

# Grayston Drive Autos (RF) LIMITED

## Quarterly Transaction Report

**Reporting Period:** 31 Jul 2023 - 20 Oct 2023  
**Quarterly Payment Date:** 20 October 2023  
**Reporting Date:** 30 September 2023

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Programme Information and Key Dates:	
Transaction Type	Asset Backed Securitisation Programme
Issue date (Initial Issuance)	31 Jul 23
Authorised Programme Size	ZAR 4,000,000,000
Aggregate Nominal Amounts of Notes Issued	ZAR 750,000,000
Aggregate Nominal Amount of Notes Redeemed during the period	ZAR 0
Payment Dates	20th day of January, April, July and October in each year. If such day is not a Business Day, the immediately following Business Day
Reporting Period Payment Date	20 Oct 23
Interest Period	31 Jul 2023 - 20 Oct 2023
Number of Days in Interest Period	81
Determination Date	30 Sep 23
Business Day Convention	Following Business Day
Subordinated Loan Provider	Investec Bank Limited
Reported Currency	South African Rand
3 Month Jibar at the beginning of Interest Period (31 July 2023)	8,423%

Transaction Parties :	Entity Name:
Account Bank	Investec Bank Limited
Administrator	Investec Bank Limited
Arranger	Investec Bank Limited
Auditor to the Issuer	KPMG Incorporated
Calculation Agent	Investec Bank Limited
Debt Sponsor	Investec Bank Limited
Derivative Counterparty	Investec Bank Limited
GIC Provider	Investec Bank Limited
Issuer	Grayston Drive Autos (RF) Limited
Originator	Investec Bank Limited
Owner Trustee	Quadridge Trust Services Proprietary Limited
Paying Agent	Investec Bank Limited
Rating Agency	Global Credit Rating Company Proprietary Limited
Security SPV	Grayston Drive Autos Security SPV (RF) Proprietary Limited
Security SPV Owner Trustee	Quadridge Trust Services Proprietary Limited
Servicer	Investec Bank Limited
Settlement Agent	Nedbank Limited
Transfer Agent	Investec Bank Limited

## Notes and Credit Enhancement:

Class	Class A1	Class B1	Sub Loan
Stock Code	GDAA1	GDAB1	N/A
ISIN	ZAG000197872	ZAG000197880	N/A
Currency	ZAR	ZAR	ZAR
Initial Tranching	80,00%	20,00%	N/A
Final Redemption Date	20 Jul 38	20 Jul 38	20 Jul 38
Step Up Call Date/Scheduled Maturity Date	20 Jul 28	20 Jul 28	N/A
Originator Call Option Date	20 Jul 28	20 Jul 28	N/A
Original Term (years) to Scheduled Maturity Date	14,98	14,98	14,98
Years to Scheduled Maturity Date	14,76	14,76	14,76
Original GCR Rating	AAA <sub>(ZA)(sf)</sub>	AAA <sub>(ZA)(sf)</sub>	Unrated
Current GCR Rating	AAA <sub>(ZA)(sf)</sub>	AAA <sub>(ZA)(sf)</sub>	Unrated
Initial Aggregate Nominal Amount Issued	600 000 000	150 000 000	116 000 000
Total Aggregate Nominal Amount of Notes Redeemed	-	-	-
Aggregate Nominal Amount of Notes Outstanding at the end of the reporting period	600 000 000	150 000 000	116 000 000
Type of notes	Floating Rate	Floating Rate	Floating Rate
Reference Rate	3m Jibar	3m Jibar	3m Jibar
Margin	1,300%	1,500%	3,750%
Current 3m Jibar rate (31 July 2023)	8,423%	8,423%	8,423%
Coupon	9,723%	9,923%	12,173%
Step up rate	1,450%	1,800%	N/A
Days in Interest Period	81	81	81
Interest Accrued during the Interest Period	12 946 241	3 303 136	3 133 630
Redemption Amount during the Interest Period	-	-	-

**Pre-Enforcement Priority of Payments:**

Balance of Transaction Account	55 429 561
Interest earned on Transaction Account	800 590
Balance of Reserve Account	44 233 625
Interest earned on Reserve account	1 730 018
<b>Total Quarterly Available Funds</b>	<b>102 193 795</b>

**Quarterly Pre-Enforcement Priority of Payments**

1.1.1 Liability or potential liability for Tax and any statutory fees, costs and expenses due and payable;	-
1.1.2.1 Fees, costs, charges, liabilities and expenses due to Security SPV Owner Trustee - pari passu and pro rata (inc. VAT);	42 300
1.1.2.2 Fees, costs, charges, liabilities and expenses due to Owner Trustee - pari passu and pro rata (inc. VAT);	-
1.1.2.3 Fees, costs, charges, liabilities and expenses due to the Directors and Company Secretary expense - pari passu and pro rata (inc. VAT);	-
1.1.2.4 Fees, costs, charges, liabilities and expenses due to the Auditors - pari passu and pro rata (inc. VAT);	104 318
1.1.2.4 Fees, costs, charges, liabilities and expenses due to Strate - pari passu and pro rata (inc. VAT);	3 333
1.1.2.4 Fees, costs, charges, liabilities and expenses due to the Rating Agency - pari passu and pro rata (inc. VAT);	61 738
1.1.2.4 Fees, costs, charges, liabilities and expenses due to the JSE - pari passu and pro rata (inc. VAT);	17 250
1.1.2.4 Fees, costs, charges, liabilities and expenses due to the NCA - pari passu and pro rata (inc. VAT);	10 412
1.1.2.4 Fees, costs, charges, liabilities and expenses due to the Safe Custody Agent - pari passu and pro rata (inc. VAT);	11 271
1.1.3.1 Fees, cost, charges and expenses due and payable to the Servicer - pari passu and pro rata (inc. VAT);	152 847
1.1.3.2 Fees, costs, charges, liabilities and expenses due to the Administrator - pari passu and pro rata (inc. VAT);	94 441
1.1.4 All net settlement amounts and any Derivative Termination Amounts due and payable to the Derivative Counterparty (not in default);	49 379
1.1.5.1 All interest and fees due and payable to the Warehouse Facility Provider;	-
1.1.5.2 All interest and fees due and payable to the Redraw Facility Provider ;	-
1.1.6 All amounts due and payable in respect of the Class A1 Notes, other than principal on the Class A1 Notes (subject to an Interest Deferral Event not being applicable);	12 946 241
1.1.7 All amounts due and payable in respect of the Class B1 Notes, other than principal on the Class B1 Notes (subject to an Interest Deferral Event not being applicable);	3 303 136
1.1.8 Funding the Liquidity Reserve to Liquidity Reserve Required Amount;	24 500 000
1.1.9 Funding the Redraw Reserve to Redraw Reserve Required Amount;	16 482 205
1.1.10 Funding the Capital Reserve to Capital Reserve Required Amount;	-
1.1.11 Clearing of the Principal Deficiency in the Principal Deficiency Ledger	-
1.1.12 The consideration due and payable for the acquisition of Additional Instalment Sale Agreements;	17 310 075
1.1.13.1 Principal due and payable to the Warehouse Facility Provider;	-
1.1.13.2 Principal due and payable to the Redraw Facility Provider;	-
1.1.14 Principal due and payable on A1 Notes	-
1.1.15 Principal due and payable on B1 Notes	-
1.1.16 Derivative Termination Amounts due and payable to the Derivative Counterparty in default;	-
1.1.17 Interest and fees due and payable to Subordinated Loan Provider (subject to an Interest Deferral Event not being applicable);	3 133 630
1.1.18 Remaining Amount to carry forward;	-
1.1.19 Principal due and payable on the Subordinated Loan	-
1.1.20 Preferred Dividends due and payable to the Preference Shareholder	-
Interest Available Funds carried forward to the next period	23 971 218

**Total Amount Quarterly Pre-Enforcement Priority of Payments****102 193 795**

**Transaction Account, Reserves and Derivative Contract:****Bank Accounts:**

Details	ZAR
<b>Reserve Account</b>	45 963 644
Liquidity Reserve Ledger Balance	25 407 570
Redraw Reserve Ledger Balance	16 482 205
Capital Reserve Ledger Balance (incl Asset Acquisition Pre-Funding Amount Balance)	2 343 851
Interest Earned on the Reserve Account	1 730 018
Interest Earned on the Transaction Account	800 590
<b>Transaction Account</b>	55 429 561
<b>Total Bank Accounts Balance (Opening Balance - 20 October 2023)</b>	<b>102 193 795</b>

**Liquidity Reserve Ledger:**

Details	ZAR
Liquidity Reserve balance on 31 July 2023	25 407 570
Release of Liquidity Reserve	(907 570)
Replenishment of Liquidity Reserve Required amount	-
<b>Liquidity Reserve balance on 20 October 2023</b>	<b>24 500 000</b>
<b>Liquidity Reserve Required Amount at 20 October 2023</b>	<b>24 500 000</b>

**Redraw Reserve Ledger:**

Details	ZAR
Redraw Reserve balance on 31 July 2023	16 482 205
Funding of Further Advances and Redraws	-
Release of Redraw Reserve	-
Replenishment of Redraw Reserve	-
<b>Redraw Reserve balance on 20 October 2023</b>	<b>16 482 205</b>
<b>Redraw Reserve Required Amount at 20 October 2023</b>	<b>16 482 205</b>

**Capital Reserve Ledger (Asset Acquisition Pre-Funding Amount):**

Details	ZAR
Capital Reserve balance on 31 July 2023	824 110 225
Movement in Capital Reserve	(821 766 374)
<b>Capital Reserve balance on 20 October 2023</b>	<b>2 343 851</b>
<b>Capital Reserve Required Amount at 20 October 2023</b>	<b>2 343 851</b>

**Derivative Contracts - Interest Rate Swap (Prime for Jibar):**

Details	ZAR
Swap Notional Amount on 31 July 2023	824 110 225
Issuer paying leg	(15 453 760)
Issuer receiving leg	15 404 381
<b>Net Swap receivable/(payable) on 20 October 2023</b>	<b>(49 379)</b>

<b>Portfolio Summary:</b>	<b>Original</b>	<b>Current</b>
Date	31 May 23	30 Sep 23
Number of Instalment Sale Agreements	1 577	1 726
Current Portfolio Balance of Instalment Sale Agreements	ZAR 824 110 225	ZAR 806 800 150
Current Credit Limit of Portfolio of Instalment Sale Agreements	ZAR 851 824 375	ZAR 874 518 464
Average Principal Balance	ZAR 522 581	ZAR 467 439
Median Principal Balance	ZAR 487 689	ZAR 442 734
Maximum Principal Balance	ZAR 886 473	ZAR 997 510
Maximum Current Credit Limit	ZAR 1 886 473	ZAR 1 509 789
WA Discount to Prime Rate	-0,79%	-0,81%
WA Remaining Maturity	46,16	44,70
WA Seasoning Ratio	16,18	17,97
Residual Amounts Ratio	7,90%	7,65%
Residual Amount Repayments Ratio	2,89%	2,94%
Used vehicles as % of portfolio	48,97%	47,31%

<b>Instalment Sale Agreement reconciliation:</b>	<b>No. of ISA</b>	<b>ZAR</b>
Aggregate value of Instalment Sale Agreements as at 31 July 2023	-	-
Instalment Sale Agreements Purchased - Aug 2023	1 704	821 766 374
Instalment Sale Agreements Purchased - Sep 2023	74	53 616 808
Advances		7 197 901
Redraws	-	7 190 821
Re-advances	-	-
Further Advances	-	7 080
Contractual principal repayments		-32 993 766
Interest		14 750 405
Instalments	-18	-47 744 172
Prepayments (including settlements)	-34	-42 787 167
Instalment Sale Agreements sold by Issuer	-	-
Aggregate value of Instalment Sale Agreements as at 30 Sep 2023	1 726	806 800 150



## Portfolio Stratification Tables as at 30 September 2023

Please note that the stratification tables describe the position of the portfolio on 30 September 2023. The target size of the portfolio is R824,110,225.

New vs Used Vehicles	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
New	887	51,39%	ZAR 425 065 224	52,69%
Used	839	48,61%	ZAR 381 734 926	47,31%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

Principal Balance in ZAR (>= - <)	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
-100,000 - 100,000	40	2,32%	ZAR 811 206	0,10%
100,000 - 200,000	32	1,85%	ZAR 4 892 008	0,61%
200,000 - 300,000	32	1,85%	ZAR 8 537 556	1,06%
300,000 - 400,000	505	29,26%	ZAR 183 565 826	22,75%
400,000 - 500,000	524	30,36%	ZAR 233 937 276	29,00%
500,000 - 600,000	286	16,57%	ZAR 154 912 657	19,20%
600,000 - 700,000	143	8,29%	ZAR 92 208 988	11,43%
700,000 - 800,000	120	6,95%	ZAR 89 974 697	11,15%
800,000 - 900,000	31	1,80%	ZAR 25 669 725	3,18%
> 900,000	13	0,75%	ZAR 12 290 210	1,52%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

Residual Amount Payment in ZAR (>= - <)	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
No balloon payment	1 604	92,93%	ZAR 745 087 272	92,34%
1 - 50,000	1	0,06%	ZAR 400 827	0,05%
50,000 - 100,000	14	0,81%	ZAR 6 263 566	0,78%
100,000 - 150,000	22	1,27%	ZAR 9 890 619	1,23%
150,000 - 200,000	34	1,97%	ZAR 15 205 991	1,88%
200,000 - 250,000	28	1,62%	ZAR 14 177 766	1,76%
250,000 - 300,000	11	0,64%	ZAR 8 127 139	1,01%
300,000 - 350,000	6	0,35%	ZAR 3 702 799	0,46%
350,000 - 400,000	3	0,17%	ZAR 1 836 970	0,23%
400,000 - 450,000	-	0,00%	ZAR 0	0,00%
450,000 - 500,000	1	0,06%	ZAR 809 613	0,10%
500,000 - 550,000	2	0,12%	ZAR 1 297 586	0,16%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

Residual Amount Payment due in years (>= - <)	Number of Participating Assets	% of Participating Assets	Residual Amount	% of Residual Amount Balance
No balloon payment	1 604	92,93%	ZAR 0	0,00%
2024	11	0,64%	ZAR 3 542 397	14,92%
2025	17	0,98%	ZAR 3 625 867	15,27%
2026	31	1,81%	ZAR 6 020 645	25,36%
2027	48	2,78%	ZAR 7 803 734	32,87%
2028	11	0,64%	ZAR 2 025 907	8,55%
2029	4	0,23%	ZAR 719 615	3,03%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 23 738 166</b>	<b>100,00%</b>

Original Term In Months (>= - <)	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
24 - 36	15	0,87%	ZAR 6 563 845	0,81%
36 - 48	41	2,38%	ZAR 17 091 044	2,12%
48 - 60	1 226	71,03%	ZAR 567 952 707	70,40%
60 - 72	444	25,72%	ZAR 215 192 553	26,67%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,0%</b>

Seasoning In Months (>= - <)	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
1 - 12	443	25,67%	ZAR 227 807 795	28,24%
12 - 24	786	45,54%	ZAR 366 861 319	45,47%
24 - 36	418	24,22%	ZAR 184 038 890	22,81%
36 - 48	62	3,59%	ZAR 23 638 889	2,93%
48 - 60	12	0,70%	ZAR 4 193 967	0,52%
> 60	5	0,29%	ZAR 259 289	0,03%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

Remaining Term In Months (>= - <)	Number of Participating Assets	% of Participating Assets	Principal Balance	% of Principal Balance
1 - 12	13	0,75%	ZAR 3 601 980	0,45%
12 - 24	60	3,48%	ZAR 22 667 770	2,81%
24 - 36	269	15,58%	ZAR 114 826 981	14,23%
36 - 48	708	41,02%	ZAR 324 586 813	40,23%
48 - 60	566	32,80%	ZAR 278 972 801	34,58%
60 >=	110	6,37%	ZAR 62 143 805	7,70%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

<b>Instalment Sales Agreement Commencement Year</b>	<b>Number of Participating Assets</b>	<b>% of Participating Assets</b>	<b>Principal Balance</b>	<b>% of Principal Balance</b>
2018	3	0,17%	ZAR 478 091	0,06%
2019	24	1,39%	ZAR 9 262 405	1,15%
2020	107	6,20%	ZAR 44 243 829	5,48%
2021	579	33,55%	ZAR 256 325 406	31,77%
2022	816	47,28%	ZAR 385 966 795	47,84%
2023	197	11,41%	ZAR 110 523 624	13,70%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

<b>Discount-to-Prime Rate (&gt;= - &lt;)</b>	<b>Number of Participating Assets</b>	<b>% of Participating Assets</b>	<b>Principal Balance</b>	<b>% of Principal Balance</b>
-1.0% to -.5%	1 227	71,09%	ZAR 579 578 593	71,84%
-0.5% to 0.0%	489	28,33%	ZAR 222 378 486	27,56%
0.0% to 0.5%	8	0,46%	ZAR 4 036 646	0,50%
0.5% to 1.0%	2	0,12%	ZAR 806 425	0,10%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

<b>Province</b>	<b>Number of Participating Assets</b>	<b>% of Participating Assets</b>	<b>Principal Balance</b>	<b>% of Principal Balance</b>
Gauteng	865	50,12%	ZAR 406 170 647	50,34%
Western Cape	351	20,34%	ZAR 164 745 621	20,42%
KwaZulu-Natal	308	17,84%	ZAR 144 910 719	17,96%
Eastern Cape	79	4,58%	ZAR 36 323 651	4,50%
Free State	22	1,27%	ZAR 9 841 742	1,22%
Limpopo	27	1,56%	ZAR 11 417 629	1,42%
Mpumalanga	33	1,91%	ZAR 14 980 966	1,86%
North West	34	1,97%	ZAR 15 204 991	1,88%
Northern Cape	7	0,41%	ZAR 3 204 184	0,40%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

<b>Vehicle Manufacturers</b>	<b>Number of Participating Assets</b>	<b>% of Participating Assets</b>	<b>Principal Balance</b>	<b>% of Principal Balance</b>
ALFA ROMEO	7	0,40%	ZAR 4 494 500	0,55%
AUDI	110	6,37%	ZAR 50 400 797	6,25%
BMW	255	14,77%	ZAR 123 568 941	15,32%
CHERY	16	0,93%	ZAR 6 599 020	0,82%
FORD	110	6,37%	ZAR 50 449 264	6,25%
G W M	37	2,14%	ZAR 14 950 618	1,85%
HONDA	3	0,17%	ZAR 1 085 344	0,13%
HYUNDAI	21	1,22%	ZAR 10 561 872	1,31%
ISUZU	33	1,91%	ZAR 13 526 278	1,68%
JAGUAR	22	1,27%	ZAR 11 385 117	1,41%
JEEP	21	1,22%	ZAR 11 278 915	1,40%
KIA	25	1,45%	ZAR 11 220 951	1,39%
LANDROVER	109	6,32%	ZAR 59 118 957	7,33%
MAHINDRA	2	0,12%	ZAR 751 712	0,09%
MAZDA	26	1,51%	ZAR 9 732 693	1,21%
MERCEDES-BENZ	169	9,79%	ZAR 80 515 820	9,98%
MITSUBISHI	25	1,45%	ZAR 11 223 087	1,39%
MINI COOPER	1	0,06%	(ZAR 729)	0,00%
NISSAN	24	1,39%	ZAR 10 069 075	1,25%
OPEL	2	0,12%	ZAR 817 979	0,10%
PEUGEOT	4	0,23%	ZAR 1 710 834	0,21%
PORSCHE	77	4,46%	ZAR 42 698 538	5,29%
SUBARU	15	0,87%	ZAR 6 103 429	0,76%
SUZUKI	3	0,17%	ZAR 1 120 756	0,14%
TOYOTA	356	20,63%	ZAR 164 813 772	20,43%
VOLKSWAGEN	204	11,82%	ZAR 87 461 369	10,84%
VOLVO	49	2,84%	ZAR 21 141 240	2,62%
<b>Total</b>	<b>1 726</b>	<b>100,00%</b>	<b>ZAR 806 800 150</b>	<b>100,00%</b>

<u>Arrears statistics</u>	No. of loans	Arrears Amount	Principal Balance
<b>Fully Performing Instalment Sale Agreements</b>	1 716	ZAR 0	ZAR 802 052 805
<b>Performing Instalment Sale Agreements in arrears (=/&lt;90 days in arrears)</b>			
0 to 30 days	2	ZAR 17 366	ZAR 1 012 578
30 to 60 days	8	ZAR 135 197	ZAR 3 734 766
60 to 90 Days	-	ZAR 0	ZAR 0
<b>Total</b>	10	ZAR 152 563	ZAR 4 747 344
<b>Non performing Instalment Sale Agreements (&gt;90 days in arrears)</b>			
Opening balance	-	ZAR 0	ZAR 0
Current period (newly added)	-	ZAR 0	ZAR 0
Defaulted loans reverted to lower or no arrears status during the period	-	ZAR 0	ZAR 0
Closing balance before recoveries	-	ZAR 0	ZAR 0
Increase in / (Recoveries of) existing non performing loans	-	ZAR 0	ZAR 0
Closing balance	-	ZAR 0	ZAR 0
<b>Total</b>	<b>1 726</b>	<b>ZAR 152 563</b>	<b>ZAR 806 800 150</b>

<u>Cumulative defaults</u>	No. of loans	Exposure at Default
At start of reporting period	-	-
Additions	-	-
At end of reporting period	-	-
<b>Cumulative defaults as % of original portfolio</b>	<b>0%</b>	<b>ZAR 0</b>

<u>Recoveries on defaults</u>	No. of loans	Recoveries
At start of reporting period	-	-
Additions	-	-
At end of reporting period	-	-
<b>Cumulative recoveries as % of cumulative defaults</b>	<b>0%</b>	<b>ZAR 0</b>

<u>Principal Deficiency Ledger:</u>	No. of loans	ZAR
Principal Deficiency Ledger Opening Balance	-	-
Amounts added to the Principal Deficiency Ledger	-	-
Amounts cleared from the Principal Deficiency Ledger	-	-
<b>Principal Deficiency Ledger Closing Balance</b>	<b>-</b>	<b>-</b>

**Trigger Information:**

Trigger Events	Breach
Cash Trigger Event	No
Issuer Event of Insolvency has occurred (Issuer Trigger)	No
Event of Default under the notes has occurred (Issuer Trigger)	No
Portfolio Default Trigger Event has occurred	No
Portfolio Delinquency Trigger Event has occurred	No
Class B Interest Deferral Event	No
Subordinated Loan Interest Deferral Event	No
Stop Purchase Events	Breach
Servicer Event of Default has occurred	No
Tranche of Notes is not redeemed on its Scheduled Maturity Date	No
Issuer Trigger Event has occurred	No
An unremedied Portfolio Delinquency Trigger Event occurred and is continuing	No
An unremedied Portfolio Default Trigger Event occurred and is continuing	No
Enforcement Notice is delivered	No
The interest rate payable on the Bank Accounts, is less than the Required Weighted Average Discount to Prime Rate Ratio	No

**Contact Details:**

**Issuer**  
Physical Address  
  
Telephone  
Email  
Attention

Grayston Drive Autos (RF) Limited  
100 Grayston Drive  
Sandown  
Sandton  
+27 (11) 286 7000  
DCMOps@investec.co.za  
Head of DCM Ops

**Administrator**  
**Arranger and Facility Agent**  
**Prime-JIBAR Derivative Counterparty**  
**Derivative Counterparty**  
**Account Bank**  
**Preference Shareholder**  
**Subordinated Lender**  
**Originator**  
**Seller**  
**Servicer**

**Investec Bank Limited**  
Physical Address  
  
Telephone  
Email  
Attention

Investec Bank Limited  
100 Grayston Drive  
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Sandton  
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DCMOps@investec.co.za  
Head of DCM Ops

**Settlement Agent**  
Physical Address  
  
Telephone  
Email  
Attention

**Security SPV**  
Physical Address

**Owner Trustee**

**Security SPV Owner Trustee**

**Quadridge Trust Services (Pty) Ltd**  
Physical Address  
  
Telephone  
Email

Nedbank Limited  
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