Investec Emerging Markets Digital Plus ESP

Specialist Bank

Investec

52.41

10.83%

31 August 2021

The Investec Emerging Markets Digital Plus ESP ("Digital Plus ESP") is a financial instrument listed on the Johannesburg Stock Exchange Limited ("JSE"). The investor in the Digital Plus will earn a minimum 38% digital return in ZAR if the market value of the ETF goes up by as little as 0.1% at maturity, plus unlimited upside above 38%.

Digital Plus also provides a level of principal protection with 100% downside protected at maturity in ZAR provided the ETF has not closed down more than 30% at expiry and no credit event has occurred in respect of the Credit Reference Entity, FirstRand Bank Limited.

Summary of the investment offering

- A 3.5-year equity investment linked to the performance of the iShare MSCI Emerging Markets ETF (EEM US Equity). The return will be calculated in ZAR.
- A 38% Digital payoff should the index end positive
- 100% downside protected at maturity in rand provided the market value of the ETF does not end down more than 30% at expiry and no credit event have occurred in respect of the Credit Reference Entity.
- Daily liquidity provided on the JSE. Liquidity is provided by IBL, who undertake to act as sole market maker.
- Daily pricing on the JSE and monthly statements from your stockbroker.

Payoff profile at expiry



JSE Share Code	SPIB22		
Product name	Investec Emerging Markets Digital Plus		
Trade Date	28 March 2018		
Index	EEM US Equity		
Issuer	Investec Bank Limited		
Reference Entity	FirstRand Bank Limited		
Maturity Date	28 September 2021		
Principal protection level	Barrier at 70% of initial index level on trade date		
Digital level	38%		
Maximum Return	Uncapped		
Distributor Fees	1.25% in year 1; 0.75% per annum in years 2 and 3 (incl VAT)		
Instrument Ir	itial Level	Current Level	% Move
SPIB22	R10,000.00	R13,531.11	35.31%

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Emerging

Markets Digital

Investec Emerging Markets Digital Plus ESP returns

47.29





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



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