

## 31 January 2021

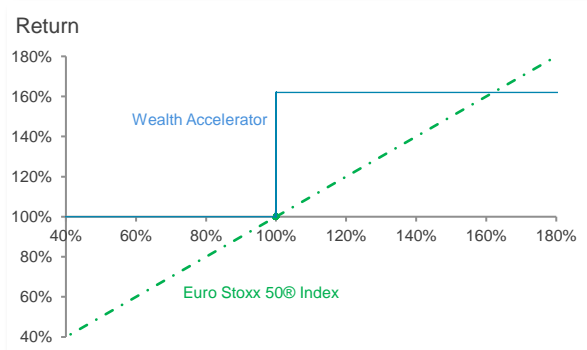
The Investec Wealth Accelerator ESP is designed to provide 100% principal protection in rands should the Index end negative at the end of the 4 year investment term and no credit event has occurred in respect of the Credit Reference Entity BnP Paribas.

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<sup>®</sup> 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

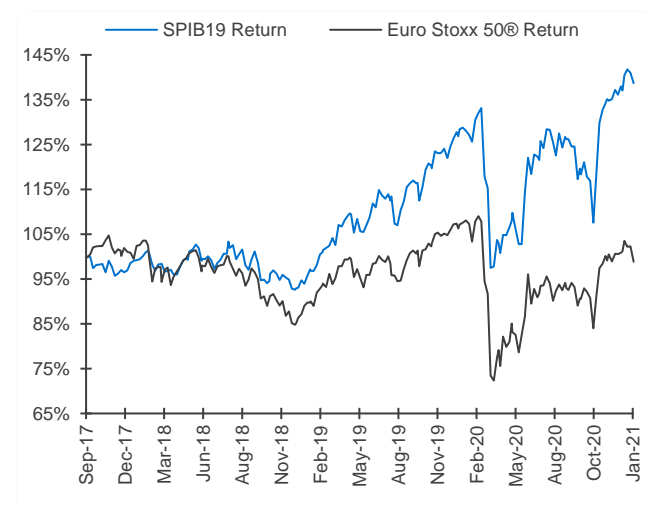
### Payoff profile at expiry



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

Instrument	Initial Level	Current Level	% Move
SPIB19	R10,000.00	R13,869.73	38.70%
Euro Stoxx 50 <sup>®</sup>	3,523.14	3,481.44	-1.18%

### 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

