



Investment Schedule:

Global Growth Basket (USD) – Issue 29

Via iTransact (Unwrapped)

Important Dates and Rates

Application Open Date Unwrapped:	Investment Start Date:	Participation Rate (PR):
27 January 2022	31 March 2022	120%
Application Close Date Unwrapped:	Investment Maturity Date:	
24 March 2022	31 March 2027	

Please note that the above dates are subject to adjustment in accordance with the 'following business day' convention. When your investment matures your proceeds will be available to you no later than seven business days thereafter.

About the Investment

Investment type: Note, issued by Absa Bank Limited.

Minimum Investment Amount: USD 5 000 (five thousand US Dollars)

Investment term: Five (5) years.

Currency: US dollars ('USD').

Investment objective(s)

The Investment is a five-year, USD, 95% capital-protected investment linked to an Index that tracks the performance of global listed equities.

Currency risk

This Investment has no currency risk. Your Investment is in USD and the Index is quoted in USD.

Capital protection on maturity

After five years, if the Index return is positive, investors will receive their full Investment Amount back plus at least 120% participation in any Index growth. If the Index return is negative, investors can incur a maximum loss of 5% of their Investment Amount.

Participation Rate (PR)

The Participation Rate will be determined on the Investment Start Date and will be at least the percentage quoted above. If it is below the Investment will not go ahead and you will receive your Investment Amount plus interest back.

The Index

The Index to which the Investment is linked is the Credit Suisse Global Equity Multi-Factor 10% Risk Control (ER) Index (the 'Index'). The Index fact sheet can be found on our website or ask your financial adviser to provide you with a copy.

Index Performance Calculation

Initial Index Level (i)

The level of the Index on the Investment Start Date at the valuation time as determined by the calculation agent.

Final Index Level (f)

The arithmetic average of seven monthly levels of the Index will be taken over the last six months of the Investment term, at Valuation Times as determined by the Calculation Agent. These dates will be available on the term sheet post-trade and will be made available to investors upon request.

Index Performance (IP)

$IP = f/i$

Valuation Time

The time at which the official closing level of an index is calculated and published.

Final Redemption Amount

Final Redemption Amount calculation:

$\text{Investment Amount} \times (\text{MIN}[120\%; \text{MAX}(95\%; IP)] + \text{PR} \times \text{MAX}[0\%; IP - 1])$

'MAX' means 'the greater of'.

About the counterparties

Issuer/Product Provider

Absa Bank Limited.

Issuer credit rating

Absa Bank Limited provides the capital protection of your Investment. They are rated by Moody’s National as Aa1.za and by S&P National as zaAA at the time of the preparation of this document.

Fees and charges (paid upfront)

Only advice fees are integrated into the structure of the Investment, any platform and/or custody fees will need to be funded separately.

Financial Adviser Fee (Built into the product):	2.875% (incl VAT)
Administration Fee (priced outside and taken before investment):	0.92% (incl VAT)
Total Fees:	3.795% (incl VAT)

FAIS License Category

Financial advisers need to be Fit and Proper for the following: Subcategory of Financial Product: 1.8 Shares.

Other important information

Early Redemptions

Please note that any early withdrawals will be done at the prevailing market value of the Investment and any such early withdrawal could result in you losing some or all of your money.

Only full withdrawals are permitted.

Any investment proceeds due to you will be paid out to you by the Administrator within approximately seven business days.

Cooling-off Period

There is no cooling-off period for this Investment, so please consider carefully whether you want to invest before you submit the application form.

Investor Declaration

The Investor hereby confirms that they have read and understood the information contained in this Investment Schedule.

Signed at

Investor full name

Signature of Investor (or duly authorised person/s for minor Investors)

Date (dd-mm-ccyy)

Signature of Contact Person or Legal Guardian

Date (dd-mm-ccyy)

Signature of authorised and mandated Financial Adviser

Date (dd-mm-ccyy)