

## 30 April 2025

The Investec SA Geared Growth Profile ("Geared Growth Profile") is a structured product issued by Investec Bank Limited ("IBL") and listed on the JSE Limited ("JSE").

The Geared Growth Profile is linked to the performance of a basket of listed South African Shares ("Share Basket"). The investment provides 151% participation in the growth of the Share Basket in Rand, with 100% capital protection at maturity.

### Summary of the investment offering

- 3-year investment linked to the performance of the Share Basket.
- The return will be calculated in Rand.
- The investor receives capital protection at maturity.
- Investment linked to the performance of an equally weighted basket of listed South African Shares. The Share Basket growth is calculated as the average of the price-only returns of the shares in the basket. However, if the closing share price on any day from Trade Date to the Valuation date has increased by 75% or more compared to the Initial Share Price on Trade Date, then the return of that share is replaced with 22% when calculating the Share Basket Return (observed daily).
- Earn 151% x growth of the Share Basket Return.
- Daily pricing provided on the JSE with a 1.0% bid/mid spread.
- Liquidity is provided by IBL, who undertake to act as sole market maker.
- Daily pricing on the JSE and monthly statements from your stockbroker.

Instrument	Initial Level	Current Level	% Move
FNIB08	R1,000.00	R946.89	-5.31%

JSE Share Code	FNIB08
Product Name	Investec SA Geared Growth Profile
Issuer	Investec Bank Ltd
Trade Date	25 September 2024
Maturity Date	27 September 2027
Capital Protection	100% capital protection at maturity
Index Participation Level	151%
Knock out Barrier Level	For each Share, 175% of the Initial Share Price (Observed Daily)
Distributor Fees	0.8% p.a. (Incl. VAT)

Share Basket (Equally Weighted)	Initial Share Price (Cents)	Current Share Price (Cents)	% Move
The Foschini Group Ltd	15,509	12,927	-16.65%
Pepkor Holdings Ltd	2,374	2,682	12.97%
OUTsurance Group Ltd	5,845	7,636	30.64%
Mr Price Group Ltd	26,444	23,706	-10.35%
Shoprite Holdings Ltd	30,492	28,553	-6.36%
The Bidvest Group Ltd	28,646	23,495	-17.98%
Truworths International Ltd	10,841	7,430	-31.46%
Woolworths Holdings Ltd	6,537	5,760	-11.89%
Clicks Group Ltd	39,778	39,561	-0.55%
Sanlam Ltd	8,866	8,450	-4.69%
FirstRand Ltd	8,622	7,263	-15.76%
Vodacom Group Ltd	11,444	13,695	19.67%
Standard Bank Group Ltd	24,986	23,171	-7.26%
Nedbank Group Ltd	30,277	25,345	-16.29%
Share Basket Move			-5.43%



Best Performance South Africa: 2016, 2017, 2019 & 2022  
 Best Distributor South Africa: 2016, 2017, 2019, 2020 & 2022  
 Best Distributor Offshore: 2019 Best House Africa: 2017  
 Deal of the Year: 2017 & 2019

