribution. The principles and work ethic you developed during your studies will continue to guide you in every aspect of your life.

#### **Staying Grounded in Purpose**

Purpose provides stability when the future feels uncertain. Your why, whether it is to uplift your family, serve your community, or build a legacy, should remain your constant source of motivation. The how, the path you take, will evolve as circumstances change. When challenges arise:

- Revisit your why to maintain focus.
- Acknowledge progress, no matter how small.
- Keep company with people who encourage growth.
  - Stay curious and open to learning.

Success is not a single event but a continuous process of growth and contribution.

#### **Finally**

To all graduates, congratulations on reaching this important milestone. You have proven your ability to persevere and to achieve.

The road ahead will require courage, patience, and adaptability, but it will also offer endless opportunities for those who are prepared to seize them. Youth unemployment remains a significant challenge, but it is not an immovable barrier.

It calls for innovation, self-leadership, and collaboration. Namibia's progress depends on graduates who can think critically, act ethically, and approach every opportunity with purpose.

This article does not attempt to solve the broader challenges of youth unemployment. Rather, it serves as a message of encouragement to those navigating the early stages of their professional lives, a reminder that perseverance, adaptability, and purpose remain the strongest tools for building a meaningful and sustainable future.

#### \* Chaze Nalisa-Jagger is the Head of Human Resources at IntraHealth Namibia





# Govt's free tertiary education policy to make learning accessible to all

rime Minister Ngurare Eliiah savs government's decision to introduce free tertiary education at all state institutions will eliminate a major barrier and open doors to every Namibian, regardless of their background.

Speaking during the

Namibia University of Science and Technology (NUST) graduation ceremony, Ngurare said the move reflects government's commitment to making education more equitable and accessible.

"This move reaffirms our government's unwavering dedication to inclusive education. It also positions Namibia as a global example of how investing in young people drives sustainable national development," he said.

Ngurare emphasised that for countless families, the high cost of higher education has been a major obstacle to opportunity. He said empowering young people with knowledge, skills and confidence will help build a stronger, more equitable Namibia prepared for long-term prosperity.

The Prime Minister's remarks follow President Netumbo Nandi-Ndaitwah's announcement in her maiden State of the Nation Address in April that free tertiary education will be introduced at all public institutions from next year.

The President said the policy will be implemented gradually, with initial contributions from students covering accommodation and related expenses, while government will finance the majority of costs through funds previously allocated

to the Namibia Students Financial Assistance Fund (NSFAF).

Last year, NSFAF had a budget of N\$2.5 billion, supporting more than 53,000 students, including both continuing and new intakes.

Currently, registration fees at public tertiary institutions such as NUST and the University of Namibia range between N\$1,900 and N\$3,000 for undergraduate programmes, and up to N\$4,500 for some courses. Postgraduate registration fees can reach N\$9,000, while tuition fees range between N\$25,000 and N\$40,000 per year.

The Ministry of Education has clarified that non-tuition expenses, including accommodation, meals and transport, will for now remain the responsibility of students, but may be reviewed in future policy discussions.



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## Who gets care? The politics of neglect

By Dr Matuikuani Dax

In Namibia today, we are faced with a stark dichotomy. On the one hand, policymakers cite an "oversupply" of medical doctors and nurses.

Each year, universities graduate cohorts of young health professionals ready to serve, yet these highly trained doctors, nurses and allied healthworkers stand idle.

On the other hand, the public is constantly told of a health sector "under crisis": staff shortages at clinics, gaps in primary care, and patients left unattended.

#### How can both realities be true?

This contradiction is not the result of bad planning. It is the product of politics — and more precisely, of how health financing decisions are made.

#### The Political Economy of Health

For too long, healthcare has been framed as a moral good dependent on donor generosity or fiscal availability—rather than as a structural outcome of political economy.

The politics of health unfold in the fiscal ledgers that decide whose lives are worth investing in.

A political economy analysis forces us to ask uncomfortable questions: Who benefits from the current allocation of resources? Who loses? And why does a country with upper-middle-income credentials still fail to fund its most basic health needs?

Health financing is not an accounting

For too long, healthcare has been framed as a moral good dependent on donor generosity or fiscal availability—rather than as a structural outcome of political economy.

exercise. It is the most visible expression of political will. When budgets are drawn, choices are made: debt repayment versus hospital expansion, defense procurement versus primary health care.

Namibia does not face a "health financing crisis" so much as a political prioritization crisis.

#### **Structures That Constrain Us**

Since independence, Namibia's health sector has relied on domestic resources and external assistance. Donor support is shrinking, and domestic financing has not filled the gap. Health spending remains at 11.5% of government expenditure, short of the 15% Abuja target.

Recruitment freezes become the default adjustment tool. Posts are frozen. Graduates remain idle. Strategic HRH plans sit on shelves, unfunded. Primary health care—the bedrock of universal health coverage—suffers from a lack of personnel. The human impact is measured

in mothers turned away from antenatal care. TB patients lost to follow-up, and the silent, preventable tragedies that never make headlines. Notwithstanding the increase in unemployment among qualified health professionals.

Underpinning this is a simple structure: limited fiscal space, competing priorities, and a system that treats health as a cost rather than an investment.

win. It proves that fiscal space is not a static figure. It is created — or destroyed - by governance choices. If we can save money through smarter procurement, why not apply the same rigor to staffing and infrastructure development?

#### The "Oversupply" Narrative

Labelling unemployed doctors "oversupply" is politically

#### The Mirage of **Fiscal Space**

Government officials often lament limited fiscal The state space. insists it has no money to hire more health workers.

Yet recent health procurement reforms tell different story. By tightening loopholes pharmaceutical purchasing, Ministry of Health demonstrated has that resources can be recovered. Millions that once vanished into inefficiencies are now being redirected toward services.

These reforms represent a candle in the dark. They show that with political commitment, Namibia can recoup funds and reinvest them in health. This is not a trivial



First date of publication: 16 September 2025

#### DRMNF0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

#### DESCRIPTION:

Debmarine Namibia requires the development of a new and fully integrated Mineral Resource Accounting System (MinRAS) to manage all the mineral resource information and replace the existing system. The MinRAS is a system designed to manage the information of all mineral resource blocks. The MinRAS system to be developed requires functionality including (but not limited to) importing, updating, reclaiming, factorising, depleting, reconciling and reporting of resource changes. The system must allow for seamless integration into the Debmarine Namibia spatial database management system (ArcGIS). It should allow for the full migration of the existing resource blocks into the new system, including the full audit trails. Furthermore, the system must be developed to be fully aligned to the company IT architecture and database management system requirements

#### SYSTEM DEVELOPMENT COMPETENCIES REQUIRED: The service provider must be able to demonstrate

- A successful track record in delivering IT technical solutions of reasonable scale and complexity within the mineral resource management or
- related domains. Adequate project management, project qualifications, experience, controls, systems and processes for successful project delivery of IT
- technical solutions
- DOCUMENTS TO SUBMIT Company Profile with a focus on project management capabilities, highlighting at least 3 similar IT solutions with contactable references using industry accepted project management methodologies.

  CV's of Technical Personnels' highlighting relevant proficiency in C#, .NET Framework and Microsoft SQL, technical industry-specific
- certifications like Microsoft, Cisco, etc. and case studies of relevant technical work
- High level project plan which illustrates how the intended outcomes will be delivered effectively and within scope. This should include key strategies for quality control and risk mitigation
- Post-Implementation Support Strategy showing duration and scope of support after project completion
- A high-level cost estimate to deliver the outcome as described, including all relevant components

CLOSING DATE: 17 October 2025 at 12:00

#### **ENOURIES:**

The Commercial Officer Tel: +264 61 297 8481

Email: E-tender@debmarine.com

Asite Marketplace: https://za.marketplace.asite.com/

Subject line: DBMNE0529 - DEVELOPMENT OF A NEW MINERAL RESOURCE ACCOUNTING SYSTEM

Bidders must register on our electronic platform Asite Marketplace https://za.marketplace.asite.com/ to participate in this RFP.

#### DISCLAIMER:

arine Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this Expression of Interest and furthermore reserves the right not to extend this Expression of Interest into any future tenders, negotiations and/or engagements. rine Namibia will not accept submissions rendered after the closing date and time





convenient.

It shifts accountability government inaction onto the graduates themselves. But let us be clear: no with rising country population needs. persistent HIV and TB burdens, and widening non-communicable disease threats can claim to have too many health workers.

N a m i b i a 's predicament is not one of oversupply — it is one of absorption.

The inability to employ available health professionals reflects the mismatch between budget ceilings and health needs. To describe this as an oversupply is to misdiagnose the problem.

The pathology is political, not demographic.

Unless Namibia strengthens its domestic financing base, country risks a hollowedhealth 011† system programs without professionals funding, without iobs. communities without care.

# A Provocation, Not a Plea

In conclusion, health systems are reflections

of the societies they serve. Namibia's health workforce dilemma invites a broader reckoning with how domestic policy choices shape public welfare.

Namibia must decide whether it is content to produce unemployed doctors and nurses while simultaneously exporting its talent and importing health crises.

The ultimate cost of this neglect will be tallied not just in fiscal reports, but in shortened lives, broken families, and a nation that failed to care for its own people when it had the means to do so

The "oversupply" of health professionals is not an inevitability.

It is the symptom of an absent architecture — a lack of a coherent framework linking workforce production, financing, and service delivery.

It is a choice — a choice to underfund health, to underinvest in primary care, and to misalign national priorities.

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### Meatco completes 2025 beef exports to Norway

he Meat Corporation of Namibia (Meatco) has completed its 2025 export commitments to Norway after shipping the final consignment on 8 October 2025, marking the full utilisation of the country's 1,200-tonne beef quota.

The Norwegian market remains one of Meatco's most profitable export destinations, contributing more than 20% of the corporation's turnover. Under the European Free Trade Area (EFTA) Agreement between the Southern African Customs Union (SACU) and Norway, Namibia enjoys duty-free trade concessions that deliver strong returns for producers and the wider economy.

To meet the 2025 allocation, Meatco shipped 45 loads totalling 1,153.5 tonnes of beef, in line with Norway's quota conversion requirements under the Regulations on Distribution of Quotas on Agricultural Goods (2020).

"Norway remains a cornerstone of Meatco's marketing strategy and a trusted partner for Namibia's world-class beef. Successfully fulfilling this year's quota reflects not only our operational resilience but also our commitment to ensuring optimal returns for producers and sustainable growth for the national economy," said Meatco Interim Chief Executive Officer, Albertus Aochamub.

He added that Meatco values the longstanding confidence of its Norwegian clients and will continue to foster partnerships that deliver competitive and profitable outcomes for all stakeholders.

Meatco said it will continue focusing on serving niche international markets that reward Namibia's premium beef with strong returns, ensuring long-term benefits for producers and the national economy.



#### Toyota celebrates 55 years of the legendary Hilux

By Max Lodewyk

a limited-edition Hilux created to mark 55 years of the model's legacy. This edition is positioned as the final major special trim of the current Hilux generation before the next generation debuts (rumoured in November 2025). The Legend 55 offers mostly aesthetic and convenience upgrades rather than mechanical changes.

#### What's New (Visuals & Equipment)

Built on the existing Legend model, the Legend 55 adds exclusive touches to impart a more upscale look and feel:

Exterior trim: Gloss-black grille, silver front bash plate, Legend 55 badging, branded sports bar, and select exclusive colours (e.g. dark green mica, sand beige)

Load-area enhancements: Rubberised load bin lining and a manual roll-shutter (replacing the electronic shutter)

Wheels & lighting: 18-inch alloy wheels (same as those on the current Fortuner), puddle-light logos (double-cab) and shark-fin antenna

Interior & branding: Subtle interior upgrades such as chrome branded scuff plates and Legend 55 badging on the centre console and headrests

The Legend 55 is available in both 4×4 and 4×2 drivetrains, in Xtra Cab and Double Cab configurations.

#### **Pricing**

The local pricing for the Legend 55 models is:

Hilux Legend 55 2.8 GD-6 Xtra Cab AT (4×2) – N\$ 728,300

Hilux Legend 55 2.8 GD-6 Xtra Cab AT  $(4\times4)$  – N\$ 813,700

Hilux Legend 55 2.8 GD-6 Double Cab AT (4x2)– N\$ 885,700

Hilux Legend 55 2.8 GD-6 Double Cab 4×4 AT – N\$ 935,900

#### Warranty & Service Plan

The Legend 55 retains Toyota's standard new-vehicle warranty and service cover: a 3-year / 100,000 km warranty and a 9-service / 90,000 km service plan.

\*Max Lodewyk is a motoring enthusiast. Youtube: maxlodewyk\_ na, Tiktok: maxlodewyk\_na

#### Elevating client experience in the digital age of banking

#### By Karen van der Merwe

In an era defined by speed, convenience, and digital transformation, the banking experience is no longer confined to physical branches or traditional service models.

Every interaction - from the first greeting at a teller to the responsiveness of a mobile app - shapes how clients perceive a brand. And in today's world, time is currency.

At Standard Bank Namibia, we believe that the future of banking lies not only in technological advancement but in the fusion of innovation with human insight.

As the financial services industry undergoes rapid evolution, our focus remains clear: to deliver experiences that are seamless, empathetic, and clientcentric.

#### From Transactions to Trust

In today's retail banking landscape, data drives decisions - but clients are no longer just numbers.

They're individuals whose needs, behaviours, and aspirations shape every strategic move.

In 2025, what differentiates a financial institution is its ability to foster human connection, build trust, and deliver meaningful experiences.

This requires asking the hard questions:



Bank Namibia, we believe that the future of banking lies not only in technological advancement but in the fusion of innovation with human insight.

At Standard

How do our clients experience us and how can we make banking a pleasure, not a chore?

The answers lie in designing services that integrate effortlessly into our clients' lives - whether they're banking during a lunch break or managing finances from home.

#### **Innovation with Purpose**

Standard Bank Namibia has taken bold steps to redefine convenience and accessibility:

Digital Lending: In 2024, we became the first bank in Namibia to offer fully automated digital lending. Clients can apply for, receive approval, and access loan payouts within minutes - entirely online and without human intervention.

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Automation for Speed and Accuracy: We continue to automate key systems to reduce human error and enhance service delivery.

# Empowering People in a Digital World

Technology alone cannot deliver exceptional service. That's why we invest in our people - ensuring our teams are equipped with the skills and emotional intelligence to serve clients with empathy and excellence.

While AI is reshaping our world, and can automate and predict, it is human judgment that drives ethical decisionmaking and builds lasting relationships.

By automating routine tasks, we empower our teams to focus on what truly matters: solving complex problems, building trust, and having meaningful conversations.

## Celebrating Service Excellence

Standard Bank Namibia joined organizations worldwide in celebrating the International Customer Service Week in October. Client Service is a critical component to how we do business and therefore we have extended Client Service Week to full month of October.

The celebrations allow us to energize our people, reaffirm on our commitment to Standard Banks Service Excellence Vision and Practices.

The highlight of the celebrations includes the recognition ofour team members who delivered exceptional service as we use client testimonials to bring to life service success stories.

Listening to client feedback allows us to understand our clients' needs and expectations which enables us to continuously improve our products, services and digital banking channels.

#### The Road Ahead

As we look to the future, our mission remains unchanged: to be a bank that is digitally enabled. human-led. client-obsessed. By balancing innovation with empathy, Namihia Standard Rank continues to redefine what it means to deliver exceptional service in the digital age, reaffirming that Namibia is our home, and we drive her growth.

\* Karen van der Merwe is the Head: Personal & Private Banking at Standard Bank Namibia







