

RMB Cash Index Notice Plus

Performance Linked Investment Account

Fact sheet for 31 August 2017

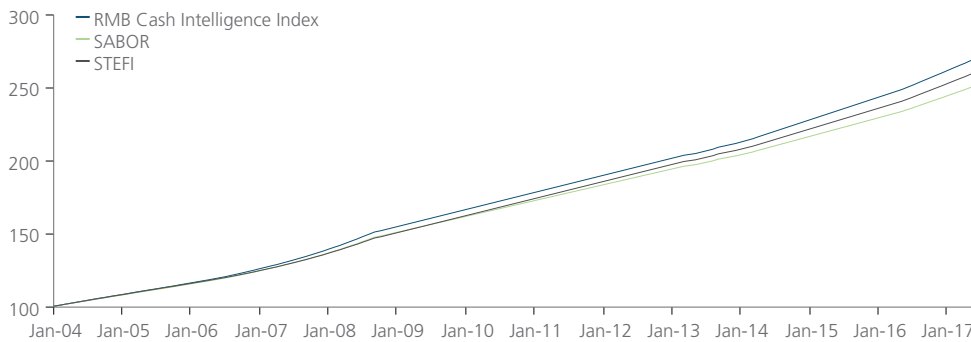
Investment objective

To provide private investors with a yield in excess of returns through fixed-term deposits and call accounts, with capital protection.

Investment strategy

The account offers private investors an enhanced exposure to the RMB Cash Intelligence Index through a single investment with 32-days' liquidity. This enhancement is an enhanced rate of return paid to the investor over and above the index return. The index is a South African rand-denominated total return index that provides exposure to the performance of a dynamic basket of South African money market rates.

Historical performance¹



Source: Bloomberg, RMB

Monthly performance of the index

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2008	0.97%	0.90%	0.98%	0.97%	1.01%	1.09%	1.07%	0.98%	1.07%	1.04%	0.92%	0.99%	12.75%
2009	0.87%	0.73%	0.78%	0.70%	0.63%	0.65%	0.66%	0.64%	0.60%	0.61%	0.63%	0.63%	8.46%
2010	0.59%	0.56%	0.66%	0.55%	0.57%	0.55%	0.54%	0.57%	0.50%	0.48%	0.50%	0.47%	6.77%
2011	0.47%	0.44%	0.48%	0.45%	0.50%	0.47%	0.45%	0.51%	0.45%	0.47%	0.46%	0.46%	5.79%
2012	0.50%	0.45%	0.47%	0.48%	0.48%	0.44%	0.47%	0.43%	0.39%	0.46%	0.42%	0.44%	5.53%
2013	0.43%	0.39%	0.40%	0.47%	0.43%	0.40%	0.48%	0.44%	0.45%	0.45%	0.42%	0.47%	5.36%
2014	0.47%	0.47%	0.52%	0.50%	0.50%	0.52%	0.53%	0.50%	0.57%	0.55%	0.49%	0.58%	6.38%
2015	0.52%	0.49%	0.57%	0.53%	0.52%	0.57%	0.55%	0.56%	0.55%	0.54%	0.57%	0.60%	6.77%
2016	0.57%	0.63%	0.64%	0.61%	0.68%	0.63%	0.61%	0.69%	0.63%	0.65%	0.63%	0.63%	7.88%
2017	0.67%	0.58%	0.64%		0.68%	0.62%	0.63%						4.50%

Source: Bloomberg, RMB

Note:

1. Includes back-tested performance i.e. prior to launch date and is net of all spreads and premium

Client initial

Key facts

Launch date	May 2012
Advisory spread (when applicable)	0.20% of NAV (excluding VAT)
Minimum investment	R250,000
Liquidity	32-days notice is required for redemption ²
Early redemption (permitted at sole discretion of FSR)	If permitted, a premium determined at sole discretion of FSR will apply
Benchmark	SA Benchmark Overnight Deposit Rate (SABOR) and SA Short Term Fixed Interest Index (STeFI)

Key index facts

Bloomberg ticker	.RMBSAMMT Index
Reuters ticker	.RMBSAMMT
Base date	2 January 2004
Base value	100
Index calculation	Daily close
Regulation 28 note	Eligible
Reporting	Monthly

Note:

2. Ultimate liquidity constraints. The investor should be aware that the ultimate liquidity of the investment remains directly related to that of the underlying reference asset(s). As such, FirstRand Bank Limited reserves the right to limit the client's liquidity (as set out in this fact sheet), should circumstances relating to the underlying reference asset(s) dictate.

Product profile



Conservative

Contact details

For more information please contact:

- Your financial advisor
- individualinvestors@rmb.co.za
- www.rmb.co.za
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Product profile key



Conservative product profile

This product is suitable if you wish to protect your investment portfolio and aim to generate returns in excess of inflation over time. As a conservative investor, your risk tolerance ranges from low to moderate.



Balanced product profile

This product is suitable if you are looking for an asset allocation and management method aimed at balancing your risk and return. These investments carry more risk than those aimed at capital preservation or current income and are therefore suitable if you have a longer time horizon plus a degree of risk tolerance.



Growth product profile

This product is suitable for you if you are seeking assets with 'good growth potential'. These investments may be volatile and deliver negative returns at times, but would be suitable if you have a longer time horizon and a higher risk tolerance than investors who invest in a balanced investment product.



Aggressive growth product profile

This is suitable if you expect very high capital growth by taking very high risk. These investments are sometimes viewed as being speculative and you would need to have a much higher risk tolerance than those investing in conservative, balanced or growth products. The higher risk profile of these products means that you may be subject to value fluctuations, including the loss of your invested capital.

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Client initial