

## Cash Investments Products on Sale

Direct Channels	Immediate Access				Notice Deposits				Fixed Deposits			Tax Free Deposits
Product	Call Account	PrimeSaver	Foreign Currency Call Deposit	MoneyFund Tracker	Private Select Fund	Business Top5	SmartRate Plus Notice Deposit	Top5 Optimiser	Fixed Deposit	Prime-Linked Fixed Deposit	LiquidFixed Deposit	Tax Free Fixed Deposit
<b>Product Description</b>	Immediate access cash investment account with a competitive prime-linked call rate	Immediate access cash investment account with a competitive prime-linked call rate	The Foreign Currency Call Deposit account is an immediate access cash investment account that is offered on USD, GBP and EUR denominated investments	Immediate access cash investment account with a competitive money market-linked rate based on the average of a basket of qualifying* money market funds	40-day notice deposit product that pays a market-related interest rate based on the average of the top four qualifying* money market funds on a daily basis	32-day notice deposit that pays a market related interest rate based on the average of the top five qualifying* money market funds on a daily basis	A flexible notice deposit product where you can select the notice period and level of percentage instant access required. A client will be rewarded with 0.10% additional interest, after 30 days, should they not place notice on their funds	A notice deposit product which pays a market related interest rate based on the average of the top five qualifying* money market funds on a daily basis	A term deposit account with a preferential interest rate	A term deposit with a preferential interest rate that is linked to prime	A term deposit with a preferential interest rate that is linked to prime and liquidity % chosen up front	A term deposit account with a preferential interest rate  In alignment with National Treasury's policy any interest, dividends, and capital gains will be tax-free. Contributions to your tax free savings deposit are limited to R36 000 annually and a lifetime limit of R500 000 for the tax exemption to apply
<b>Rate Linkage</b>	Prime-linked	Prime-linked	Interest rate related to market conditions of the respective currency	Money market fund-linked	Money market fund-linked	Money market fund-linked	Prime-linked	Money market fund-linked	Fixed rate	Prime-linked	Prime-linked	Fixed rate
<b>Rate Structure</b>	Rates are tiered according to account balance	Two tier structure  The premium rate is earned from the account minimum up to R25 million. Funds over R25 million will earn the next tiered rate receiving a blended rate for the overall balance deposited	The interest rate earned is based on market conditions specific to the currency which the deposit is denominated in and will be subject to variance of such market conditions	The daily average of a basket of qualifying* money market funds	The daily average of the top four qualifying* money market funds with the highest interest rates	The daily average of the top five qualifying* money market funds with the highest interest rates	Rates tiered according to notice terms and percentage instant access selected  If no notice is placed, the rate will increase: 0.10% - after 30 days  Once notice is placed and on the day that notice falls due, the rate will default to the current initial applicable rate	The daily average of the top five qualifying* money market funds with the highest interest rates	Rates tiered according to account balance and term of the investment  Rate is fixed for the duration of the investment	Rates tiered according to account balance	Rates tiered according to account balance, term and liquidity percentage selected	Rate is fixed for the duration of the investment
<b>Term</b>	Immediate access	Immediate access	Immediate access	Immediate access	40-day notice	32-day notice	Notice period: 32, 45, 60, 90 and 120 day	45 and 90-day notice	- 7, 14, and 21-day - 1 to 12 months - 2 to 5 years	3, 6, 9, 12, 18, 24, 36 months	6 months - 60 months	12 months
<b>Liquidity Percentage</b>	100% Liquidity	100% Liquidity	100% Liquidity	100% Liquidity	10%	20%	Liquidity percentage:0%, 10%, 20%, 30%, 40%, 50%	10%	N/A	N/A	0% - 50%, 10% increments	N/A
<b>Minimum Deposit</b>	R100 000	No minimum for Investec Private Banking clients  R100 000 minimum if you don't hold an Investec Private Bank Account	Minimum deposit of 1000 in the currency equivalent	R100 000 for clients holding PBA; R 250 000 clients without a PBA	R1 000 000	R1 000 000	R100 000	R100 000	> 1 month R100 000 < 1 month R250 000	R100 000	R100 000	R30000
<b>Maximum Deposit</b>	No maximum	No maximum deposit, however the premium tier rate will only apply to the first R25 million	No maximum deposit amount applies.	Individuals: R100m   Corporates & Trusts: R25 million	Cumulative total of R500m across MF portfolio per individual, including the MFT	R25 million	No maximum	Cumulative total of R500m across MF portfolio per individual, including the MFT	No maximum	No maximum	No maximum	R36000
<b>Additional Deposits</b>	Yes	Yes	Yes	Yes, up to maximum balance	Yes, up to maximum balance	Yes, up to maximum balance	Yes	Yes, up to maximum balance	No	No	No	No
<b>Withdrawals</b>	Yes	Yes	Yes	Yes	Yes, subject to notice or 10% liquidity	Yes, subject to notice or 10% liquidity	Yes, subject to notice and liquidity percentage	Yes, subject to notice or 10% liquidity	No	No	Yes, liquidity access	No
<b>Channel</b>	BTB, Banking, PCI	Banking, PCI	Banking	BTB, Banking, PCI	Banking, PCI	BTB, Banking	BTB, Banking, PCI	Banking, PCI	BTB, Banking, PCI	BTB, Banking, PCI	BTB, Banking, PCI	Banking, PCI
<b>Entity Types*</b>	All	Individuals only	All	Individuals, Corporates**, Trusts	Individuals only	Businesses only	All	Individuals only	All	All	All	Individuals only

\*based on South African retail Money Market Funds, with a fund size of R2 billion or more and less than 25% invested in corporate debt

\*\*does not include financial corporates. T&Cs apply

This relates to the MFT for business. Only corporates and trusts are allowed, but no financial corporates qualify.



The below matrix illustrates Basel Friendliness of deposits based on the underlying client type.

The higher the % the better the deposit. Consider this when requesting pricing.

Basel Category	Terms					
	6 Month		> 6 month to 12 Months		>12 Months	
	% Friendliness	*Considered for pricing up? Y/N	% Friendliness	*Considered for pricing up? Y/N	% Friendliness	*Considered for pricing up? Y/N
Retail Indiv SMALL	90%	Y	90%	Y	100%	Y
Retail Indiv LARGE						
Small Business (SME)						
Non Financial Corp	50%	Y	50%	Y	100%	Y
Government (Small to Large)		Y		Y		Y
Financial	35%	N	50%	N	100%	N
Other Legal entity (Non-bank)**						
Bank	0%	N	50%	N	100%	N

\*Deposits that are not Basel Friendly will not be considered for pricing up

\*\*Other legal entities include: Trusts and Late Estates

**Note:**  
 Basel 3 categories inform the usefulness of specific deposits for the bank. The value of a deposit to the Balance Sheet is measured through an NSFR (Net Stable Funding Ratio)lens: NSFR refers to:  
 The percentage of deposit that can be used for funding & how this changes as the deposit shifts to a shorter period.  
 The duration of the deposit and the underlying client type