

INVESTMENT PRODUCTS : TRANSACTIONS FEES & INTEREST

| TRANSACTIONS AND FEES                                 |                                                                                                                 |                         |                                                                                                    |                                                                                                    |                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------|
| GENERAL                                               |                                                                                                                 |                         |                                                                                                    |                                                                                                    |                              |
| TRANSACTION / RULE                                    | DETAIL                                                                                                          | GENERAL PARAMETERS      |                                                                                                    |                                                                                                    |                              |
|                                                       |                                                                                                                 | Call                    | 32Day Notice Individual                                                                            | 32Day Notice Group                                                                                 | Fixed Deposit                |
| Name of Product                                       | Name of Product                                                                                                 | 1 Day Call Deposit      | 32 Day Notice                                                                                      | 32 Day Notice Group                                                                                | Fixed Deposit                |
| Client Types                                          | Client types allowed on product: Individuals and Businesses                                                     | Individuals & Business  | Individuals                                                                                        | Business                                                                                           | Individuals & Business       |
| Minimum age                                           | Clients under minimum age are not allowed to open accounts (irrespective of POA)                                | 16                      | 16                                                                                                 | N/A                                                                                                | 16                           |
| Opening balance                                       | 1st Deposit should be equal to opening balance required                                                         | R2000-00                | R1000-00                                                                                           | R10-00                                                                                             | R500-00                      |
| Initial deposit                                       | Amount of the initial deposit into an account must be                                                           | R2000-00                | 0                                                                                                  | 0                                                                                                  | 0                            |
| Minimum initial (1st) deposit                         | Minimum amount of 1st deposit into account                                                                      | R2000-00                | R1000-00                                                                                           | R10-00                                                                                             | R500-00                      |
| Dormancy                                              | Criteria for accounts to be marked as dormant                                                                   | 3 Months                | 3 Months                                                                                           | 3 Months                                                                                           | 3 Months                     |
| GENERAL                                               |                                                                                                                 |                         |                                                                                                    |                                                                                                    |                              |
| TRANSACTION / RULE                                    | DETAIL                                                                                                          | FEE                     |                                                                                                    |                                                                                                    |                              |
| Monthly administration fee                            | Monthly admin fee charged at end of month                                                                       | Free                    | Free                                                                                               | 9.00                                                                                               | Free                         |
| DEPOSITS                                              |                                                                                                                 |                         |                                                                                                    |                                                                                                    |                              |
| TRANSACTION / RULE                                    | DETAIL                                                                                                          | FEE                     |                                                                                                    |                                                                                                    |                              |
|                                                       |                                                                                                                 | Call                    | 32Day Notice Individual                                                                            | 32Day Notice Group                                                                                 | Fixed Dep                    |
| Cash                                                  | Cash deposit into account                                                                                       | Free                    | Free                                                                                               | Free                                                                                               | Free                         |
| Cheque                                                | Uncertified & Special Clearance<br>Clearance period 14 Days                                                     | Free                    | Free                                                                                               | Free                                                                                               | Free                         |
| Returned Cheque                                       | If cheques can be deposited into account, fee for returned cheque should be specified                           | R55                     | R55                                                                                                | R55                                                                                                | R55 Manual collection of fee |
| EFT into account                                      | ACB deposit into account from external bank                                                                     | Free                    | Free                                                                                               | Free                                                                                               | Free                         |
| Internal Transfer                                     | Transfer from other account on Emid system.<br>Fee is charged on account from where transfer is done            | No fee on receiving acc | No fee on receiving acc                                                                            | No fee on receiving acc                                                                            | No fee on receiving acc      |
| Bank Credit                                           | Deposit directly into Bank's own bank account. Allocated manually to client account.                            | Free                    | Free                                                                                               | Free                                                                                               | Free                         |
| Same Day Collection                                   | Once-off collection of funds from external bank account.<br>Clearance period applies e.g. 8 calendar days       | 5.70                    | 5.70                                                                                               | N/A                                                                                                | Free                         |
| STATEMENT ENQUIRIES                                   |                                                                                                                 |                         |                                                                                                    |                                                                                                    |                              |
| TRANSACTION / RULE                                    | DETAIL                                                                                                          | FEE                     |                                                                                                    |                                                                                                    |                              |
|                                                       |                                                                                                                 | Call                    | 32Day Notice Individual                                                                            | 32Day Notice Group                                                                                 | Fixed Term                   |
| Interim statements                                    | Ad hoc statements issued to client as and when required                                                         | R5-00                   | R5-00                                                                                              | R5-00                                                                                              | Free                         |
| Mini statements (book type)                           | Ad hoc statement requested by client. Contains +- last 12 transactions and is used to place in book type folder | N/A                     | Free : If (1) No card was issued and (2) An Over The Counter transaction is done by the A/C holder | Free : If (1) No card was issued and (2) An Over The Counter transaction is done by the A/C holder | N/A                          |
| Number of transactions on mini statements (book type) | Specify the number of transactions to be printed on book type mini statement. (12 Transactions)                 | N/A                     | N/A                                                                                                | N/A                                                                                                | N/A                          |

| <b>INTEREST</b>                     |                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TRANSACTION / RULE</b>           | <b>DETAIL</b>                                                                                                                                                                                                                                                        | <b>FEE &amp; INTEREST</b>                                                                                                                                                                            |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
|                                     |                                                                                                                                                                                                                                                                      | <b>Call</b>                                                                                                                                                                                          | <b>32Day Notice Individual</b>                                                                                                            | <b>32Day Notice Group</b>                                                                                                                                            | <b>Fixed Deposit</b>                                                                                                                                                                                                                                        |
| Interest rate on account            | Table rate. This is normally the default rate. Tiered and flat rate are available.<br><br>Tiered interest rate. If applicable, specify tiers and rates e.g.<br>00 - 999.99 = 3.0%<br>1 000 - 4 999.99 = 4.0%<br>5 000 - 9 999.99 = 5.0%<br>10 000 - 19 999.99 = 6.0% |                                                                                                                                                                                                      | -                                                                                                                                         |                                                                                                                                                                      | -                                                                                                                                                                                                                                                           |
|                                     |                                                                                                                                                                                                                                                                      | < 5000 - 0.001%<br>5000-9,999 = 0.15%<br>10,000-24,999 = 0.30%<br>25,000-49,999 = 0.50%<br>50,000-99,999 = 0.70%<br>100,000 - 499,999 = 0.75%<br>500,000 - 999,999 = 0.75%<br>1,000,000 plus = 0.75% | <1,000 = 0.001%<br>1,000-9,999 = 2.25%<br>10,000-24,999 = 2.75%<br>25,000-49,999 = 3.00%<br>50,000-99,999 = 3.50%<br>100,000 plus = 3.50% | <1,000 = 0.001%<br>1,000-9,999 = 2.25%<br>10,000-24,999 = 2.75%<br>25,000-49,999 = 3.00%<br>50,000-99,999 = 3.50%<br>100,000-499,999 = 3.50%<br>500,000 Plus = 3.50% | <b>6mth:</b><br><9,999 = 4.20%<br>10,000-99,999 = 5.20%<br>100,000 plus = 5.20%<br><b>12mth:</b><br><9,999 = 4.20%<br>10,000 - 99,999 = 5.10%<br>100,000 plus = 5.10%<br><b>24mth:</b><br><9,999 = 5.00%<br>10,000 - 99,999 = 5.50%<br>100,000 plus = 5.50% |
|                                     |                                                                                                                                                                                                                                                                      | No                                                                                                                                                                                                   | Yes                                                                                                                                       | Yes                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                         |
| Interest calculation method         | Interest calculation method to be used i.e. simple or compound                                                                                                                                                                                                       | Compound                                                                                                                                                                                             | Compound                                                                                                                                  | Compound                                                                                                                                                             | Simple                                                                                                                                                                                                                                                      |
| Interest calculation and/or payment | Interest calculated at month end and either capitalised or paid out to the account.                                                                                                                                                                                  | Monthend                                                                                                                                                                                             | Monthend                                                                                                                                  | Monthend                                                                                                                                                             | End of Term                                                                                                                                                                                                                                                 |
| Interest payment options            | Interest can either be capitalised to the account or paid out. If paid out, indicate frequency: Monthly; Quarterly; Half-yearly; Annually; End of Term                                                                                                               | Capitalised                                                                                                                                                                                          | Capitalised default; can be paid out monthly                                                                                              | Capitalised default; can be paid out monthly                                                                                                                         | End of Term or paid out monthly                                                                                                                                                                                                                             |
| Interest payout method              | If interest is paid out, indicate the method:                                                                                                                                                                                                                        |                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
|                                     | Internal Transfer                                                                                                                                                                                                                                                    | N/a                                                                                                                                                                                                  | Free                                                                                                                                      | Free                                                                                                                                                                 | Free                                                                                                                                                                                                                                                        |
|                                     | EFT                                                                                                                                                                                                                                                                  | N/a                                                                                                                                                                                                  | Free                                                                                                                                      | Free                                                                                                                                                                 | Free                                                                                                                                                                                                                                                        |
| Tax certificate                     | Indicate whether a tax certificate must be produced for interest earned on this product                                                                                                                                                                              |                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
| <b>NOTICES</b>                      |                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
| <b>TRANSACTION / RULE</b>           | <b>DETAIL</b>                                                                                                                                                                                                                                                        | <b>FEE</b>                                                                                                                                                                                           |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
|                                     |                                                                                                                                                                                                                                                                      | <b>Call</b>                                                                                                                                                                                          | <b>32Day Notice Individual</b>                                                                                                            | <b>32Day Notice Group</b>                                                                                                                                            | <b>Fixed Deposit</b>                                                                                                                                                                                                                                        |
| Notice giving option                | Notice may be given by client.                                                                                                                                                                                                                                       | 1 day - funds immediately available after notice is processed.                                                                                                                                       | 32 days                                                                                                                                   | 32 days                                                                                                                                                              | Full immediate only                                                                                                                                                                                                                                         |
| Options allowed                     | Notice options allowed:                                                                                                                                                                                                                                              |                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                      |                                                                                                                                                                                                                                                             |
|                                     | Partial immediate                                                                                                                                                                                                                                                    | R 200                                                                                                                                                                                                | R 200                                                                                                                                     | R 200                                                                                                                                                                | R 200                                                                                                                                                                                                                                                       |
|                                     | Partial notice                                                                                                                                                                                                                                                       | N/A                                                                                                                                                                                                  | N/A                                                                                                                                       | N/A                                                                                                                                                                  | N/A                                                                                                                                                                                                                                                         |
|                                     | Full immediate                                                                                                                                                                                                                                                       | R 200                                                                                                                                                                                                | R 200                                                                                                                                     | R 200                                                                                                                                                                | R 200                                                                                                                                                                                                                                                       |
|                                     | Full notice                                                                                                                                                                                                                                                          | N/A                                                                                                                                                                                                  | N/A                                                                                                                                       | N/A                                                                                                                                                                  | N/A                                                                                                                                                                                                                                                         |
| Immediate notices                   | If immediate notice is allowed, indicate if authorization is required                                                                                                                                                                                                | N/A                                                                                                                                                                                                  | N/A                                                                                                                                       | N/A                                                                                                                                                                  | N/A                                                                                                                                                                                                                                                         |

|                                 |                                                                                                                                                                    |                            |                                |                           |                      |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------|---------------------------|----------------------|
| Notice payout options           | Payout options available when notice amount is paid out (Should correspond to withdrawal attributes as stated above):                                              |                            |                                |                           |                      |
| <b>NOTICES(Continued)</b>       |                                                                                                                                                                    |                            |                                |                           |                      |
| <b>TRANSACTION / RULE</b>       | <b>DETAIL</b>                                                                                                                                                      | <b>FEE</b>                 |                                |                           |                      |
|                                 |                                                                                                                                                                    | <b>Call</b>                | <b>32Day Notice Individual</b> | <b>32Day Notice Group</b> | <b>Fixed Deposit</b> |
|                                 | Cash                                                                                                                                                               | R 15                       | R 15                           | R 15                      | R 15                 |
|                                 | Cheque                                                                                                                                                             | R 15                       | R 15                           | R 15                      | R 15                 |
|                                 | Internal Transfer                                                                                                                                                  | FREE                       | FREE                           | FREE                      | FREE                 |
|                                 | EFT (Sameday or normal Debit transfer)                                                                                                                             | FREE                       | FREE                           | FREE                      | FREE                 |
| <b>RENEWALS</b>                 |                                                                                                                                                                    |                            |                                |                           |                      |
| <b>TRANSACTION / RULE</b>       | <b>DETAIL</b>                                                                                                                                                      | <b>FEES &amp; CRITERIA</b> |                                |                           |                      |
|                                 |                                                                                                                                                                    | <b>Call</b>                | <b>32Day Notice Individual</b> | <b>32Day Notice Group</b> | <b>Fixed Deposit</b> |
| Renewal after end of term       | Indicate if renewals are allowed after account has reached the end of term. Supply maximum period for which account may be renewed.                                | N/A                        | N/A                            | N/A                       | N/A                  |
| Automatic renewal               | If the account must be automatically renewed by the system when it expires, indicate the period that must elapse after the expiry date before the renewal is done. | N/A                        | N/A                            | N/A                       | N/A                  |
| Renew to same/different product | Indicate if the product must be renewed to the same or different product                                                                                           | N/A                        | N/A                            | N/A                       | N/A                  |
| Renegotiate interest            | Indicate if interest rate must be renegotiated after renewal.                                                                                                      | N/A                        | N/A                            | N/A                       | N/A                  |
| Default term                    | Indicate if account must be renewed for a specific term. Specify number of months.                                                                                 | N/A                        | N/A                            | N/A                       | N/A                  |