

CASH INVESTMENTS

Cash Intelligence Investment



RMB
PRIVATE BANK

Introduction

Enjoy superior returns and flexible access to your investment.

The Cash Intelligence Investment is linked to the published RMB Cash Intelligence Index that tracks the daily performance of a portfolio of money market instruments in South African Rand, as opposed to being linked to the Prime or Inflation rate.

The Cash Intelligence Investment provides an enhanced variable rate, allowing you to access your investment for free, across a variety of notice periods. Alternatively, you can access your investment immediately at a fee. It has been specifically designed to complement your investment portfolio. Earn an interest rate that aggressively competes with money market fund rates.

Deposits exceeding R25 000 000 (Twenty Five million Rand) on a 45 day notice period, qualify for a reduced breakage fee.

The Cash Intelligence Investment has been designed to offer you guaranteed capital and quoted returns, with superior returns and flexible access.



Deposits more than
R25m on a 45 day
notice term qualify
for a reduced
breakage fee.

What are the key features?

What is the minimum opening deposit required?	R 1 000 000 (One million Rand)
Do you earn interest below R 1 000 000 (One million Rand)?	Yes, as long as the balance remains above R 100 000 (One hundred thousand Rand)
Is your capital and quoted returns guaranteed?	Yes, your original balance and quoted returns are 100% guaranteed
How and when can I add money to my investment?	Add money at anytime, from anywhere
When is your return calculated and paid?	Your interest return is calculated daily and capitalised into your account monthly
Are there any monthly account fees for this product?	No
Does this product add to my eBucks reward level points?	Yes*
Which investment asset class does this product fall under?	Cash Investment

How does it work



* eBucks earn rules apply - refer to eBucks.com for qualifying criteria.

The index is fully investable and provides a total return.

RMB CASH INTELLIGENCE INDEX

The RMB Cash Intelligence Index tracks the daily performance of a portfolio of money market instruments in South African Rand. The index is formed from the weighted average return of investments in overnight, one-month, three-month, six-month, nine-month and twelve-month maturity deposits calculated from the official benchmark fixing rates. The index is fully investable and provides a total return.

INDEX COMPONENTS AND WEIGHTINGS FOR CASH INTELLIGENCE INVESTMENT

Johannesburg Interbank Average Rate (JIBAR)

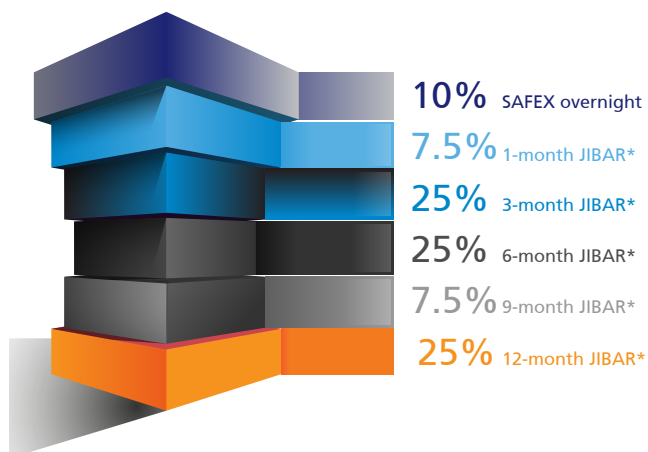
JIBAR rate is used as a benchmark of short-term interest rate movements.

What is JIBAR?

JIBAR is the abbreviation for the Johannesburg Interbank Average Rate. It is the money market rate used in South Africa and is calculated as the average interest rate at which banks buy and sell money.

This rate is calculated daily by the South African Futures Exchange as the average prime lending rate quoted independently by a number of different banks.

The rate is available in one-month, three-month, six-month, nine month and twelve-month discount terms. In particular, the three-month JIBAR rate is used as a benchmark of short-term interest rate movements. The rate is calculated daily after all of the rates are received. It is calculated as a yield and then converted into a discounted rate. The JIBAR rate is available daily from Thomson Reuters.



* JIBAR is explained in more detail on page 6.

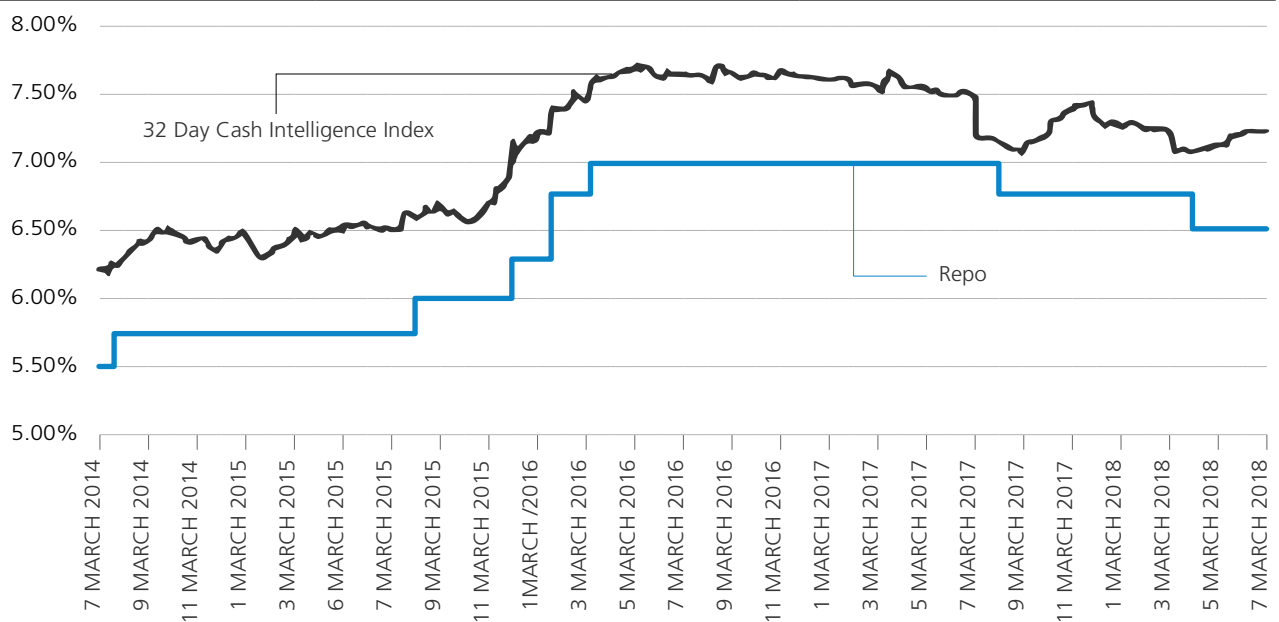
Outperforming Repo: Historic performance

The product has provided above repo return to investors.

How does the Cash Intelligence Investment compare to Money Market Funds?

Investors' capital and returns are guaranteed

Risk	Cash Intelligence Investment	Money Market Funds
Risk profile	Low	Low to moderate
Capital protection	Capital protected under banks act	Capital at risk i.e. not guaranteed



Return		
Type	Variable interest rate that fluctuates daily	Variable return that fluctuates daily
Source	Money Market instruments	Money Market instruments
Volatility	Rate of return adjust upward or downward in anticipation of future Repo rate changes quicker than Money Market Fund returns	
Contribution		
Minimum opening deposit	R 1 000 000 (One million Rand)	Between R 2 000 and R 150 000
Additional deposits	Any amount, at any time	Minimum R 5 000
Scheduled transfer	Any amount, at any time	Between R 200 and R 1 000
Access	Access your investment for free by giving notice, according to the notice period that you selected. Alternatively, you can access your investment immediately at a fee	Can vary between immediate and 48 hours depending on the liquidity position of the fund
Fees and costs		
Monthly or annual account fees	None	Annual Total Expense Ratio (TER) of between 0.29% & 0.58%
Early breakage cost	Normal early breakage fee: 0.62% Special early breakage fee for deposits above R 25m on the 45 day notice period: 0.16%	None

Contact us

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 Cash Intelligence Investment RMB Private Bank.

Speak to your RMB Private Bank Banker, call FNB Advisory directly or 87 320 4321.

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