

Investec Wealth Accelerator ESP

31 August 2019

The Investec Wealth Accelerator ESP is designed to provide 100% principal protection in rands should the Index end negative at the end of the 4 year investment term and no credit event has occurred in respect of the Credit Reference Entity BnP Paribas.

The Index only needs to exceed the initial Index level by 1 point at maturity and the investor will receive a return of 70% in rand. This is equivalent to an effective rate of return of 14.2% per annum in rand; net of all fees, costs and expenses.

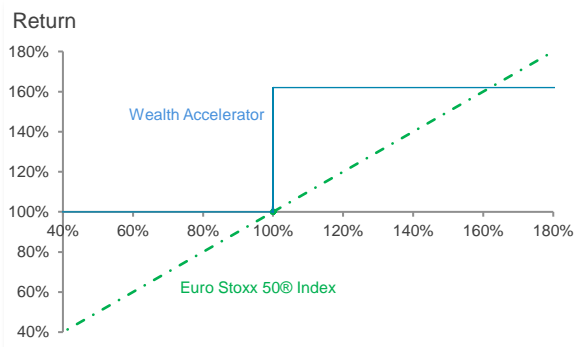
Summary of the investment offering

- 4 year equity investment where a 70% return in rand is paid in rand to the investor if the Euro Stoxx 50® Index is one point higher at maturity than where it started on Trade Date
- 100% principal protection in rand should the Index end negative at the end of the 4 year investment term and no credit event has occurred in respect of BnP
- Daily pricing on the JSE and monthly statement from your stockbroker
- Liquidity provided daily on the JSE by Investec

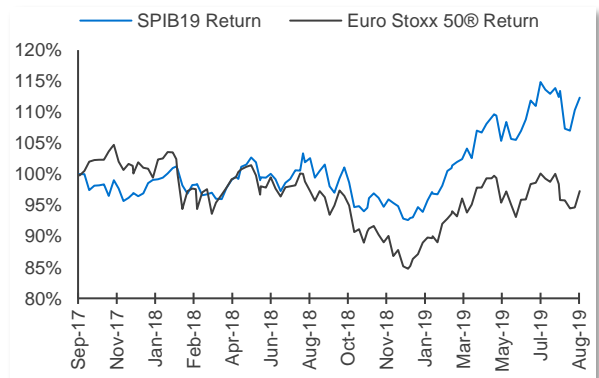
JSE code	SPIB19
Instrument name	Investec Wealth Accelerator
Trade date	13 September 2017
Index	Euro Stoxx 50®
Issuer	Investec Bank Ltd
Reference Entity	BnP Paribas
Maturity date	13 September 2021
Initial Index Level	3,523.14
Principal protection level	100%
Digital return	70%
Maximum Return	70%
Distributor Fees	0.75% (incl VAT) for years 1, 2, 3 and 4.

Instrument	Initial Level	Current Level	% Move
Euro Stoxx 50®	3,523.14	3,426.76	-2.74%
SPIB19	R10,000.00	R11,235.08	12.35%

Payoff profile at expiry



Investec Wealth Accelerator ESP returns



Best Performance South Africa 2016, 2017 & 2019
 Best Distributor South Africa 2016, 2017 & 2019
 Best Distributor Offshore 2019
 Best House Africa 2017
 Deal of the Year 2017 & 2019

