

## INVESTMENT RATES

effective from 17/12/2024

Notice Deposit rates are quoted on a per annum basis

Notice days required	Minimum Investment amount	Monthly Interest payout	Interest payout on expiry
07 Days	R500 +	7.26%	7.50%
32 Days	R500 +	7.73%	8.00%
90 Days	R500 +	7.96%	8.25%

Fixed deposit rates are quoted on a per annum basis

Term	Minimum Investment amount	Monthly Interest payout	Annual Interest payout	Semi-Annual Interest payout	Interest payout on expiry
03 Months	R500 +	7.96%	8.25%	n.a.	8.01%
06 Months	R500 +	8.19%	8.50%	n.a.	8.33%
12 Months	R500 +	8.88%	9.25%	9.04%	9.25%
24 Months	R500 +	8.88%	9.25%	9.04%	9.67%
36 Months		8.98%	9.35%	9.14%	10.26%
60 Months	R500 +	9.94%	10.40%	10.14%	12.80%

\*R2000 minimum for monthly interest pay out option \*\*R1000 minimum for monthly interest pay-out option

Access Accumulator interest rates are quoted on a per annum basis

Term	Minimum Investment amount	Start Interest	Monthly Interest Increase	Maximum Interest	Effective Interest
24 Months	R 500 +	6.44%	0.15%	9.89%	8.83%

Tax Free Investment interest rates are quoted on a per annum basis

Term	Minimum Investment amount	NACM Rate <sup>^^</sup>	Eff. Interest
Indefinite	R50 +	8.42%	8.75%

\*\* Nominal Annual Compounding Monthly interest rate