

BLENDING INCOME & GROWTH SOLUTION

(BIGS) (1,3,5) Note (ZAR/\$ Asset Swap/Offshore)

DESCRIPTION:

Investment providing competitive fixed income payments with partial capital liquidity at Yr1 & Yr3. Payments can be taken or reinvested. Furthermore, 100% capital protection at maturity + the potential for enhanced capital growth.

PAY-OFF:

Year 1: 25% Capital + Guaranteed Fixed Return on 25% of the Initial Capital

Year 3: 25% Capital + Guaranteed Fixed Return on 25% of the Initial Capital

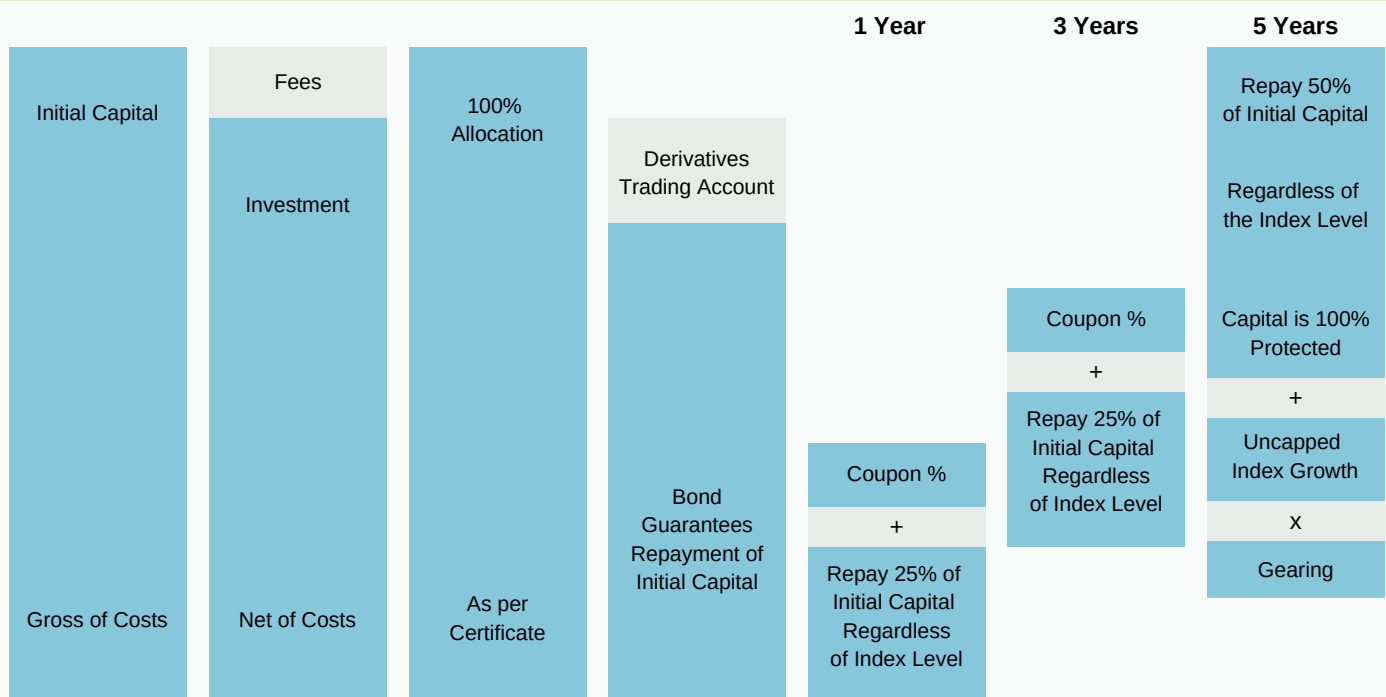
Year 5: 50% Capital + Uncapped Index Growth x Guaranteed Gearing on 50% of the remaining Capital

Several variations to this vanilla structure can be built into a Series or a Bespoke.

Visual Illustration

Structured Investment Product: Blended Income & Growth Solution (BIGS) (1,3,5)

Payoff: 100% Capital protection with capital liquidity + a fixed coupon after 1yr and 3yrs.
Uncapped index growth x gearing at maturity.



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