

Corporate Cash Manager Cash Investments products



Product	Immediate Access			Notice Deposits		Fixed Deposits
	Call Account	PrimeSaver	Call Money Fund	Money Fund Notice Deposit	CCM Notice Plus Deposit	Fixed Deposit
Product Description	Immediate access cash investment account with a competitive prime-linked call rate	Immediate access cash investment account that offers a premium prime-linked call rate	Immediate access cash investment account that pays a market related interest rate based on the average of the top four qualifying money market funds on a daily basis	An investment account where, in return for a preferential interest rate, the client agrees to provide Investec with notice of their intent to withdraw funds	A flexible notice deposit product where you can select the notice period, level of access and deposit amount A client will be rewarded with 0.30% additional interest, over 90 days, should they not place notice on their funds	A fixed term deposit account with a preferential interest rate
Rate Linkage	Prime-linked	Prime-linked	Money Market Fund-linked	Money Market Fund-linked	Prime-linked	Fixed rate
Rate Structure	One rate applies to all call accounts	Two tier structure. The premium rate is earned from the account minimum up to R25 million. Funds over R25 million will earn the next tiered rate receiving a blended rate for the overall balance deposited	The average of the top four qualifying* money market funds plus 0.15% is applied to the Call Money Fund daily	The average of the top four qualifying* money market funds, plus a premium of 0.20% or 0.25% based on the notice period, is applied to the Money Fund Notice daily	Rates tiered according to account balance, notice period and liquidity percentage selected If no notice is placed, the rate will increase: 0.05% - after 30 days 0.10% - after 60 days 0.15% - after 90 days Total potential additional interest that could be earned is 0.30% Once notice is placed and funds become available, the rate will default to the current initial applicable rate	- Rates tiered according to account balance and term of the investment - Rate is fixed for the duration of the investment
Term	Immediate access	Immediate access	Immediate access	Notice period: 32 and 60 days notice	Notice period: 32, 45, 60, 75, 90 and 120 days	Fixed term from 2 - 365 days
Liquidity Percentage	100%	100%	100%	Liquidity percentage: 30% and 50%	Liquidity percentage: 0, 10, 20, 30, 40 or 50%	N/A
Minimum Investment	No minimum	No minimum	R10,000	R10,000	R10,000	R5,000
Maximum Deposit	No maximum	No maximum deposit, however the premium tier rate will only apply to the first R 25 million	R25 million per client**	R25 million per client**	No maximum	No maximum
Additional Deposits	Yes	Yes	Yes, up to maximum balance	Yes, up to maximum balance	Yes	No
Withdrawals	Yes	Yes	Yes	Yes, subject to notice liquidity percentage of 30% or 50%	Yes, subject to notice and liquidity percentage	No
Entity Types	All	Individuals only	All	All	All	All
Product Rules	- Schedule payments allowed - Guarantees allowed - Debit orders allowed	- No debit orders and/or schedule payments - May not be encumbered and no guarantees may be issued - A maximum of 5 Investec PrimeSaver accounts may be opened per natural person; however if the client wishes to earn the premium rate on all balances, the aggregate of the funds held in the accounts should not exceed R25 million - Not to be used for transactional purposes	- If balance drops below R10,000 the client will receive 1% less in their rate until the balance reaches R10,000 and above - Schedule payments allowed - Debit orders allowed	- No debit orders and/or schedule payments - No guarantees are allowed - No amendments allowed once the account is under closure	- Additional deposits allowed - Withdrawals allowed according to percentage access selected - No guarantees allowed - No schedule payments allowed - No debit orders allowed - No amendments allowed once the account is under closure - Early release penalty fee – 1.0% of the capital for remainder of the investment, with a min of R750, no maximum - Early release will only be considered in exceptional circumstances	- No additional deposits or withdrawals - Early release penalty fee – 0.50% of the capital for remainder of the investment, with a min of R750, no maximum - Early release will only be considered in exceptional circumstances - Interest can be paid out monthly or capitalised monthly

* The funds from which the pricing of the Call Money Fund and Money Fund Notice Deposit, account is derived, must have the following qualifying criteria:

- A fund size of R1 billion or more
- Less than 25% invested in Corporate Debt

** Maximum deposit amount allowed on MMF linked products is R25 million per client. Multiple accounts may be held but the cumulative portfolio balance of these accounts cannot exceed R25 million per client

