



## Is your money working hard enough for you?

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Mercato Financial Services a division of Lentus Asset Management (Pty) Ltd has partnered with Investec to offer you cash solutions that can be tailored to meet your savings needs. Mercato Financial Services a division of Lentus Asset Management (Pty) Ltd uses Investec's Corporate Cash Manager (CCM), an innovative, secure online banking system, to transact on your behalf.

### What are the benefits for you?

The benefits include

- Personalised service
- A dedicated administration team that supports Corporate Cash Manager
- Attractive money market interest rates
- No transactional charges other than those related to cash deposits or other non-standard transactions
- Call accounts, notice deposits and other dynamic products such as the CCM Call Money Fund
- Term deposits ranging from 2 days to 365 days

### A range of products to choose from

Investec CCM has a range of cash investment products that can be tailored to meet your savings needs.

### Available to *individuals* only:

- **PrimeSaver**
  - Savings account, with immediate access to your funds
  - Premium prime-linked interest rate, applies to balances of up to R25 million
  - Additional deposits can be made anytime
- **CCM Call Money Fund**
  - Market related interest rate based on the average of the top four qualifying<sup>1</sup> South African money market unit trust funds plus 0.15% on a daily basis
  - Funds are available on call
  - Minimum deposit of R10 000 with a maximum of R25 million per client

**Available to *individuals and entities*:**

- **Call accounts**
  - Immediate access to funds
  - Competitive prime-linked call rate
  
- **Term deposits**
  - Term deposits ranging from 2 to 365 days, offering attractive rates
  - Minimum deposit amount of R5 000
  
- **CCM Notice Plus deposit**
  - Notice periods: 32, 45, 60, 75, 90 and 120 days
  - Immediate withdrawal access: 10%, 20%, 30%, 40% and 50%
  - Competitive prime-linked rate - a combination of period and percentage access selected
  - If notice has not been placed on the funds, additional interest will be earned on top of the applicable interest rate:
    - 30 days without placing notice – 0.05% additional interest will be earned
    - 60 days without placing notice – 0.10% additional interest will be earned
    - 90 days without placing notice – 0.15% additional interest will be earned
    - Total potential interest that could be earned is 0.30%
    - Once notice is placed and on the day that the funds become available, the interest rate will default back to the current initial interest rate
  - Minimum deposit amount of R10 000

To benefit from the right solution for your savings needs, please contact Jacques Bothma on (011) 447 5220 or email [support@mercato.co.za](mailto:support@mercato.co.za) and ask for more information on the Investec CCM offering.

**Cash Investments**

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<sup>1</sup>The qualifying criteria for the fund, from which the pricing of the Corporate Cash Manager Call Money Fund is derived, are as follows. The funds must have:

- A fund size of R1 billion or more
- Less than 25% invested in corporate debt

# Corporate Cash Manager

## Deposit rates



1-Apr-16

### Instant Access Accounts

| <b>CCM MoneyFund</b> | *Nominal (nacm) | *Effective (naca) |
|----------------------|-----------------|-------------------|
| R10 000+             | 7.43%           | 7.69%             |

The CCM Money Fund has a maximum deposit of R25 000 000.

| <b>PrimeSaver</b> | *Nominal (nacm) | *Effective (naca) |
|-------------------|-----------------|-------------------|
| Up to R25 000 000 | 7.15%           | 7.39%             |
| R25 000 000+      | 6.95%           | 7.18%             |

PrimeSavers top rate tier is earned up to R25 000 000, after which a blended rate is then applied.

### Notice Accounts

#### CCM Notice MF Rates > R10 000+

| Liquidity | Notice Term |       |
|-----------|-------------|-------|
|           | 32          | 60    |
| 30%       | 7.48%       | n/a   |
| 50%       | n/a         | 7.53% |

A minimum deposit of R10 000 is required to open a CCM Notice MoneyFund Product.

#### R5 000 000 and above

| Liquidity | Notice Term |       |       |       |       |       |       |
|-----------|-------------|-------|-------|-------|-------|-------|-------|
|           | 15          | 32    | 45    | 60    | 75    | 90    | 120   |
| 0%        | 7.19%       | 7.25% | 7.29% | 7.37% | 7.45% | 7.50% | 7.55% |
| 10%       | 7.18%       | 7.23% | 7.27% | 7.34% | 7.40% | 7.46% | 7.52% |
| 20%       | 7.17%       | 7.22% | 7.25% | 7.30% | 7.36% | 7.41% | 7.47% |
| 30%       | 7.16%       | 7.20% | 7.23% | 7.27% | 7.31% | 7.35% | 7.43% |
| 40%       | 7.15%       | 7.19% | 7.22% | 7.23% | 7.27% | 7.30% | 7.38% |
| 50%       | 7.14%       | 7.17% | 7.20% | 7.21% | 7.24% | 7.27% | 7.34% |

A minimum deposit of R10 000 is required to open a CCM Notice Deposit account.

## Notice Accounts (continued)

### R10 000 - R5 000 000

| Liquidity | Notice Term |       |       |       |       |       |       |
|-----------|-------------|-------|-------|-------|-------|-------|-------|
|           | 15          | 32    | 45    | 60    | 75    | 90    | 120   |
| 0%        | 7.11%       | 7.18% | 7.24% | 7.27% | 7.35% | 7.45% | 7.50% |
| 10%       | 7.10%       | 7.15% | 7.20% | 7.24% | 7.30% | 7.37% | 7.43% |
| 20%       | 7.08%       | 7.13% | 7.17% | 7.20% | 7.26% | 7.32% | 7.37% |
| 30%       | 7.06%       | 7.10% | 7.13% | 7.17% | 7.21% | 7.26% | 7.30% |
| 40%       | 7.05%       | 7.09% | 7.12% | 7.13% | 7.17% | 7.21% | 7.26% |
| 50%       | 7.04%       | 7.07% | 7.10% | 7.11% | 7.14% | 7.18% | 7.22% |

A minimum deposit of R10 000 is required to open a CCM Notice Deposit account.

### Fixed Deposit Accounts: CCM Fixed Deposit Rates

| Amount     | R5k - R50k |       | R50k - R5m |        | R5m and above |        |
|------------|------------|-------|------------|--------|---------------|--------|
|            | *nacm      | *naca | *nacm      | *naca  | *nacm         | *naca  |
| 7 days     | 6.70%      | 6.70% | 6.80%      | 6.80%  | 6.85%         | 6.85%  |
| 14 days    | 6.80%      | 6.80% | 6.90%      | 6.90%  | 6.95%         | 6.95%  |
| 21 days    | 6.85%      | 6.85% | 6.95%      | 6.95%  | 7.00%         | 7.00%  |
| 1 month    | 6.90%      | 6.90% | 7.00%      | 7.00%  | 7.05%         | 7.05%  |
| 2 months   | 6.98%      | 7.00% | 7.08%      | 7.10%  | 7.13%         | 7.15%  |
| 3 months   | 7.06%      | 7.10% | 7.16%      | 7.20%  | 7.21%         | 7.25%  |
| 4 months   | 7.23%      | 7.30% | 7.33%      | 7.40%  | 7.38%         | 7.45%  |
| 5 months   | 7.40%      | 7.49% | 7.50%      | 7.59%  | 7.55%         | 7.65%  |
| 6 months   | 7.67%      | 7.79% | 7.77%      | 7.90%  | 7.82%         | 7.95%  |
| 7 months   | 7.74%      | 7.89% | 7.84%      | 8.00%  | 7.89%         | 8.05%  |
| 8 months   | 7.81%      | 7.99% | 7.91%      | 8.09%  | 7.96%         | 8.15%  |
| 9 months   | 7.88%      | 8.09% | 7.98%      | 8.20%  | 8.03%         | 8.25%  |
| 10 months  | 8.00%      | 8.24% | 8.10%      | 8.35%  | 8.15%         | 8.40%  |
| 11 months  | 8.06%      | 8.34% | 8.16%      | 8.44%  | 8.21%         | 8.50%  |
| 12 months  | 8.23%      | 8.55% | 8.38%      | 8.71%  | 8.38%         | 8.71%  |
| *24 months | 8.55%      | 8.89% | 8.65%      | 9.00%  | 8.70%         | 9.06%  |
| *36 months | 8.95%      | 9.33% | 9.05%      | 9.43%  | 9.10%         | 9.49%  |
| *48 months | 9.28%      | 9.69% | 9.38%      | 9.79%  | 9.43%         | 9.85%  |
| *60 months | 9.53%      | 9.96% | 9.63%      | 10.07% | 9.68%         | 10.12% |

A minimum deposit of R5 000 is required to open a CCM Fixed Deposit account.

Please contact your Investec Corporate Cash Manager consultant to confirm rates.



#### Corporate Cash Manager

\*The nominal rates are indicative only and are subject to change without prior notification. The rate will be confirmed at the time of dealing. All nominal rates are quoted on a nominal annual compounded monthly (nacm) basis. The period effective rate quoted is derived from the nacm rate earned on the deposit, taking into account the effect of monthly compounding. Effective rates are quoted on a nominal annual compounded annually (naca) basis. The effective rates displayed for the fixed deposits longer than 12 months are quoted on a naca basis.

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