

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 142% 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 142% 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
FNIB15	R1,000.00	R976.19	-2.38%

JSE Share Code	FNIB15
Product Name	Investec SA Geared Growth Profile
Issuer	Investec Bank Ltd
Trade Date	13 December 2024
Maturity Date	12 December 2027
Capital Protection	100% capital protection at maturity
Index Participation Level	142%
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
ABSA Group Ltd	19,678	17,075	-13.23%
Anglo American PLC	56,135	50,280	-10.43%
Anheuser-Bush InBev SA/NV	96,496	120,916	25.31%
Bidvest	28,073	23,495	-16.31%
Clicks	39,400	39,561	0.41%
Compagnie Financière Richemont SA	274,247	327,000	19.24%
FirstRand	8,139	7,263	-10.76%
Foschini	17,295	12,927	-25.26%
Gold Fields Ltd	26,001	41,901	61.15%
Mr Price	29,600	23,706	-19.91%
MTN Group Limited	8,744	12,271	40.34%
Sanlam	8,946	8,450	-5.54%
Shoprite	31,300	28,553	-8.78%
Standard Bank	22,969	23,171	0.88%
Share Basket Move			2.65%



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

