

FTSE100 Multiplier ESP

31 May 2019 (Maturity Overview)

The FTSE100 Multiplier ESP ("Multiplier") is designed to maximise returns even if the FTSE100 Index ("Index") performs moderately over the term.

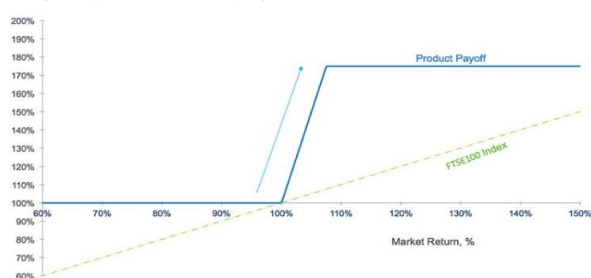
The Multiplier provided the investor with a highly geared return on any positive movement in the Index. Any gain in the Index will be magnified by 10 times to a cap of 7.6%, thus giving a maximum potential return of 76% in ZAR net of fees over the investment term.

In addition, the Investor's capital is protected at maturity as long as the index has never closed on any trading day below 60% of the initial Index level.

Summary of investment offering

- 3 years and 9 months growth investment linked to the performance of the Index in Rand
- Capital protection provided the Index has not fallen by more than 40%, during the term
- 10 times geared return to a 7.6% cap
- Maximum return is capped at 76%
- Capital protection level at expiry 100% (provided the Barrier has not been breached)
- Daily pricing on the JSE and monthly statement from your stockbroker
- Liquidity provided daily on the JSE by Investec

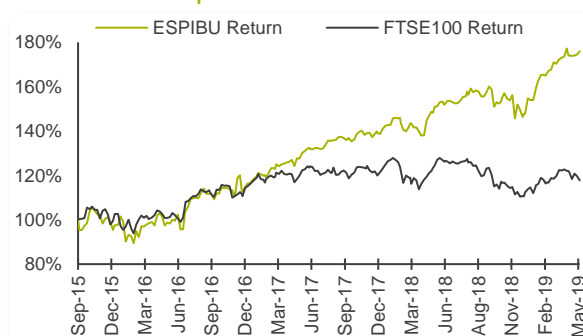
Payoff profile at expiry



JSE code	ESPIBU
Instrument name	FTSE100 Multiplier
Trade date	2 September 2015
Index	FTSE100
Issuer	Investec Bank Ltd
Reference Entity	FirstRand Bank Limited
Maturity date	31 May 2019
Initial Index Level	6,083.31
Return on upside	10x the growth in the Index to a cap of 7.6% (maximum return of 76%)
Maximum return	76%
Distributor fees	1.25% in year 1; 0.75% per annum in years 2 and 3 (incl VAT)

Instrument	Initial Level	Maturity Level	% Move
FTSE100	6,083.31	7,161.71	17.73%
ESPIBU	R10,000.00	R17,600.00	76.00%

FTSE100 Multiplier ESP returns



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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